

Plain Talk

From the Funeral Consumers Alliance of Maryland & Environs (FCAME)

Death away from home: meeting the many challenges while making it affordable

DEATH IN A FOREIGN COUNTRY

When a U.S. citizen or legal resident dies abroad, the closest U.S. Consular Office should be contacted and can give advice on next steps.

The Consular Office will furnish a "report of death" which has the legal status of a death certificate.

As with a death certificate, the report of death will need to be taken back home and given to financial institutions and other organizations that had the decedent as a customer or member.

Local cremation

If cremation is an option you may be interested in, it's available in most countries except some predominantly Catholic or Muslim countries.

In those countries where cremation is prohibited or limited, it may be available in a nearby country.

In countries where there are few crematories, this might increase cost and delay the return of the ashes. Advance payment in full for cremation is usually required.

Compared to the high cost of transporting a body back to the U.S., cremated remains can be returned home inexpensively.

You can mail them, or take them on an airplane as carry-on (in a sealed, leak proof plastic bag within a container that can be x-rayed) or packed in luggage. It is recommended the report of death be available in case the airline wants to see it.

Local burial

This is often not expensive but advance payment in full is usually required. However, a few countries do not allow the burial of foreigners. The Consular Office will be able to tell you.

Local body donation

There is an urgent need for body donors in many countries for scientific or educational purposes. The Consular Office should be able to assist with

arrangements. The receiving institution may be able to pick up the body at little or no cost to you.

Returning the body to the US

This is the most expensive and likely the most challenging option. Preparation and shipment are according to local laws, regulations, and customs.

Embalming is required where it's available, but it is not widely practiced in most foreign countries.

There are other methods of preparation for shipment, some of which will preclude viewing back home (such as chemically saturated shrouds).

Special packing, a hermetically sealed coffin, and an outside shipping case for the coffin may be required. Charges for these products and services are often high (many thousands of dollars) and vary widely from one location to another.

After receipt of the necessary funds, there may be a 3 to 10-day interval until actual shipment. You will need to notify a funeral director in the U.S. who can assist with arrangements.

DEATH AWAY FROM HOME - IN THE U.S.

Local cremation

If death occurs away from home and cremation is desired, it is usually easy to locate an affordable crematorium at the place of death.

After cremation, the ashes can then be carried or mailed home. (See section below on mailing crematory remains.)

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You're invited to FCAME's Annual Meeting Nov. 20th

Topic - Know your options before planning your funeral

Join us for the FCAME 2017 Annual Meeting on Monday, November 20, from 10am to noon at Riderwood at 3140 Gracefield Road, Silver Spring, MD 20904. We'll meet in the Village Square Clubhouse in a 2nd floor classroom from 10am until noon.

Driving directions: Riderwood is located north of the Beltway/495. Take Route 29/Colesville Road north from Silver Spring or north off of 495. Turn right onto Cherry Hill Road. At the 3rd traffic light, turn left onto Plum Orchard Drive which will take you to the entrance of Riderwood. Sign in with the guard at the gate and then turn right at the first stop sign to head to the Village Square Clubhouse. Look for visitor parking.

The meeting will also include a brief report on our activities during the past year and our plans for the future.

Death away from home in the U.S. & making it affordable

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Search online for “cremation” and the state name. Compare prices; make sure that you confirm that the price is all-inclusive, including the crematory, permit fees, and picking up the body.

If you are able to deal directly with a crematory, it's often less expensive than having a funeral home arrange for a cremation.

The crematory or funeral home used will provide death certificates but you will pay extra for however many “originals” you need.

(Most financial institutions require “original” death certificates and not copies.)

Funeral Consumers Alliance members are entitled to any discount offered by the local affiliate. If there are no local discounts available, call the FCA office at 1-802-865-8300. FCA has names of trustworthy providers in many areas of the country.

If you are visiting friends or family, they also may have recommendations.

Local burial

This is more expensive than cremation but less expensive than having the body shipped home for burial.

(See earlier paragraph for how to obtain the names of local trustworthy providers.)

If you receive no recommendations for local funeral homes and you have the time, contact several establishments to compare prices for the products and services you want.

The local funeral home you hire will pick up the body from the place of death and take it to their establishment.

You will need to select a casket, decide on what other options you want to purchase and how many original death certificates you need. *(See section below on buying a casket.)*

Embalming is not required although most funeral homes require it if you will have a viewing. You also will need to arrange for burial in a cemetery.

The funeral home can usually provide recommendations on cemeteries. *(See section below on making cemetery arrangements.)*

Local body donation

If the decedent had planned to be a body donor, he/she may wish to amend their donor card to indicate “or nearest medical school”.

Otherwise, the decedent's estate may be slapped with a hefty fee to transport the body to the medical school back home with which he/she first enrolled.

If the State Anatomy Board in Maryland was the intended recipient of the body, phone them at 1-410 547-1222 as they may be able to arrange for body donation in the state where the death occurred.

Returning the body home

If there is no need for a viewing or funeral service in the area where death occurred, you will generally save money by working through a funeral director located where the body is headed (home), not at the place of death.

Call funeral homes in your area back home and ask the price of **Receiving Remains** (one of the Federal Trade Commission-required options offered by all funeral homes).

This service usually will include picking up the body at the airport, filing permits and the death certificate, and transportation to the cemetery.

Ask the funeral director to use a shipping service such as Inman Nationwide. Inman charges funeral homes \$975 to: pick up a body anywhere in the contiguous US, get permits and the death certificate, embalm the body, and deliver it to the airport.

There may be an additional mileage charge if the Inman agent in your area must travel any great distance.

You will need to decide which of two kinds of Airtrays or shipping containers to purchase: one carries just the body, the other covers and protects a casket.

If the funeral home is going to charge more than \$200 or so, you might ask if there is a used shipping container that can be recycled for a reduced cost. Many funeral homes may have a few in the garage, so it doesn't hurt to ask.

If the body has already been taken to a funeral home at the place of death, ask about the price for **Forwarding Remains** (another FTC-required option offered by all funeral homes).

The charge for this service can be anywhere from \$1,000 to \$3,000 or more. This will usually include pick-up of the body, embalming, and possibly a shipping container as well as transportation to the nearest airport.

(The General Price List each funeral establishment must have will indicate which items and services are included with their **Forwarding Remains** package.)

This price is often much less than the individual items priced separately, but is generally more than the charge for **Receiving Remains**.

NOTE: Whether purchasing the Forwarding Remains or Receiving Remains packages, the cost of the airline ticket is additional.

Transporting the body yourself

In most states, it's legal for family to transport the body. Make sure you have a transport permit; it is usually provided with the death certificate.

Even renting a van might be considerably less expensive than airfare, and such a journey may have some therapeutic value.

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Only three states (Alabama, Alaska, and New Jersey) require embalming to cross state lines (and California, if public transport is used), although it's possible an exception would be made if the family were transporting the body.

If you plan to transport a body yourself, call the FCA office for advice at 1-802-865-8300.

Buying a casket

If there is a desire to have viewing or a funeral service in the state where death occurred, the funeral home can sell you a nice-looking casket, or rent you a nice-looking casket and then a less expensive casket or "minimum container" can be purchased for transporting or shipping the body to the receiving location.

Caskets can even be purchased from stores like Walmart or Costco.

In selecting a casket, specifically avoid a "sealer" as they are more expensive and a waste of money. A basic casket would be a 20-gauge "non-protective" steel casket; expect to pay \$2,000 or more.

A cloth-covered wood or fiberboard casket (called a "minimum container") is much less expensive but you will have to ask for one because funeral homes don't display them or like it known they are available for purchase.

Making cemetery arrangements

Cemetery charges and any graveside services will be extra. Make sure you purchase only the options you want or that the cemetery requires customers to purchase (such as a burial plot, opening and closing the grave, and a grave liner or vault).

So-called "package deals" often include more products and services than you might want. There is no advantage in purchasing an expensive or sealed vault. Expect to pay at least \$4,000 for a basic burial (not including the cost of a casket).

OTHER INFORMATION

Bereavement airfares

These airfares are largely a thing of the past, and generally weren't a good deal anyway. Your best bet for lower-priced seats is to check the variety of websites that offer discount airline fares.

Authorizations

Carry your Living Will, Durable Power of Attorney for Healthcare, Advance Health Care Directive and Agent for Body Disposition forms with you when traveling.

If cremation is planned, you should include a statement authorizing your own cremation. Although the forms may not carry full authority in the state or country in which illness or death occurs, they will give guidance to others as to your wishes.

Mailing cremated remains

The U.S. Postal Service asks that cremated remains be shipped in two containers. The cremated remains should be in a sealed plastic bag in the inner container so no loose cremains can leak or sift out during transit.

Both the inner and outer containers should be strong, durable and properly sealed, with foam peanuts or air bubble wrap around the inner container to prevent possible breakage in transit.

Before closing and sealing the shipping box, add a slip of paper inside with both the sender's and addressee's address. Cremated remains mailed in the U.S. should have a **Postal Service Cremated Remains** label (Label 139) attached next to the address label, and should be sent via Priority Mail Express.

Care Communities Assist in Home Funerals

By Audrey Sellers

In September, I had the pleasure of attending the National Home Funerals Association biannual conference. While there I was introduced to the concept of "care communities," which are groups that provide assistance during a home funeral.

Home funerals can be daunting for anyone, most of all the first-timer! Yes, it is possible for a family to independently gain the legal and practical know-how necessary to arrange a home funeral. But the collective knowledge, skills, and resources of care communities smooth the process.

During a home funeral, two types of care communities may assist. The first type may be a more "natural" group in which one becomes involved for the purposes of mutual support through a home funeral. This group could be religious, spiritual, or secular. It could be a group of close friends, neighbors, or community members. Perhaps the group is united around a common identity, like ethnic heritage. Perhaps the group finds unity in a shared experience, like having cancer.

The other kind of care community is made up of professionals who work together to assist people who want to learn about home funerals. These professionals, who are often end-of-life doulas or hospice workers, provide information and training to laypersons. This kind of care community lends a hand when the client – usually a family member who wants to arrange a home funeral – contacts them to ask for assistance. Be sure to ask what fees, if any, the professionals charge.

As home funerals are just now seeing a resurgence in popularity, care communities are few and far between in the US. Maryland is lucky to have the Threshold Support Circle, which provides resources to explore end-of-life issues and after-death care. For more information, please visit <https://thresholdsupportcircle.org/> or email info@thresholdsupportcircle.org.

Plain Talk is the newsletter of the Funeral Consumers Alliance of Maryland & Environs, the volunteer-run regional chapter of the national non-profit consumer education and advocacy organization, the Funeral Consumers Alliance (FCA). FCAME serves residents in Maryland, DC and Delaware.

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Return Service Requested

Your support is vital to FCAME's mission and success

To join or remain a member of FCAME, we encourage a donation of \$25 or more at least every other year to help support FCAME as well as our national organization, the Funeral Consumers Alliance, which is sent a portion of the donations we receive.

What you get for being a member of FCAME:

- Information and advice that enable you to make more informed choices when planning funerals, burials, cremation, memorial services and other options for after-death care.
- Periodic newsletters with current information and advice that supplement

what we provide on our website, www.mdfunerals.org.

- Results of periodic price surveys of the funeral industry in our area.
- An invitation to our annual meeting.

- Membership in the only regional and national non-profit organization that focuses solely on consumer education and advocacy of fair practices in the after-death care industry through state and national legislation and regulation.

Special thanks to FCA national for permission to reprint and add content to their article on death away from home, which can be found on the FCA website.

Would your retirement home, church or seniors group like a speaker to discuss funeral options and planning at an upcoming meeting? Contact us.

When did I last donate?

Mailing labels now show a date that indicates when your membership will expire. We request a donation from you on or before that date, or a note indicating you want to remain a member, or we will stop mailing you our newsletter and will feel we have lost a friend and valued supporter.

We're looking for a few volunteers

The FCAME board consists of a few committed volunteers who meet about once a month on Saturday mornings at the Cedar Lane Unitarian Universalist Church in Bethesda, MD. We have several very specific opportunities for volunteers which we're eager to fill. We can promise you would learn a lot and find it interesting.

The **recording secretary** attends our board meetings and write up minutes of what was discussed and decided, send the minutes to meeting attendees, and make corrections as needed. This would entail about 3 to 4 hours a month in total.

The **telephone respondent** returns phone calls to our message line using comprehensive information we provide to answer consumers' questions. This job would be shared with one other person and would entail 1 to 2 hours a week.

Volunteers are needed to help **gather information to update our mortuary price survey**. Specific tasks we need help with include contacting funeral homes to request their general price list (GPL), picking up GPLs from establishments in your area, and possibly helping compile information gathered into the updated report.