



# 2021 Spring Newsletter



*Hear ye, Hear ye! Spread the  
News!  
We're expanding!*

We're going to be widening the geographic footprint of the Cleveland Memorial Society by way of a merger with a smaller alliance in Summit County. The Akron-Canton Memorial Society, now known as the Funeral Consumers Alliance of North Central Ohio (FCANCO), has been operating for a great many years, but we all feel it would be wise to work under the same umbrella as one organization. You'll find our newest contracted funeral director on the outside page: Hummel Funeral Homes of both Akron and Copley.

We look forward to interacting with all members in some manner, whether through video meetings, phone calls or emails with comments or questions, and through the bi-annual newsletter. Until we are cleared for social gatherings, we're unable to hold the discussion groups we had begun; please do not hesitate to contact CMS with any questions or concerns. Information about the fall Annual Meeting will be in the fall newsletter and on our website: [www.clevememorialsociety.org](http://www.clevememorialsociety.org).

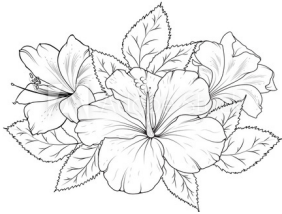
## **Important Information regarding FEMA money to pay for COVID deaths**

The Federal Emergency Management Agency (FEMA) has announced that it will begin applications for reimbursement for funeral expenses of deaths due to Covid. When you read the word "funeral," understand that it means *any* form of disposition of the body. The term includes burial, cremation, and other forms of disposition. It is not restricted only to "a ceremony with the body present." This will begin in April.

More information and the answers to your initial questions may be found at the website of the Funeral Consumers Alliance: [www.funerals.org](http://www.funerals.org).

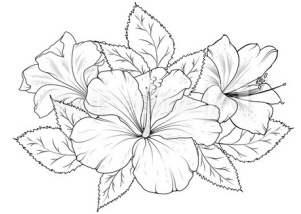
Here is the direct link to FEMA information:

<https://funerals.org/fema-money-to-pay-for-covid-deaths-last-updated-march-24-2021/>



*We welcome new Board members  
Jean LaRiche and Lalescia Hurt!*

*Meet them via their own words on  
page 7.*



### **The Pitfalls of Prepaying Funerals,**

*adapted from a presentation by Josh Slocum, President, Funeral Consumers Alliance*

The National Funeral Consumers Alliance (FCA) is at the core of all regional alliances and memorial societies, educating and advising and advocating for each one of us.

When I learned that the FCA says prepaying is generally a bad idea, I felt this is a topic with which we all need to be informed. I'm sharing parts of Josh Slocum's talk with our readership to generate conversations, actions, and/or inquiries into your own affairs.

#### **The Money**

When you prepay a funeral, the money doesn't go into the funeral home's own bank account. It must either be put in a trust account at a financial institution, or it is used to buy a life insurance policy. Here's where you come in: you really need to know which institution is holding your money - or what insurance company. Have you checked? Wouldn't you check occasionally on your balance if you put a lot of money in an account? You need to know who has the money if you transfer the account to a different funeral home.

#### **Price Guarantees**

The funeral home doesn't actually "freeze" prices. The funeral home only promises to give you the funeral without charging more than the original amount of money you deposited. If your deposited money is worth more than the funeral cost at the time of death, the funeral home gets the extra. Neither your survivors nor your estate will get a refund of that excess money.

There are some items that cannot be price-guaranteed by funeral homes

1. Cemetery costs (opening and closing of the grave, vault installation fees, etc.)
2. State charges for death/cremation certificates
3. Limousines
4. Crematory fees
5. Obituary fees from newspapers

#### **Trusts v. Insurance**

A trust account is like a bank account. If you cash it out, you get your money back (less any fees that your state's laws permit funeral-sellers to deduct). Insurance is different. If you cash it out, you usually only get about half back of what you paid in. "Insuring" your death by buying an insurance policy is really to make your money worth half of what it was worth if you change your mind and cash out. Insurance that you pay for with installments almost always costs as much or more as you will get in a pay-out for your funeral.

*See PREPAYING, pg. 3*

*PREPAY, continued from pg. 2*

### Prepaying for a Medicaid “Spend-down”

The pros: Prepaying may be a good idea if you have to do a Medicaid spend-down. A spend-down is when Medicaid makes you spend your own money first before you qualify for Medicaid for nursing care, etc. Medicaid won’t count as an asset any money that you prepay toward a funeral (depending on state limits).

The cons: It’s a catch-22 for those who want to shelter money from Medicaid, but who wouldn’t otherwise spend that amount on a funeral. Either the funeral home gets your cash, or Medicaid does. No, your survivors don’t get a refund if the funeral doesn’t cost as much as the amount you prepaid. Medicaid gets it.

There are better ways to plan ahead (if Medicaid is not an issue)

1. Do the actual planning ahead with your family. That means talking in detail with them so they know how to make decisions if circumstances change.
2. Put your money into a savings account at a bank, and designate one or more survivors as the beneficiaries at death.
3. You can cash out a savings account without penalty if you need to.
4. If you die away from the funeral home’s service area, the savings account money is more quickly accessible than a prepaid account at a funeral home.

Being prepared for end-of-life issues is a solid goal we should all be working towards. But do use caution with your money and document all of your transactions and plans and wishes.

Kindness is a language which the deaf can hear and  
the blind can see.

Mark Twain

We thank resigning Board member

*Bill McCullam*

for his fourteen years of service to the Cleveland Memorial Society, serving as its Vice President from 2009-2013 and as its President from 2014-2016. Bill is a staunch supporter and was our main liaison to our funeral directors for the past several years. His active and intense involvement with CMS has benefitted all of us, and we’ll miss his crown of beautiful snow white hair and wry sense of humor

as we carry on!

Thanks, Bill!

## Green Burials

*excerpted from articles by Craig McDonald (Newark Advocate, 02/14/21)  
and Mark Binnig (CMS Fall 2019 Newsletter)*

The saying goes "everything old is new again," and that now includes how you can spend eternity thanks to a "new" burial option recently introduced in a Granville cemetery. Granville cemetery is the first in Licking County to offer 'natural burial' option within Maple Grove Cemetery as now permitted by the Granville Township Trustees. Brochures were recently produced laying out natural burials as well as the other choices available to those who plan to be interred at Maple Grove.

You probably already know that green burial is burial in the soil either without a casket or with a biodegradable casket so that the natural process of decomposition is not inhibited. Natural burials forego embalming, coffins and burial vaults. Cemeteries that are either entirely natural or that have areas for green burials are increasingly common. They can be found in 41 states and a couple of national veterans cemeteries allow green burials. The Green Burial Council certifies cemeteries and lists them on their website.

Ohio has seven certified cemeteries. Six are completely natural and one is a "hybrid" – a traditional cemetery that also accepts green burials. Only one of these cemeteries is in northeast Ohio: Foxfield Preserve. Unfortunately, it is in Wilmot, almost two hours away from Cleveland. There is a closer alternative for Roman Catholics in northeast Ohio. All Souls Cemetery in Chardon has set aside Section 35 as what they call a natural burial area. The graves are sited along a curved path that goes through a grassy area and a woods. Natural or polished grave markers can be placed at the grave. This area could not be certified by the Green Burial Council because the graves must have a cement cover or grave liner. The grave liner is open at the bottom so that the body or casket has contact with the ground. Caskets are not required, but if used they should be made of a biodegradable material.

"It's the old-fashioned, old-timey burial process-- it basically just takes it back to like it used to be, say, before the 1930s," Granville Trustee Kevin Bennett said. "It's just the natural burial process, a type of burial that is a return-to-pre-Civil- War, dust-to-dust approach to burying the deceased with minimal environmental impact. You still buy a plot from the cemetery. No casket is necessary. No embalming is necessary. You don't have to have an outer burial vault. It's not a matter of whether state law allows it – it does," Bennett said.

### **'Natural' vs. 'Green'**

Amy Henricksen is the Steward for Kokosing Nature Preserve, Kenyon College's green burial cemetery located in Gambier. According to Henricksen, "green burial" and "natural burial" are "generally considered to be synonymous terms. The difference between "natural" and "green" burials can get fairly nuanced in terms of various jurisdictions and their particular requirements.

From Granville's perspective, Bennett said, "You have to be certified to be a green cemetery."

See **GREEN**, pg. 5

She said Kokosing Nature Preserve is certified by the Green Burial Council as a "conservation cemetery," which means it also has a plan for the ongoing conservation and restoration of the land where the cemetery operates. Henricksen said the Kokosing Nature Preserve requires that a biodegradable burial container be used [that] can be a casket built from untreated lumber, a wicker or seagrass casket, a cardboard casket, or a shroud made from natural fibers."

"The green certification takes natural methods to an extreme," continues Bennett. They have strictly prescribed natural methods for preserving the body between time of death and burial. If you do have a container, it has to be crafted from natural, biodegradable materials. Green cemeteries have to (pledge) that they will use no artificial pesticides..." Hoekstra said, "We find that there are different shades of 'green', and so many will forego the embalming with more of a direct burial. We'll use a plain concrete grave liner with no bottom... Adhesives that don't have any chemicals. We'll use refrigeration instead of chemical embalming or we buy an oil and a spice mixture. We'll use that in lieu of the embalming fluid."

### **Is "Natural" a thriftier way to go?**

Hoekstra confirms that while green funerals might sound like a more economical alternative, the stringent standards required for a truly "green burial" can prove otherwise. He said, "There's a lot of talk about (green burials), but sometimes when people see the financial commitment required by some of these natural burial places, they shy away from it... Sometimes I think people think green burial can be less expensive, but sometimes it can be more costly just because of the commitment to the land conservation."

As Bennett put it, "You pay for the privilege... You're paying for your convictions. It's not cheap."

Depending on the jurisdiction, bodies can be "naturally" buried in a simple shroud or blanket. In the case of Granville, and in consideration of its workers, Granville natural burials will require a bio-degradable wicker pod that typically retails for about \$400, Bennett said. According to various online sources, at between \$500 to \$2,000, natural burials can conceivably be significantly cheaper than the cost of more traditional funerals that can reach prices upward of \$10,000. Bennett acknowledges cost might not be a deciding factor in Granville which, "being an affluent community," is probably less financially focused than philosophically for those who might be open to a natural burial.

Township officials say the natural burial process – which previously was the only one available in the years before embalming, caskets and vaults became the norm – is entirely safe. Bird and Bennett said township officials consulted with several other larger cemeteries which have been performing natural burials, including Greenlawn Cemetery in Franklin County.

"Everything is legal and fine," Bird said. "There are no water issues. The graves will not be marked to show any differences."

## What to do at the time of death

### Instructions to leave for the individuals who will be handling your arrangements

1. Call my funeral director that I designated through the Memorial Society.  
Name: \_\_\_\_\_  
Telephone number: (    ) \_\_\_\_\_
2. \_\_\_ I am an organ donor. Call Lifebanc at (216) 752-5433.
3. \_\_\_ I have donated my body to \_\_\_\_\_ Medical School.
4. \_\_\_ I have chosen DIRECT CREMATION. You can expect my Memorial Society funeral director to provide these services under the Memorial Society contract:
  1. pick up the body
  2. arrange to have it cremated.
  3. return the ashes to you
  4. help prepare a death notice for the newspaper

Memorial Society funeral directors will provide other services at a reasonable cost, but anything beyond the above-listed services must be paid for separately. The 2020 price for Memorial Society direct cremation service is \$795. It may be more at the time of my death.

5. \_\_\_ I have chosen DIRECT BURIAL. You can expect my Memorial Society **funeral director** to provide these services under the Memorial Society contract:
  1. pick up the body
  2. place the body in a container
  3. arrange to have the grave opened
  4. transport body to cemetery
  5. help prepare a death notice for the newspaper

Direct burial does not include embalming. Embalming may be required if the body is to be stored, shipped, or viewed. The 2020 price for Memorial Society direct burial services is \$975. It may be more at the time of my death. All cemetery charges are extra, including cost of the plot, opening and closing the grave.

6. \_\_\_ Donations in lieu of flowers to:  
\_\_\_ Cleveland Memorial Society      \_\_\_ Other \_\_\_\_\_
7. If you need a Death Certificate for financial or other institutions, your Funeral Director can provide one for additional cost.
8. Other special instructions:

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**Now tear this sheet off and give it to the people who need to know.  
DO THIS NOW.**

*The Cleveland Memorial Society has recently had the honor of acquiring two more Board members!*

*May We Have the Pleasure of Introducing....*

*Greetings!*

*My name is Lalescía Hurt. I am 54 years old and raising my 6 year old grandson. I've been a resident in Cleveland Ohio all my life. I speak with people who think very little about their final arrangements all the time. I work in mental health and drug addiction and I want to help get the word out about what CMS does and how we can help different communities. Thank you for allowing me to be of service.*

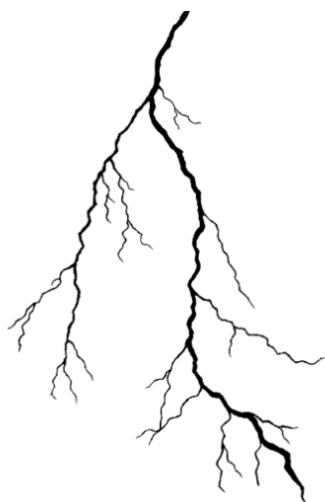


*Happy to be here!*

*My name is Jean LaRiche, and I am the mother of one son and four daughters, the grandmother of fifteen, and the great-grandmother of three, most of whom live in the area ... and my greatest joy is spending time with them.*

*I have lived and worked in the Cleveland area throughout my life and am retired from a long career of accounting and bookkeeping. Since retirement and prior to the pandemic, I enjoyed volunteering and taking advantage of the many programs offered at our local senior centers.*

*I'm always interested in meeting new people and learning new things. And, look forward to meeting all of you and gaining more knowledge about CMS and how I might help CMS grow.*



*There was a funeral for a woman who had henpecked her husband, drove her kids half nuts, scrapped with the neighbors at the slightest opportunity, and even made neurotics of their cat and dog with her explosive temper. As the casket was lowered into the grave, a violent thunderstorm broke, and the pastor's benediction was drowned out by a blinding flash of lightning, followed by terrific thunder.*

*"Well, at least we know she got there all right," commented her husband.*





## In Ohio, Localities Must Pay for Indigent Burials.....

It's the Law.

*excerpted from an article by Conor Morris, The Athens News, 03/20*

Very few people know that under Ohio law, codified several years ago, the townships, cities and villages where indigent people live are responsible for paying for the burial of those people—so long as the person, or the person who claims the body, is classified as “indigent.” The terminology for their graveyards includes “paupers grave,” “potters field,” and “common grave.”

Many folks don't know about this law and most would be surprised, especially those who live below 150 percent of the poverty line.

In southern Ohio—Athens County—one of the funeral directors explained the law, which requires localities to pay for funerals for the poor, is little known. Across Ohio, most city, township, village, and county websites choose to not publicize the fact/law that people may be eligible for the free burial service. The same holds true for funeral homes.

In a nutshell, it's a public secret that's hiding in plain sight. One just has to know to look for it.

“Part of the problem with the laws is that, because of the way they're structured, burials will be done as cheaply as possible.....which, in most cases, {will} mean cremation. There's no stipulation for embalming or a funeral; you just have to make sure the remains are taken care of,” stated Ted Linscott, Athens Township Trustee.

See **INDIGENT**, pg. 9

## Learn More About What Funeral Consumers Alliance (FCA) and Memorial Societies Do

by Jackie Stimpert, CMS Board Member

Please check out this great website!  
[www.funerals.org](http://www.funerals.org)

It has an enormous amount of information about the Funeral Consumers Alliance and Memorial Societies all over the United States; there are some interesting differences from our own Cleveland Memorial Society. And, as mentioned on page 1 of this newsletter, the National FCA is bringing us all information about the role FEMA is playing now in the Covid-death expenses.

The Seattle-based affiliate is one of the nation's most active. You can read about its co-op funeral home and how the organization is contracting with funeral homes— which they appear to have all up and down the state.

For more information, please visit: <https://peoplesmemorial.org>





### ***Are you familiar with FaceBook?***

Remember, we have a new and improved means to help you stay informed! Visit our Facebook page, click “LIKE”, and offer your own comments and insights or peruse ours! Simply put *Cleveland Memorial Society* into the Facebook search box and watch the magic unfold!

Don't forget our own independent website:  
[clevememorialsociety.org](http://clevememorialsociety.org)

### ***INDIGENT, from pg. 7***

Another problem is that of ownership of the remains. Some townships might interpret the statute as meaning that they have sole authority over these. This could lead to difficult situations where families' requests about where the ashes are buried—or even if the family may have the ashes—might be denied.

And finally, it can be a difficult task to determine the best way to test for whether people are indigent or not, to be able to avoid fraudulent claims.

Efforts have been made over the years to develop consistent handling of indigent burials by the funeral directors who perform them. “Most of those townships should have those policies on the books (although it's up to them to have adopted those policies),” said an associate of the Athens County Prosecutor's Office.

With the novel coronavirus's continued impact on the both the economics and the mortality rate in Ohio, it's only going to become more important to teach people about the indigent burial law. About \$1 million was made available statewide by the Ohio Legislature {in 2009} to reimburse municipalities and others for some of the cost of indigent burials (which run about \$750 for a child and \$1000 for an adult).

As those in Athens, Ohio, have cautioned, “it's clear that all townships need to have a better plan in place for notifying people of the indigent burial law.”

Would you rather receive your CMS bi-annual newsletter electronically? Do you sometimes forget to recycle the paper copy delivered by the Post Office? Let us know and *help us reduce our footprint*. Please share the name(s) of the members and the mailing address (in case we have more than one member with the same name) as well as a phone number, should we have any questions.

Either send us an email at [info@clevememorialsociety.org](mailto:info@clevememorialsociety.org)  
or call us at 216-751-5515.

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Phone: 216-751-5515  
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44022

**DATED MATERIAL - DO NOT DELAY**

**These funeral directors are our contracted participating firms**

**Best Funeral Home**  
15809 Madison Road  
Middlefield, OH 44062  
440-632-0818

**Busch-Boswell-Jones-Deck  
Mortuary**  
4334 Pearl Rd.  
Cleveland, OH 44109  
216-741-7700

**Cummings & Davis Funeral  
Home**  
13201 Euclid Avenue  
East Cleveland, OH 44112  
215-541-1111

**Dicken Funeral Home**  
323 Middle Avenue  
Elyria, OH 44035  
440-322-3224

**Fioritto Funeral Home**  
5236 Mayfield Road  
Lyndhurst, OH 44124  
440-442-5900

**Hummel Funeral Homes**  
500 East Exchange Street  
Akron, OH 44304  
330-253-6126

**Maher-Melbourne Funeral  
Home**  
5236 Mayfield Rd.  
Lyndhurst, OH 44124  
216-382-4500

**Malloy Memorial Service**  
1575 W. 117th St.  
Cleveland, OH 44107  
216-221-3380

**McMahon-Coyne-Vitantonio  
Funeral Home**  
6330 Center Street  
Mentor, OH 44060  
440-255-1655

**Shapiro Funeral Services**  
27099 Miles Road  
Orange Village, OH 44022  
440-498-1993

**Thompson, Smith, Nesbitt  
Funeral Home**  
345 Main Street  
Conneaut, OH 44030  
440-599-8106





