Going Green: An exclusive interview with Joe Sehee of the Green Burial Council

The Green Burial Council (GBC) is dedicated to making natural “green” burial in the U.S. ecologically sustainable, meaningful for individuals and economically viable for providers. Since its launch in 2005, the GBC has developed a three-tiered certification program; set up a network of “approved providers” committed to reducing toxins and waste; and brought conservation groups together with cemetery and crematory operators to create burial programs that facilitate the acquisition, restoration and stewardship of green space.

Driving the work of GBC is Michigan native and MSU graduate Joe Sehee, GBC’s founder and executive director. FCIS President Wendy Lyons talks with Sehee about the green burial movement, the progress being made here in Michigan, and what consumers should know before making a purchasing decision—beginning on page FOUR.
We must continue to carry the torch for the funeral-consumer movement

I like the new name of our newsletter. Egress. As a noun, it’s an astronomical term for the reappearance of a celestial body after an eclipse. Nice. Used as a verb, it means the act of going out or leaving, to depart, the power to leave. Either way, it strikes me as a fitting word for an organization that seeks to empower people to make informed decisions regarding their departure from this life.

Egress also describes FCIS and how it’s waxed and waned since its founding 48 years ago. “Our membership soared in the early years, the membership secretary handling as many as 100 new members a week,” recalls Russell Peebles, our 28-year treasurer. “People were drawn to the Society as we were the lone voice railing against the poor practices of the funeral homes.” Those were the days of Jessica Mitford and the beginnings of the funeral-consumer movement she and others spurred. It was a historic time indeed. Admittedly, FCIS has struggled since then.

But did you know that after-death care in America is once again in a transition of historic proportions? It’s true. Every year, more of us reclaim the American family’s traditional hands-on role in the care of our dead. And we’re also demanding sustainable, environmentally friendly methods of committing our bodies to the earth (see page 4). Our national organization, FCA, and many of its affiliates, including FCIS, are the torchbearers of these important movements. This is definitely not the time to let the light go out.

With the high cost of dying (see page 8) and the historic changes taking place, I’m convinced that FCIS is just as needed today as it was in 1961.

That’s why we are expanding our reach statewide. Last year, FCIS welcomed three new board members representing northwest, southwest and central Michigan. More recently, we were honored to bring onboard the membership of the Ann Arbor affiliate of FCA, Memorial Advisory & Planning Society, which dissolved after the death of their longtime president, Dick Trytten. We now are 2,000 members strong.

But our egress, or re-emergence, is far from complete. There is much work to be done. Your support—both financially and through volunteerism—can make it happen.

P.S. To be a vibrant Society, we need a quick and easy way to contact you when we have important news, legislative alerts, special announcement, etc. Please send us an e-mail and ask to be added to our e-mail list. Let’s stay in touch.

NOTE: Members may update preplanning forms at any time at no cost. To request new forms, e-mail our office or give us a call.

We can’t do it without you ...

It’s time to send in your annual dues/donations.

Do you believe it’s important to have a place to turn to where you can get advice and information from people who are not in the business of selling funerals? If your answer is yes, then please send in your annual dues/donations ($20 individual/$40 family) with the envelope provided. FCIS is a 501(c)(3) supported solely through your tax-deductible donations. It’s your contributions that make possible the Society’s ongoing educational programs and services to the community.
Funeral director wins seat in Michigan House

Michigan now has a licensed funeral director in both the House and the Senate. Rep. Kenneth Kurtz (R-58 District) represents Hillsdale and Branch counties. Kurtz complements Sen. Jud Gilbert (R-25 District), who is in his second term.

Kurtz has served on the Governmental Relations Committee and as District 2 president for the Michigan Funeral Directors Association (MFDA). The MFDA Political Action Committee contributed $4,350 to Kurtz’s campaign between November 2007 and October 2008, according to state’s campaign finance database. MFDA PAC ranked No. 102 on the Michigan Campaign Finance Network’s “Top 150 Michigan PACs—2008 Election Cycle,” with $76,253 contributed between January 2007 and December 2008.

Court rules family cannot sue Priority Arrowaste

The family of a man whose body was mistaken for trash at a Holland, Mich., funeral home and dumped in a landfill cannot sue the waste hauler, the 3rd District of Michigan Court of Appeals ruled Nov. 26, 2008.

Erwin Jordan, 66, died Dec. 20, 2005. While family members took time to agree whether Jordan should be cremated, the body was placed in a refrigerated room at the Notier-Ver Lee-Langeland Funeral Home at 315 E. 16th Street. To make room for other bodies, Jordan was later moved to a locked garage, which was used to store tools, supplies and recyclable containers.

On Jan. 5, a worker for Priority Arrowaste, of Zeeland, found a gurney with a box on it placed next to the recyclables. A bag within the box contained Jordan’s body. The worker later said he thought the approximately 70-pound bag, which felt soft, was filled with soaked rags because it was only about 3 feet long. (Jordan’s organs and leg bones had been donated for medical purposes.) After calling his office, the worker took the box, which had the words “Jordan” and “Head” written on it, and loaded it into the truck. Jordan’s body was eventually dumped into Autumn Hills landfill. When the funeral home realized the body was gone, they contacted Priority Arrowaste and searches with state police cadaver dogs were conducted at the landfill. Jordan’s body, however, was never located.

Five family members filed a civil lawsuit against both Priority Arrowaste and Notier-Ver Lee-Langeland Funeral Home. The funeral home and trash collector are cross-suing each other. The family’s lawsuit against the funeral home continues.

Utahans close to regaining right to care for deceased

Utahans are on the verge of regaining the right to care for their own dead, which was taken away by a 2006 law requiring the signature of a licensed funeral director on the certificate of death.

House Bill 265, which passed overwhelmingly in February, “provides that, if a funeral service director is not retained, a designated agent or the next of kin of a decedent may sign and file the decedent’s certificate of death.” The bill describes the rights and responsibilities of designated agents or next of kin and requires the state registrar’s Web site to post instructions for complying with the law; completing and filing a death certificate; and possessing, transporting, and disposing of a dead body.

The legislation was championed by Joyce Mitchell, president of FCA of Utah, who gathered home-funeral activists and families that had been adversely affected by the 2006 law to testify before their legislators. State Attorney General Mark Shurtleff supported HB265 telling Mitchell that the 2006 law was unconstitutional. At press time, the bill had passed Senate committee hearings and was scheduled for a vote in early March.

Free manual helps congregations, communities support home funerals

A nationwide collaboration of home-funeral advocates released “Undertaken With Love: A Home Funeral Guide for Congregations and Communities” in February. The manual is designed as a study guide for six self-training sessions. It teaches how to start and sustain a home funeral committee as part of a faith or a secular organization. It walks through the processes of researching legal rights, options and responsibilities in caring for the dead until final disposition as well as the hands-on practicalities of body preparation. The manual is available as a free PDF download at www.homefuneralmanual.org.

Thomas Lynch sues funeral-consumer advocates

Michigan essayist, poet, lecturer and funeral director Thomas Lynch and Lynch & Co. Funeral Directors PLLC filed a defamation lawsuit against Funeral Consumers Alliance (FCA) in a Michigan federal court September 2008. Also named in the suit are FCA of Idaho, Lisa Carlson and Carlson’s Funeral Ethics Organization.

“He never contacted us with any concerns or comments,” said Josh Slocum, executive director of FCA. “The lawsuit against FCA was out of the blue.” The suit accuses FCA of “defamation” and causing “substantial economic injury” and “harm to [the] business reputation” of the Lynch family funeral homes. The document in dispute is a PowerPoint posted on the FCA Web site titled “Deconstructing Thomas Lynch” (deconstructing is a literary term), which quotes Lynch and challenges his viewpoint. Lynch is suing FEO, Carlson and FCA of Idaho over different documents.

“We don’t expect him to enjoy FCA’s critique,” Slocum said, “but his irritation does not cancel the rights of consumer advocates to publish fair comment on and criticism of his writings.” The trial is scheduled for fall 2009. For more information or to view the lawsuit, go to www.funeralinformationsociety.org.
Committed to the Earth: A look at the green burial movement and what to know before you go

FCIS: Why did you believe it was necessary to establish a national organization that certifies green cemeteries?
Sehee: It was apparent to me that unless someone put a fence around this idea and protected its ecological and social benefits, green burial would undoubtedly get green-washed down the drain. I also knew that the conservation community would not have anything to do with any operator that wasn’t willing to embrace transparency and accountability. And finally, I just didn’t have faith that cemetery regulators would be able to effectively oversee this concept. I knew it needed to involve entities more familiar with environmental stewardship.

FCIS: If a cemetery calls itself “green,” does that mean it’s met certain standards or has been certified by the Green Burial Council (GBC)?
Sehee: I wish it were the case that every “green” cemetery was certified by an independent third party like the GBC, but unfortunately it’s not. Currently, anyone can call themselves an operator of a green cemetery, whether they care about using the burial process to further a legitimate ecological aim or see it as something else. The Council standards are meant to protect the social and environmental benefits of this concept such as reducing carbon emissions and the need for toxins as well as facilitating landscape-level conservation.

FCIS: What are the red flags consumers should watch out for?
Sehee: In Michigan, a cemetery is exempt from state oversight if operated by a municipality or religious institution. It’s hard to fake your way as a city, but it seems easy to find religion these days. Already in this nascent field, we’ve had one case of an operator in another state creating his own religion to get around state cemetery regulations. I’d be cautious of any green cemetery that’s not certified by an independent trust provider. If a burial ground claims to have a conservation easement, for example, ask to see it. If the facility claims to be promising its grounds will always appear “aesthetically natural,” insist on knowing how they plan on making that happen. Make sure the operator has set aside enough money to fund things like the maintenance of trails and inventory control systems—not to mention stewardship. As a rule of thumb, I’d stay away from green cemeteries making promises that aren’t backed up.

FCIS: What most excites you about the state of the green cemetery movement?
Sehee: I like the way this movement is encouraging people to talk more openly about death. And it’s exciting to see it engage new constituencies like environmental and religious communities. This movement is very much associated with the trend toward reclaiming ritual in our culture, which I view very positively. Just as clergy and the medical profession have been willing to step aside a bit to make our nuptials and the birthing process more participatory and meaningful, I believe green burial will encourage funeral directors/cemeterians to do the same.

FCIS: How is the green cemetery movement progressing here in Michigan?
Sehee: More than any other state, Michigan has demonstrated an interest in eco-friendly deathcare. The GBC currently has 31 approved funeral service providers compared to only a handful in California. A Low-Impact burial ground recently opened in Wyandotte. Several other green burial grounds are in some stage of development throughout the state, one of which may facilitate the creation of a wildlife corridor between Bald Mountain Preserve and Addison Oaks Park [Orion/Oxford area]. Traverse City, the Keweenaw Peninsula, Houghton, Kalamazoo, Grand Rapids, Muir and Metamora are all other possible locations for green cemeteries. I’m really proud of what’s going on in Michigan.

Joe Sehee is one of the nation’s foremost authorities on burial as a means of acquiring, restoring and stewarding natural area. He is a consultant to several land trusts and park service agencies and a senior fellow with the Environmental Leadership Program. He previously worked as a Jesuit lay minister.
Green Burial Council’s Levels of Certification

A **Low-Impact Burial Ground**, formerly called a Hybrid Burial Ground, requires the adoption of burial and operational practices that are nontoxic and energy-conserving. These facilities may lie within a dedicated section of a conventional cemetery or make up an entirely separate cemetery. A Low-Impact Burial Ground achieves GBC certification by prohibiting the use of burial vaults, the burial of bodies embalmed with toxic chemicals, and burial containers made from toxic/nonbiodegradable materials. It must also reduce pesticide use by having in place a program of Integrated Pest Management.

A **Natural Burial Ground** certification requires adherence to all the Low-Impact Burial Ground practices and protocols and be designed, operated and maintained to produce a naturalistic appearance based on use of plants and materials native to the region and patterns of landscape derived from and compatible with regional ecosystems. Such landscapes may be part of ecological restoration, but for this level of certification complete restoration is not a requirement.

A **Conservation Burial Ground** is the highest level certified by the GBC. In addition to meeting all the requirements for a Natural Burial Ground, the facility must further legitimate land conservation. A Conservation Burial Ground must protect in perpetuity a significant area of land specifically and exclusively designated for conservation. A conservation burial ground must involve an established conservation organization that holds a conservation easement or has in place a deed restriction guaranteeing long-term stewardship.

known green cemeteries in our area

<table>
<thead>
<tr>
<th>Cemetery</th>
<th>Address</th>
<th>Plot</th>
<th>GBC Certification</th>
</tr>
</thead>
<tbody>
<tr>
<td>Foxfield Preserve</td>
<td>9877 Alabama Avenue SW, Wilmont, Ohio</td>
<td>$3,600</td>
<td>Low-Impact</td>
</tr>
<tr>
<td>Mount Carmel Cemetery</td>
<td>Ninth Street and Ford Ave., Wyandotte, Mich.</td>
<td>$1,500</td>
<td>Low-Impact</td>
</tr>
</tbody>
</table>

**Foxfield Preserve**

9877 Alabama Avenue SW
Wilmont, Ohio
330/763-1331
www.foxfieldpreserve.org
Plot: $3,600 (plot holds two coffins)
50% of the fee is a tax-deductible donation to The Wilderness Center, which operates the cemetery.

**Mount Carmel Cemetery**

Ninth Street and Ford Ave.
Wyandotte, Mich.
734/285-1722
Plot: $1,500

GBC Certification: Low-Impact

Mount Carmel Cemetery is the first Catholic green cemetery in the U.S. and the first Michigan cemetery to be certified by the GBC. Currently, a quarter-acre of the 12-acre cemetery is designated as a green burial area. Decedent must have "some" Catholic connection, according to Father Charles Morris, pastor of St. Elizabeth Parish, which oversees the cemetery.

For more information on the Green Burial Council and approved providers, go to www.greenburialcouncil.org.

Web sites to visit

**Lotsa Helping Hands** lets users create a private, Web-based community to support families in times of need. Easily coordinate activities and manage volunteers with the intuitive group calendar. Communicate information using announcements, messages boards and photos. Volunteers can quickly view and sign up for available tasks, review commitments, and receive e-mail reminders of upcoming obligations. It’s free, easy to use and requires no training.

www.lotsahelpinghands.com

**CarePages** are free, easy-to-use Web pages that help family and friends communicate when a loved one is experiencing a health challenge. CarePages enable users to send updates to everyone at once, share photos and receive supportive messages. It takes just a few minutes to create a CarePage, share it with friends and family, and build a community of support.

www.carepages.com

**Michigan Department of Labor and Economic Growth**. Check on the status of a license and whether any disciplinary action has been taken by the state against a funeral director, mortuary science licensee, trainee, funeral home or prepaid funeral provider. Search by name, license number, license type or location.

www2.dleg.state.mi.us/colaLicVerify

In the Mail

This is immensely helpful—thank you so much for taking the time and also for volunteering on such a worthwhile cause. I know the work that you and your colleagues do will make this a much better and easier process for us to navigate.

–Andrew, regarding information we provided on funeral options
Myths that just refuse to die

by Erika Nelson, BS, MSW, Michigan Mortuary Science Licensee

Myth: Embalming is required by law if a body is not disposed of within 48 hours.

Embalmimg is rarely required by law. Many funeral homes have business policies about embalming that have little to do with the law, but they are enforced nonetheless.

Embalmimg does provide options for restoring the body’s appearance, especially after a long illness. Some families will choose to have the body restored so that they may see the deceased as they would like to remember him or her. Other families prefer to use the most noninvasive care possible. These are matters of personal choice with neither choice being inherently more or less respectful than the other.

Unfortunately, families that choose not to embalm are often required by funeral directors to choose services that do not permit viewing and must occur within a very brief time frame after the death. This limits the options available to families and constrains their ability to choose the services that are most appropriate for their circumstances.

In order to assert the business policies that they have created, many funeral directors make reference to an administrative code rule commonly referred to as the 48 Hour Rule. This rule, R 325.1141 - 325.1142, does NOT say that all bodies must be embalmed within 48 hours of death. This rule was created in a time when the shipment of biological materials was considered unsafe due to the inability to properly refrigerate or contain them. However, the use of dry ice or other forms of refrigeration has been shown to be a viable alternative to embalming when the body needs to be temporarily preserved.

The second part of this rule refers to the transportation of a body by a common carrier for shipment to another jurisdiction. This means the body leaves the hands of one funeral director, is moved by train, plane, boat or other “common carrier,” and reaches the hands of a different funeral director in a different jurisdiction. The rule says that if this transportation cannot be completed by the time the body has been dead for 48 hours, the body must be either chemically embalmed or sealed in a secure container for shipment. The use of secure shipping containers, commonly referred to as Ziegler cases, are a common practice in transporting bodies used for medical purposes that would not allow for chemical embalming.

Unfortunately, many funeral directors believe that the rule requires the embalming of all bodies past 48 hours of the time of death in order to allow for transportation to the cemetery or crematory for disposition. Funeral directors are afraid that they will be breaking the rule if they do not insist that this happen. The truth of the matter is that the rule would generally not apply to local transport, and there is no enforceable punishment for disregarding the rule.

Insistence by funeral directors that all bodies be embalmed within 48 hours of death does not respect the family’s right not to have their loved one’s body go through the process of embalming – a process that is invasive and utilizes toxic chemicals.

Erika Nelson has written an excellent resource for funeral consumers, “Michigan Specific FAQs Regarding Information Pertaining to After Death Care and Disposition,” which is available for free from FCIS.

R 325.1141 Preparation and transportation of bodies dead from certain causes; permission for public funeral.

(1) The bodies of those who have died of diphtheria, meningococcic infections, plague, poliomyelitis, scarlet fever, or smallpox shall not be transported or accepted for transportation unless they have been prepared for shipment by being thoroughly embalmed and disinfected by arterial and cavity injection with an accepted embalming fluid. This preparation must be effected by an embalmer licensed with the state of Michigan.

(2) When bodies are transported under this rule, notice must be sent by the shipping embalmer to the health officer of the jurisdiction where the body is to be received, advising the date and time of arrival. (3) Public funerals may be conducted, provided that prior permission is obtained from the local health officer. When permission is granted, persons in isolated areas may be released for the purpose of accompanying the body to a funeral home, church, or cemetery, provided that they: (a) Use a separate car or means of conveyance. (b) Remain in a separate room or separate from the public and avoid proximity to others in attendance. (c) Return to the area of isolation and remain there until premises are released from isolation or quarantine.

R 325.1142 Transportation of certain bodies in sound shipping case; preparation for shipment; burial-transit or disinterment permit.

Bodies dead from a cause not named in R 325.1141 which shall reach their destination within 48 hours from the time of death, or are addressed to the demonstrator of anatomy of a medical college or for other demonstration purposes, may be received for transportation when encased in a sound shipping case. If the body is not so addressed or cannot reach its destination within 48 hours it must be prepared for shipment as described in R 325.1141. When dead bodies are shipped by common carrier, a burial-transit or disinterment permit shall be securely fastened upon the outside box, and a duplicate of such permit shall be supplied by the funeral director to the person escorting the body, or, if there be no escort, a duplicate of the permit shall be mailed to the receiving funeral director.
Your Funeral Consumers Information Society in Action

Continued from page 1

What You Receive

OBJECTIVITY. You get advice from a group of knowledgeable volunteers who are not in the business of selling funeral services.

DIGNITY. You learn about dignified alternatives to excessive funeral displays.

CONFIDENCE. You are able to shop for services with full knowledge of your legal rights.

KNOWLEDGE. You become an informed consumer receiving more for your funeral dollar while avoiding unnecessary expenses.

SAVINGS. As an informed consumer, you can save hundreds—if not thousands—of dollars on the cost of a funeral.

SECURITY. You enjoy the convenience of preplanning without the risks of prepayment.

PEACE OF MIND. You are given the opportunity to discuss an important topic with the people you love while you are still healthy, and you’ll give them comfort knowing they are fulfilling your final wishes.

OPTIONS. You will know the choices available, including natural “green” burial, family-directed home funerals and immediate cremation/burial.

REPRESENTATION. You will know that an organization devoted solely to consumers is working on behalf of Michigan residents.

What You Can Do

We are always in need of volunteers to help with the enormous amount of work that could—and should—be done. Consider volunteering for a position:

- Board Member
- Treasurer
- Price Survey Committee
- Legislative Watch Committee
- Green/Natural Burial Committee
- Family-Led Home Funeral Committee
- State Funeral Board Monitor
- Legal Consultant
- Speakers’ Bureau
- Legislative Advocate
- Fundraising Committee
- Public Relations
- Web Master

Help Given, 2008 to Present

Here is just a small sample of some of the things we’ve done over the last year:

- Referred a low-income family to DHS for SER burial help.
- Provided interviews for the Detroit Free Press and Detroit Metro Times.
- Sent letters to legislators, alerts to mailing list, and testified in Lansing regarding bills that had the potential of killing the green burial cemetery movement in Michigan.
- Sent letters to legislators encouraging the reintroduction of a bill that would place patient advocates first in the order of next of kin authorized to make funeral decisions.
- Gave 2-hour family-led home funeral presentation at Highland Township Library.
- Gave message at UU church on DIY funeral and green burial movements.
- Provided information to Region IV Area Agency on Aging.
- Collected general price lists for ongoing price survey.
- Gave pastor from western Michigan information to prepare for impending death of family member.
- Assisted out-of-state families in contacting local funeral providers.
- Lyons attended FCA biennial in Seattle (at no cost to FCIS) and gave a workshop.
- Provided information to mother whose son had died unexpectedly.
- Distributed FTC and FCIS literature.
- Provided major hospital with an example of a family friendly policy regarding the release of the dead to family members.
- Assisted many members with referrals.
- And much more.

AVAILABLE LITERATURE

For sale:
- Five Wishes Advanced Directive, $3 for members/$5 nonmembers
- Before I Go, You Should Know, $10

Free:
- Funerals: A Consumer Guide, FTC
- Michigan-Specific FAQs Regarding Information Pertaining to After Death Care and Disposition, by Erika Nelson
- Durable Power of Attorney for Health Care
- Living Will
- Declaration of Anatomical Gift
- Do-Not-Resuscitate Order

Free Informational Pamphlets:
- Common Funeral Myths
- Cremation Explained
- Death Away From Home
- Did You Forget the Most Important Part of Funeral Planning?
- Don’t Get Buried in Debt: Benefits of Membership in a Funeral Consumers Alliance
- Earth Burial: A Tradition of Simplicity
- Eco-Friendly Death & Funeral Choices
- Four-Step Funeral Planning
- History of the Funeral Consumer Movement
- How Much Will My Funeral Cost
- How to Make a Funeral or Cemetery Complaint
- How to Help Grieving People
- How to Plan a Memorial Service
- How to Read a Funeral Home General Price List
- Light, Like the Sun: An Essay on Cremation
- No One Wants to Talk About Death: How to Help
- Organ & Body Donation
- Preparing Your Funeral: Benefits & Dangers
- Recycle Your Medical Devices
- Simple & Cheap, My Father Said
- What You Should Know About Embalming
- Ten Tips for Saving Funeral Dollars
- Veterans Burial Benefits
- Viewing & Visitation: The Difference
- What Shall We Do With the Ashes?
Potential Sources of Funeral Funding

DHS State Emergency Relief

The Department of Human Services (DHS) State Emergency Relief (SER) program provides financial help to low-income individuals and families for burial, cremation or the costs associated with body donation to a medical school.

Only a DHS specialist can determine eligibility for “SER burial,” which the program is called. The amount you may be eligible for depends on a variety of factors, including the number of people in your household, income and assets.

If you believe you may qualify for assistance, select a funeral home, and confirm that it works with SER burial program clients. Application must be made after a death occurs. The funeral director will provide you with a contract (showing the total cost of the funeral service) and a DHS-required price quote.

You must complete assistance application DHS-1171 and the Supplemental Application for State Emergency Relief DHS-1514. Submit the completed applications, the contract and the price quote to the DHS County Office serving your area no later than 10 calendar days after the burial, cremation or donation takes place. For more information, to download forms or to find a DHS office near you, go to www.michigan.gov/dhs.

Social Security

Social Security payments stop in the month of death. Survivors should not cash a current SS check until they call Social Security at 800/772-1213 to find out if the decedent is entitled to it. At the same time, request the lump sum death benefit (currently $255), which is paid to a surviving spouse or a child or estate. Notify your bank if monthly benefits are made by direct deposit. Procedures are at www.ssa.gov/pubs/deathbenefits.htm, but a direct telephone call is needed.

Union, Fraternal and Employer Benefits

Some unions, fraternal organizations and employers provide death benefits or life insurance to members’ or employees’ families. Investigate such possibilities.

Benefits for Veterans

U.S. Veterans may be eligible for certain benefits if they were honorably discharged, including burial in a national cemetery. Detailed information is available at www.cem.va.gov, or call Veteran Affairs at 800/827-1000. To report the death of a person on retired military pay, phone Defense Finance & Accounting Service at 800/169-5170.

Other Insurance

Banks, credit card providers and motor clubs sometimes issue free or low-premium life and accident insurance. Check files or telephone the organizations to find out if the deceased had a policy.

Home funerals in the headlines

W. Mark Felt, former FBI and the Watergate informant know as Deep Throat, died Dec. 18 in Santa Rosa, Calif., at the age of 95. The Felt family held a home funeral. “We kept him for four days. Forget makeup. Forget embalming,” his daughter Joan said. “He looked beautiful.”