

**FACTS TO FILE**

**about**

**FUNERALS**

*a question-and-answer guide*

## About this Guide:

This work represents an attempt to transform the information in our newsletters into a more user-friendly format: a guide which you can consult for answers to questions which may arise. It is set forth under the broad topics of:

- I. Funerals
- II. Cremation
- III. Earth Burial
- IV. Legalities
- V. Prepaying Your Funeral
- VI. Donation (Whole Body, Organ/Tissue)
- VII. Veterans Cemeteries

Specific headings are arranged alphabetically on the next page, with the appropriate page number(s) for you to consult.

Please note that because topics overlap, repetitiveness is intentional with the hope that you receive complete information regardless of the heading which you consult.

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(arranged alphabetically)

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# I. FUNERALS

## What is meant by the term "traditional" funeral?

It refers to a funeral in which the body is present in an open or closed casket. In an "open casket" funeral, friends and relatives see the deceased during a "viewing," for which the body has been embalmed and makeup and hairdressing applied. In a "closed casket" funeral, family and friends receive visitors during a "visitation." Both are followed by a service, religious or secular, with the body present, and (or) a graveside ceremony prior to burial. This is the most expensive type of funeral.

For a "traditional" funeral there is an extra fee, called a BASIC SERVICES FEE--in addition to all charges for merchandise and services selected. It covers basic mortuary staff services and overhead and in our area runs on the average of \$1431, as ascertained in our 2003 price survey.

Depending on the services and merchandise chosen, the AARP estimated the cost of a "traditional" funeral in 1998 to be between \$8,000 and \$10,000, with cemetery charges extra (around \$3,000 according to an FCA estimate).

## What is a "non-traditional" funeral?

This may be a "traditional" funeral with an aspect such as embalming omitted. Or it may be a funeral in which the body is prepared and viewed at home. Or it may be a simple: *a) Direct Cremation or b) Immediate Burial.*

### *a. Direct Cremation*

The FTC assumes that Direct Cremation includes the basic services fee (for basic mortuary staff services and overhead); removal of remains from the local place of death; and transportation to the crematory. The price of the actual cremation (i.e., the CREMATORY FEE) may be included or listed separately; if its cost is not stated, find out what it is. The price of minimum containers for holding the body during cremation and for the return of ashes may be included or listed separately.

According to the FTC, Direct Cremation is without formal viewing, visitation, or ceremony with the body present.

Based upon our price survey of 2003, a Direct Cremation costs on the average of \$1471 in our area.

## *b. Immediate Burial*

The FTC assumes that Immediate Burial includes the basic services fee (for basic mortuary staff services and overhead); removal of remains from the local place of death; and transportation to a local cemetery. The cost of a minimum casket supplied by the funeral home may be included or listed separately. Consumers must be allowed to supply their own casket and may not be charged a handling fee if they do so.

Some funeral homes include a GRAVESIDE SERVICE in the price of an Immediate Burial. Others permit it for an additional \$200 or so. Others maintain that because an Immediate Burial includes no ceremony, inclusion of a graveside service would nullify the package price and require itemization of services (e.g. bathing, disinfecting, placement in the casket) as well as payment of a separate basic services fee. Since the FTC has yet to address this issue, be sure to ask about the mortuary's policy concerning a graveside service.

According to the FTC, Immediate Burial is without formal viewing, visitation, or ceremony with the body present (except that a graveside service is permitted).

Based upon our price survey of 2003, an Immediate Burial costs on the average of \$1615 in our area, with cemetery charges extra.

### **What is the difference between a "funeral service" and a "memorial service"?**

Whereas a funeral service takes place in the presence of the body (with an open or closed casket), a memorial service is held without the body present and thus often follows a Direct Cremation or Immediate Burial, though it can follow a "traditional" funeral as well. A funeral service is called a "service of mourning," a memorial service, a "celebration of life."

A funeral service is held soon after death in a religious setting or mortuary. A memorial service can be held at any time after death and at any location, including one's home; it is commonly planned and conducted by family and friends (which, among other benefits, saves on costs because the assistance of a mortician is not needed).

According to death education activist Earnest Morgan, a funeral service and memorial service perform much the same function, but a memorial service has a more positive atmosphere: it focuses on the values of the person who has died instead of on the dead body.

For tips on planning a memorial service, consult Earnest Morgan's book "Dealing creatively with death: a manual of death education & simple burial" (Zinn Communications, 1994), which can be ordered from the national FCA office (1-800-765-0107).

## II. CREMATION

### **What is cremation and why would one favor it over earth burial?**

Cremation is a process by which intense heat reduces the body to ashes in a matter of hours. Cremated remains, called "ashes" or "CREMAINS," are whitish in color. Cremation costs less than earth burial (ashes don't require expensive caskets), and it conserves the use of land (ashes don't utilize much space).

### **Is cremation becoming increasingly popular?**

Yes. Nationwide, about 25 percent of the population choose cremation, according to the Cremation Association of North America; that percentage is expected to reach 50 by 2025.

### **What is "Direct Cremation"?**

It is an itemized "package" which a funeral home must offer (provided cremation is not prohibited by its religious dictates). The FTC assumes that Direct Cremation includes the basic services fee (for basic mortuary staff services and overhead); removal of remains from the local place of death; and transportation to the crematory. The price of the actual cremation (i.e., the CREMATORY FEE) may be included or listed separately; if its cost is not stated, find out what it is. The price of minimum containers for holding the body during cremation and for the return of ashes may be included or listed separately. In our area a direct cremation costs on the average of \$1471, according to our price survey of 2003.

Direct Cremation is without formal viewing, visitation, or ceremony with the body present.

A memorial service, without the body present, frequently follows a Direct Cremation. It may be held at any time or place without the need for a mortician. For tips on planning a memorial service, consult Earnest Morgan's book "Dealing creatively with death: a manual of death education & simple burial," Zinn Communications, 1994, which can be ordered from the national FCA office (1-800-765-0107).

### **Into what is the body placed for cremation, and what is the cost?**

While lower-cost cremation caskets have become popular in the last 5 to 8 years, a casket is never required for cremation. The body is usually placed in a so-called "alternative container" (an "alternative" to a casket) defined by the FTC as a "wood box or other non-metal receptacle or enclosure, without ornamentation or a fixed interior lining, which is designed for the encasement of human remains....[It is] made of fiberboard, pressed-wood, or composition materials (with or without an outside covering) or like materials."

The least expensive alternative container, made of cardboard, is referred to as a minimum container and costs anywhere from \$25 to \$65; it should have a rigid bottom for easy maneuvering into the crematory chamber. More expensive containers are sturdier and cost several hundred dollars. All disintegrate, as does a casket, during the cremation process.

Sometimes for cremation the body is placed in a pouch (perhaps \$35) which is plastic and available in varying thicknesses. Like a container, it retains body fluids prior to cremation. However, a pouch does not roll easily into the crematory chamber: it may melt and burn crematory employees--not to mention the loss of dignity to the deceased. Hence, some crematories do not permit its use.

### **What are "cremains"?**

Cremains are cremated remains, or ashes. They are whitish in color and weigh between 3 and 9 pounds depending upon the size of the body.

### **Is it necessary to purchase an urn to hold ashes (cremains)?**

No. After cremation, the crematory will return cremains in a modest metal, tin, plastic, or cardboard container. Thus purchase of an urn or more elaborate container--which may cost anywhere from \$65 to several thousand dollars--is optional. An alternative to an expensive urn from a mortuary might be a tasteful piece of pottery (which, for an adult of average size, should be large enough to hold a five-pound bag of sugar with a little room left over).

### **How are ashes (cremains) memorialized?**

Ashes are typically scattered over a body of water or piece of land, stored in an urn, buried or scattered in a cemetery, or placed in a cemetery's columbarium, which is a building with hundreds of recesses, or niches, for holding containers of cremains. (The Board of Morticians in Md. has issued a "disposition of cremated remains notification" which states that one may place ashes in a cemetery, retain them, or scatter them over one's own property, the property of another if permission is granted, or over a body of water at least 3 miles from land.)

### **What sorts of costs are involved with cremation?**

If a mortician transports the body, obtains permits, and files the death certificate--these services constitute a "Direct Cremation"--the cost is on the average of \$1471 in our area (as ascertained in our 2003 price survey). The CREMATORY FEE, for the cremation process itself, is in the neighborhood of \$200 in our locale. (Always inquire about this fee; sometimes it is included in the price of Direct Cremation, sometimes not.) The price of an alternative container to hold the body during cremation costs anywhere from \$25 to several hundred dollars. An urn to hold ashes may cost \$65 to several thousand dollars (consider instead a piece of tasteful pottery as mentioned above). If cremains will be placed in a cemetery, count roughly on somewhere between \$700 and \$1400 for in-ground burial and perhaps around \$3,000 for inurnment in a cemetery's columbarium.

NOTE: For Direct Cremation, the BASIC SERVICES FEE--a special charge for basic mortuary staff services and overhead--is already included. However if embalming or formal viewing and ceremony are desired prior to cremation--this would no longer be a "direct" cremation--the basic services fee must be paid extra. In our area this fee runs on the average of \$1431 (as ascertained in our 2003 price survey).

### **Is embalming necessary? (See also p. 7.)**

No. Embalming is rarely mandated by law but is usually required by mortuaries when a viewing will take place--typically not the case prior to cremation. However some families may wish embalming and a viewing prior to cremation; if so, ask about renting, not purchasing, a casket, which obviously will be needed for the viewing only.

### **Are there special preparations of the body prior to cremation?**

Yes. A pacemaker should be removed because it can explode. Valuables, such as rings or other jewelry, should also be removed.

### **Are cremation societies the same as memorial societies?**

No. So-called cremation societies are actually commercial, for-profit enterprises. Indeed our parent organization, the Funeral Consumers Alliance, changed its name from Memorial Society because of misuse of the word "society" by commercial entities.

## **Is it necessary to use a mortician?**

No, in 42 states it is not. For a brief discussion of the laws in Md., Delaware, and W. Va., see p.8.

To learn about handling arrangements without using a mortuary, **consult Lisa Carlson's book "Caring for the dead: your final act of love"** (Upper Access, Inc., 1998), which explains necessary permits, tells when and where to file them, and offers other practical information for each state. (This book can be found in your public library or ordered from the national FCA office at 1-800-765-0107.) Read especially chapter 8 "Managing Death: Necessary Information," pp. 48-59; study the chapter dealing with the laws of your state; and examine the section "Death Certificate Instructions," pp. 615-623.

Also contact "Crossings: caring for our own at death" at 301-593-5451 or visit their website at [www.crossings.net](http://www.crossings.net).

### **III. EARTH BURIAL**

#### **What is a "traditional" funeral?**

It refers to a funeral in which the body is present in an open or closed casket. In an "open casket" funeral, friends and relatives see the deceased during a "viewing," for which the body has been embalmed and makeup and hairdressing applied. In a "closed casket" funeral, family and friends receive visitors during a "visitation." Both are followed by a service, religious or secular, with the body present, and (or) a graveside ceremony prior to burial. This is the most expensive type of funeral.

For a "traditional" funeral there is an extra fee, called a BASIC SERVICES FEE--in addition to all charges for merchandise and services. It covers basic mortuary staff services and overhead and in our area runs on the average of \$1431, as ascertained in our 2003 price survey.

It is difficult to calculate the cost of a "traditional" funeral because of the variety of choices and range of costs. However the AARP estimated its cost in 1998 to be between \$8,000 and \$10,000, with cemetery charges extra (around \$3,000 according to an FCA estimate).

#### **What is a "non-traditional" funeral?**

This may be a "traditional" funeral with an aspect such as embalming omitted. Or it may be a funeral in which the body is prepared and viewed at home (see: "Is it necessary to use a mortician," p. 8). Or it may be a simple "Immediate Burial," which is without embalming, formal viewing, or ceremony with the body present.

As with a "traditional" funeral, it is difficult to determine the cost of a "non-traditional" funeral because of the many options available. However, because Immediate Burial is mandated by the Funeral Rule (see p. 9), we could ascertain that this type of "non-traditional" funeral costs on average \$1615 in our area, according to our 2003 price survey, with cemetery charges extra.

#### **What is "Immediate Burial"?**

It is an itemized "package" which funeral homes are required to offer. The FTC assumes that Immediate Burial includes the basic services fee (for basic mortuary staff services and overhead); removal of remains from the local place of death; and transportation to a local cemetery. The cost of a minimum casket supplied by the funeral home may be included or listed separately. Consumers must be allowed to supply their own casket and may not be charged a handling fee if they do so.

An Immediate Burial is without viewing, visitation, or ceremony with the body present--except that a graveside service is permitted (though funeral homes differ in their policy regarding inclusion of a graveside service in the package cost of Immediate Burial, so be sure to check).

A memorial service, without the body present, frequently follows an Immediate Burial. It may be held at any time or place without the need for a mortician. For tips on planning a memorial service, consult Earnest Morgan's book "Dealing creatively with death: a manual of death education & simple burial" (Zinn Communications, 1994), which can be ordered from the national FCA office (1-800-765-0107).

## **What are cemetery charges?**

1) The price of a plot: \$1000-\$4000; 2) opening and closing the grave: \$600-\$1100; 3) a grave marker: approximately \$1600.

## **What is a "grave liner"? Is it different from a "coffin vault?"**

Most cemeteries require that a coffin be placed into a receptacle to keep the gravesite earth from sinking once decomposition sets in. Both grave liners and coffin vaults serve this purpose, though COFFIN VAULTS COST TWICE AS MUCH. Both are referred to as OUTER BURIAL CONTAINERS and are typically purchased from the funeral home though cemeteries sell them too.

## **What is embalming, and is it required?**

Embalming is a process by which bodily fluids are replaced with preservatives. Then make-up and hairdressing are added to afford the body a lifelike appearance. It is rarely mandated by law, but funeral homes usually require it when a viewing will take place. Some states may dictate embalming for a delayed disposition, but refrigeration can usually suffice and is more reliable.

Here are a few little known facts about embalming: funeral-type embalming "holds" the body for only a few days; embalming may expose the embalmer to blood-borne pathogens and toxic chemicals; embalming is not environment-friendly because pathogens and chemicals go into our common sewer system; the U.S. is the only nation where embalming, touted by morticians, is customary.

## **How much do caskets cost?**

Most funeral homes place a hefty mark-up on caskets. According to one source at the April 2000 Congressional hearing "Funerals and Burials: Protecting Consumers from Bad Practices," caskets carry an average mark-up of 500 percent, with some marked-up as much as 2,000 percent. Prices range from \$500 (a cloth-covered casket which retails for \$150) to \$33,000 (solid copper). As alternatives, consider: 1) purchasing an unfinished wood box (called an "alternative container") rather than a casket; 2) purchasing a casket over the Internet from an artisan or discount retailer (contact the national FCA office at 1-800-765-0107 for names); 3) building your own "burial box" (consult Ernest Morgan's book "Dealing creatively with death: a manual of death education & simple burial," Zinn Communications, 1994; also speak with the cemeterian). And remember: IT IS ILLEGAL FOR A MORTICIAN TO CHARGE A HANDLING FEE IF A CONSUMER PURCHASES A CASKET OUTSIDE THE FUNERAL HOME, according to the FTC's Funeral Rule.

## **What are "sealer" caskets, and do they possess preservative qualities?**

No casket, air-tight or sealed, helps preserve remains. Indeed it is a violation of the FTC's Funeral Rule (see p. 9) for a mortician to claim so (though an AARP survey found that one-third of respondents were told this). Consumer activist Lisa Carlson points out that air-tight caskets, called "sealer" caskets, actually interfere with the natural process of decomposition and might even explode!

## **Where does one find the names of companies supplying markers or headstones?**

These vendors are listed in the yellow pages under "Monuments" or "Monument Dealers." Also, cemeterians can provide their names.

## **Is it necessary to use a mortician?**

No, in **Md.** it is not. A letter from the Office of the Attorney General, dated Jan. 24, 1990, states: "The courts of this State, in accord with those in other jurisdictions, have long recognized that next of kin have a 'quasi property right in the body .... [T]his right is extended for the purpose of determining who shall have the custody of the body in preparing it for burial' .... This right applies to final disposition of any kind, including burial as well as cremation, and any necessary accoutrements, such as transportation of the deceased for burial."

**Delaware's** laws are equivocal but seem to point to a family's right to care for its dead. For a discussion see pp. 244-245 of Lisa Carlson's book cited below.

In **W.Va.**, relevant statutes allow families and members of a religious group to care for their own dead; there are no other statutes which might require use of a funeral director. For a discussion see p. 582 of Lisa Carlson's book cited below.

To learn more about serving in lieu of a funeral director, **consult Lisa Carlson's book "Caring for the dead: your final act of love"** (Upper Access, Inc., 1998), which can be found in your public library or ordered from the national FCA office at 1-800-765-0107. Read especially chapter 8 "Managing Death: Necessary Information," pp. 48-59; study the chapter dealing with the laws of your state; and examine the section "Death Certificate Instructions," pp. 615-623. Also contact "Crossings: caring for our own at death" at 301-593-5451 or visit their website at [www.crossings.net](http://www.crossings.net).

Note: It will be necessary to contact your selected cemetery and monument dealer (i.e., supplier of headstones and markers) beforehand to ensure it is understood that the services of a mortician will not be used. According to the national FCA office, monument dealers are unfortunately often not amenable to this arrangement.

## IV. LEGALITIES

### What is the FTC's FUNERAL RULE?

Under its authority to promulgate rules, the FTC issued a trade rule in 1982 entitled Funeral Industry Practices--commonly called the "Funeral Rule." Operational in 1984 (and revised in 1994), the Funeral Rule requires morticians to give consumers accurate, itemized price information and various other disclosures about funeral goods and services.

Among other things, the Funeral Rule deems it unlawful to: misrepresent legal, crematory, and cemetery requirements; state that funeral goods and services have certain preservation and protective qualities; assert that caskets must be used for cremation; maintain that embalming is required by law (when in fact it usually is not).

The goal of the Funeral Rule is to protect consumers' rights to purchase only that which they wish and to receive forthright and accurate information.

### What are other requirements of the Funeral Rule?

Other (but not all) requirements include:

#### a. *GENERAL PRICE LISTS (GPL'S)*

The GENERAL PRICE LIST (GPL) is the foundation of the Funeral Rule. It is a "menu" of funeral options which enables consumers to comparison shop and purchase only the goods and services desired. It must contain identifying information, itemized prices for the goods and services offered, and specific disclosures.

How is a GPL recognized? It is obviously captioned "General Price List" and should contain, among other items, rubrics for, descriptions of, and prices for "Direct Cremation" and "Immediate Burial" provided the establishment offers these items (e.g., a cremation service would not be expected to show an entry for "Immediate Burial" on its GPL).

Morticians must hand anyone inquiring IN PERSON about funeral goods or services or their prices a GPL to keep.

To consumers telephoning about prices or offerings, morticians must give accurate information from their General Price List (GPL), Casket Price List (CPL), and Outer Burial Container Price List (OBC Price List). Callers cannot be required to give their names, addresses, or phone numbers before receiving this information.

b. *THE BASIC SERVICES FEE (THE NON-DECLINABLE FEE)*

The Funeral Rule permits morticians to charge a BASIC SERVICES FEE--for basic mortuary staff services and overhead--which is NON-DECLINABLE. THE CONSUMER MUST PAY THIS FEE IN ADDITION TO THE COST OF ALL FUNERAL GOODS AND SERVICES SELECTED UNLESS THE CONSUMER OPTS FOR A DIRECT CREMATION OR IMMEDIATE BURIAL, IN WHICH CASE THIS FEE IS ALREADY INCLUDED. Here are other facts about the basic services fee, which is usually (but not always) the first item on the GPL:

--It accounts for approximately 40% of all service charges and in our area is roughly 25% higher than that of the national average.

--It is capricious and easily manipulated: a funeral director can lower casket prices to compete with a casket retailer, then recoup by hiking the basic services fee.

--It is inequitable: families selecting minimal funerals must nonetheless pay for overhead expenses related to parking lots or reception rooms.

--It is not consumer-friendly: the FCA has petitioned the FTC to abolish it though to date this has not occurred.

NOTE: BECAUSE THE BASIC SERVICES FEE IS THE ONLY ALLOWABLE NON-DECLINABLE FEE, A MORTUARY MAY NOT LEVY A "CASKET HANDLING FEE." A FEE CHARGED WHEN A CASKET IS PURCHASED OUTSIDE THE FUNERAL HOME IS ILLEGAL.

c. *CASH ADVANCE ITEMS*

The Funeral Rule mandates the following disclosure when a mortician charges a fee for purchasing cash advance items, such as flowers, obituary notices, and certified death certificates, which are paid up front: "We charge you for our services in obtaining ...." (This statement will appear on an itemization of the funeral goods and services selected.) However, the Funeral Rule does not require that the amount of that charge be specified. It is therefore important to INQUIRE BEFOREHAND ABOUT ANY TACKED-ON FEES ALONG WITH THE COST OF CASH ADVANCE ITEMS.

***Note: For further information on the Funeral Rule, order (at no charge) the booklet "Complying with the Funeral Rule." Phone 1-877-FTC-HELP (1-877-382-4357) or write to: FTC-CRC, Washington, D.C. 20580.***

## V. PREPAYING YOUR FUNERAL

### What is meant by the term "pre-need"?

"Pre-need" is the term used by the funeral industry to describe an arrangement whereby a consumer pays for his or her funeral before the time of "need" (that is, before the time of death). Note that "need" is a euphemism for "death" in funeral industry parlance. Another term for PRE-NEED funeral is PREPAID funeral.

### Is it wise to enter a pre-need agreement?

Generally, no. The FCA discourages pre-need arrangements because of the financial stranglehold they often place on unsuspecting consumers. Indeed Senator Charles Grassley of Iowa examined this very issue at Senate hearings on "Funerals and Burials: Protecting Consumers from Bad Practices," held on April 10 and 11, 2000. He stated: "Pre-need is a troubling area. It needs to be addressed head on, long before the baby boomers are buying these policies in massive amounts."

Approximately one-third of funerals involve pre-need contracts each year. What can go wrong? Survivors may be told they must spend additional sums to complete the funeral transaction though they thought all charges had been paid already. Consumers may have trouble receiving full refunds if they switch mortuaries, move elsewhere, or change their minds about body disposition. Also, high-pressure tactics are a notorious component of pre-need sales: one Florida mortician testified that sales personnel exerted such pressure that one woman ended up pre-paying \$132,000! And a former pre-need salesman from California explained--from the prison where he is serving time--that he had absconded with thousands of dollars to be invested in pre-need trust funds.

(There is an instance where it might indeed be prudent to prepay funeral expenses, namely, if you enter or are in a nursing home, for you may exhaust your funds and need Medicaid. Contact your county, state, or a local elderlaw attorney for further information.)

At Senator Grassley's hearings, industry representatives stated that the complaints cited were not representative of most consumers' experiences. We disagree: were pre-need sales not a problem, Senator Grassley would not have highlighted them, nor would he have warned: "Pre-need agreements are among the least regulated products of the funeral industry."

### What is the difference between PLANNING AHEAD (sometimes called pre-arranging) and PRE-PAYING?

The FCA ENCOURAGES PLANNING AHEAD, in which one sets forth his or her wishes WITHOUT PAYING ANY MONEY. Planning is advantageous because it:

- allows one to shop around and compare prices of mortuaries (which can save hundreds, even thousands, of dollars)
- allows for decisionmaking with a clear mind
- spares survivors the stress of having to second-guess the wishes of the deceased

The FCA DOES NOT ENCOURAGE PRE-PAYING because it is a financial arrangement in which protection cannot be assured.

Note: Some funeral homes use the term "pre-planning" as a euphemism for "pre-paying." Because **there is profit in confusion**, it is wise to inquire if money must be paid up front.

## VI. DONATION

### What is meant by **WHOLE BODY DONATION**?

This is donation of one's entire body at death (as opposed to just organs or tissue). Donation is typically to a medical school's "willed body program" or "anatomical gift program," or to a state agency which coordinates donation to medical schools within the state. In Maryland, contact THE MARYLAND ANATOMY BOARD for details:

State Anatomy Board  
Bressler Building  
655 W. Baltimore Street  
Room B-026  
Baltimore, Md. 21201-1559  
phone: 1-800-879-2728; 410-547-1222

In West Virginia:

Human Gift Registry  
WV University  
4052 Robt. C. Byrd Health Sci. Ctr. N.  
P.O. Box 9131  
Morgantown, WV 26506  
304-293-6322

Marshall University  
School of Medicine  
Human Gift Registry  
Huntington, WV 25704  
304-696-7382

WV School of Osteopathic Medicine  
400 N. Lee St.  
Lewisburg, WV 24901  
304-645-6270

In Delaware: There is no equivalent of Maryland's Anatomy Board, nor are there medical schools. Contact the nearest neighboring state for medical schools with willed body programs.

## Whom should one contact for information about organ/tissue donation?

In suburban Maryland (i.e, the Washington, D.C. suburbs):

Washington Regional Transplant Consortium  
8110 Gatehouse Rd.  
Suite 101 West  
Falls Church, Va. 22042  
703-641-0100

also located at:

1250 I Street, N.W.  
Suite 700  
Washington, D.C. 20005  
phone: 202-223-8229

In the rest of Maryland:

Transplant Resource Center of Maryland  
1540 Caton Center Drive, Suite R  
Baltimore, Md. 21227  
410-242-7000; 800-641-4376

In Delaware:

Gift of Life Donor Program  
2000 Hamilton Street  
Suite 201  
Philadelphia, Pa. 19130-3813  
215-557-8090; 1-800-366-6771  
(serves eastern. Pa., southern N.J., and Delaware)

In West Virginia:

Center for Organ Recovery (CORE)  
200 Association Drive  
Charleston, W.Va. 25311  
1-800-366-6777

(Headquartered at: 204 Sigma Drive, RIDC Park, Pittsburg, Pa. 15235; same phone number)

Note: W.Va. is divided among four federally mandated Organ Procurement Organizations (OPO's). CORE says it will refer potential donors to the appropriate OPO, which is determined by county of residence.

## VII. VETERANS CEMETERIES

### What are VETERANS CEMETERIES, where are they located, and what do they offer?

As more and more national veterans cemeteries exhausted their space, the Federal Government stepped in to provide grants to many states for the formation of State Veterans Cemeteries. In Maryland, for example, they provide a free plot, liner (a concrete slab assembly which encases the coffin), and marker; opening and closing the grave are also free. For burial of a spouse or other eligible dependent, there is a nominal charge for opening and closing the grave, a liner, and interment of cremains. Veterans cemeteries in our region include:

#### 1. *Maryland - has 5 state cemeteries:*

--Cheltenham Veterans Cemetery in Cheltenham on U.S. Route 301, approximately 8 miles south of Upper Marlboro in Prince Georges County. Cemetery Superintendent: Kathy Swartz at 301-372-6398.

--Crownsville Veterans Cemetery in Crownsville located off State Route 178 on Sunrise Beach Road (Anne Arundel County). Cemetery Superintendent: Bob Gieron at 401-987-6320.

--Eastern Shore Veterans Cemetery in Hurlock, 2 miles south of Preston, about 5 miles northwest of Hurlock on State Route 331 (Dorchester County). Cemetery Superintendent: Denzil Cheek at 410-943-3420.

--Garrison Forest Veterans Cemetery in Owings Mills, located On Garrison Forest Rd., near the Rosewood State Hospital (Baltimore County). Cemetery Superintendent: Gene Fleming at 410-363-6090.

--Rocky Gap Veterans Cemetery in Rocky Gap State Park, just off State Route 68 (Allegany County). Cemetery Superintendent: Ronald Platt at 301-777-2185.

For information on eligibility and other questions, contact the cemetery nearest your home or call the Maryland Department of Veterans Affairs in Baltimore at 1-410-333-4428 or 1-410-962-4700 and ask to be sent information on the MARYLAND STATE VETERANS CEMETERY PROGRAM.

#### 2. *West Virginia - has 2 national cemeteries but no state cemeteries:*

--West Virginia National Cemetery, Route 2, Box 127, Grafton, WV 26354.

--Grafton National Cemetery, 431 Walnut Street, Grafton, WV 26354.

Both cemeteries may be reached at: 304-265-2044.

#### 3. *Delaware - has 2 state cemeteries:*

--Delaware Veterans Memorial Cemetery, 2465 Chesapeake City Road, Bear, DE 19701, 302-834-8046.

--Delaware Veterans Memorial Cemetery, Sussex County, Route 5 - Box 100, Millsboro, DE 19966, 302-934-5653.

#### 4. *Arlington National Cemetery*

Unlike all other national cemeteries, which are administered by the Department of Veterans Affairs, Arlington is run by the Department of the Army. There is no charge for a plot, liner, headstone, or for opening and closing the grave.

Because of space limitations for in-ground burial, eligibility for inurnment of cremated remains in the cemetery's columbarium is less restrictive. Placement there is free. (If eligibility for earth burial is met, ashes may also be buried in-ground.)

Spouses and certain other dependents are likewise eligible for burial at Arlington.

For details, call 703-697-2131 and request the booklet "A Guide to Burial at Arlington National Cemetery." For general information call 703-607-8052; for burial information, phone 703-695-3250 or 703-695-3255.

#### **How does one learn about veterans' burial allowances?**

For information on veterans' burial allowances and for the nearest VA Regional Office, call 1-800-827-1000. Also contact your nearest office of the Social Security Administration to learn about Social Security burial benefits.

