



Funeral Consumers Alliance of Rhode Island

119 Kenyon Avenue
East Greenwich, RI 02818

Phone: 401-884-1131
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NEWSLETTER – SPRING 2023

HUMAN COMPOSTING

Excerpts from nbcnews.com

As noted in our 2019 newsletter, death advocate Katrina Spade founded a public benefit company called 'Rcompose' in Washington state. The company's process converts human remains into soil. In 2021, the state legislature legalized the process and the company opened it's first facility in Seattle that same year.

This past fall, California's governor signed a bill requiring regulators to create a program allowing this 'natural organic reduction' process by 2027. This will be the 5th state to pass legislation to allow 'recomposition' (a.k.a. human composting). The entire process takes about two months to complete. At 'Recompose', bodies are not embalmed, but are kept cold and placed in a steel vessel. Layers of straw, alfalfa and wood chips are placed above and below the body and aerated providing the perfect environment for naturally occurring microbes and beneficial bacteria to degrade the body and warm up the vessel. In a few days, the temperature reaches 131 to 165 degrees killing pathogens. Bio-filters prevent odors from escaping. The end result is 1 to 2 cubic yards of compost (enough to nearly fill the bed of a pickup truck) which can be used in gardens or conservation projects to fertilize new life.

This end-of-life option is becoming more popular as people rethink the environmental impact of their final decision on Earth.

So far, 252 people who died in Washington state from 2020 through mid-September 2022 have had their remains composted. More than 180,000 people died in the state during that same period.

(Continued on page 3)

NEW EMAIL

Our new email address is:
fcainri@gmail.com

GREEN AT LAST

This was the title of our program about green burial which was presented on November 5th at the library in North Providence. Attendees were treated to presentations by two guests: Anthony Hollingshead, President of Swan Point Cemetery in Providence and Robin Weber, President of Prudence Memorial Park. Anthony explained what exactly is meant by green burial and talked about the different types of green burial cemeteries. He told the audience the history of how a green burial section was developed and opened to the public at Swan Point in 2019. Robin talked about the first exclusively green cemetery on Prudence Island and the importance of it being certified as a natural burial ground by the Green Burial Council (GBC). She outlined the standards that are designed to preserve the land. Karl Ikerman from the Arnold Mills cemetery in Cumberland also spoke briefly to outline the green burial offerings available at that location. The speakers then answered questions from the attendees (in person and via Zoom).

If you were unable to attend the program, it is now available to view on YouTube

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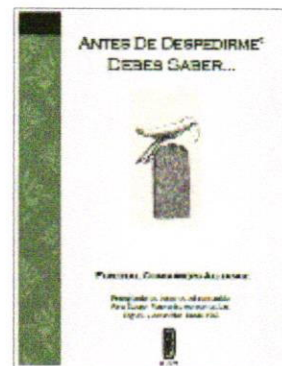
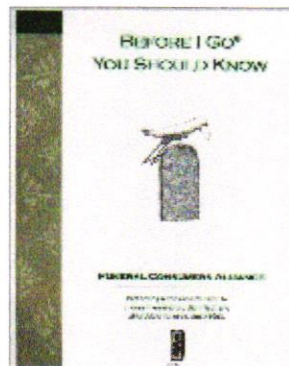
<https://www.youtube.com/watch?v=vwHdf3nrbHw>

BEFORE I GO, YOU SHOULD KNOW

Our comprehensive end-of-life planner is now available for \$15 in either English or Spanish. Don't take your last wishes to the grave.

Before you go, they should know:

- your funeral plans
- where your important papers are
- who should take care of your pets
- who to call when the time comes



Funeral Consumers Alliance of Rhode Island
119 Kenyon Avenue, East Greenwich, RI 02818
Be sure to specify English or Spanish !

TO ORDER: Send your check to ---->

DONATE



Donations from our members and friends are the primary source of income for FCA-RI. These funds allow us to publish this newsletter twice a year, provide a Funeral Home Price Survey, maintain a telephone line for consumer inquiries, hold group presentations with guest speakers and conduct educational workshops.

The Funeral Consumers Alliance of Rhode Island is a 501(c)(3) non-profit organization. Donations are fully tax-deductible and any size donation will be greatly appreciated. Please consider making a donation ! You may send a check using the enclosed envelope or you may use the 'Donate' button on our website's Home Page to donate by credit card.

THANK YOU

The Rhode Island Funeral Planning Agent Designation Form allows you to appoint someone who will have the sole responsibility and authority to make all arrangements and decisions regarding your funeral preparation and planning, and burial or disposition of your remains.

The form may be found at: www.health.ri.gov/forms/legal/FuneralPlanningDesignation.pdf

NEW GREEN CEMETERIES

Adele Peters, fastcompany.com

Your environmental footprint doesn't end when you die: Traditional burial uses toxic chemicals like formaldehyde along with steel and concrete, and acres of grass in cemeteries use fertilizer and water. Cremation uses a large amount of energy. A startup company 'Transcend' is giving people a more eco-friendly after life option. It wants to rethink cemeteries as forests, with each body planted directly under a tree – becoming part of the tree as it decomposes.

For the company's "tree burials", planned near major cities across the U.S., a shallow grave is lined with wood chips or hay, the body is wrapped in a linen shroud and lowered inside, and then a mix of local soil, wood chips, and fungi is added on top. Finally, a young tree, two to four years old and native to each area is planted on top. "As the body naturally decomposes, and oxygen is supporting that process, the mycelium is essentially acting as steroids for the roots of the tree to reach down and suck up all of the hyper-rich nutrients that it loves," says founder and CEO Matthew Kochmann. Each tree will have a plaque, along with GPS coordinates for visiting relatives.

Kochmann hadn't planned to go into the end-of-life business, but had related experience, including financing land projects and, as an early employee at Uber, dealing with the regulatory and logistical challenges for a new type of business.

Of those, about 79% were cremated and about 16% were buried. Crematories use fossil fuels. Each body processed puts off several hundred pounds of carbon dioxide pollution. During the Covid-19 surge, so many people died in So. California that regulators had to limit how many cremations could take place each day. With traditional burial, several tons of steel & concrete are used as well as land that must be maintained. The company 'Recompose' has already signed up about 1,200 people to pre-arrange for the compost process. Their base price is about \$7,000. Another Seattle area firm offers it for \$5,000. In Washington, base prices for cremation start at \$800 and prices for Alkaline Hydrolysis start at \$1,500.

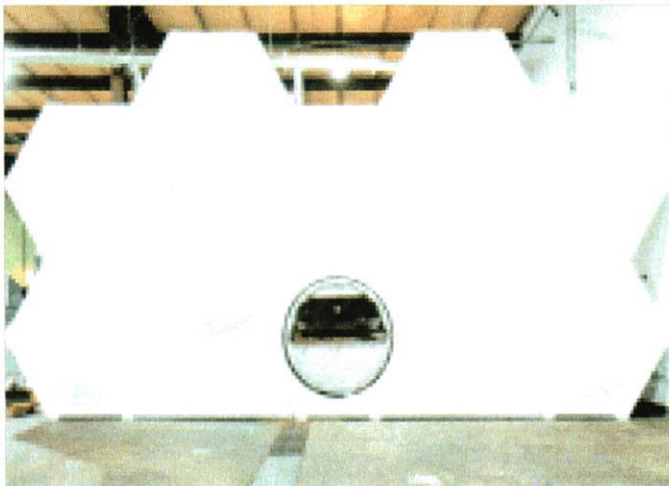
Many thanks to Thrivent Financial for their support in helping to make our November 5th program "Green At Last" a big success.



to help us educate consumers about their end-of-life options and to encourage them to plan ahead. We have many potential projects to do but we need more vounteers if we are going to be able to complete them.

VOLUNTEER TODAY

Call us at 401-884-1131 OR
email us at fcainri@gmail.com



A 'Recompose' facility in Washington state ^

YOUR CURRENT FCA-RI BOARD

- | | | |
|----------------|---------------|--------------|
| Fred Graefe | Ann Porto | Janet Larson |
| Amanda Herpoel | Dana DelBonis | |
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SAC CONFERENCE

We did not participate in the Senior Agenda Coalition Conference and Expo last fall at the Crowne Plaza. The expenses associated with our November 5th 'Green at Last' program and the publishing of our Spring and Fall newsletters left our bank balance too low for us to afford the table rental fee. We hope see you at the 2023 conference !

THE MISSION OF THE FUNERAL CONSUMERS ALLIANCE OF RHODE ISLAND IS TO PROTECT THE RIGHT TO CHOOSE MEANINGFUL END-OF-LIFE OPTIONS. WE EDUCATE CONSUMERS, PROVIDE STATE-WIDE PRICE INFORMATION AND SUPPLY RESOURCES & ENCOURAGEMENT FOR PREPLANNING.

LIVING FUNERALS

from an article by Steve Nelson and Kenneth Wong, October 2022, fox10phoenix.com/news

With life also comes death, and it is common for some sort of funeral (or a celebration of life) to be held for the person who has passed on. Last October, however, a 'live funeral' was held for a healthy young woman at a Mesa, AZ funeral home. It got a lot of attention because the celebration was held for a person who was still alive.

Living funerals, which are also known as "living wakes" and "pre-wake wakes" are memorial services that are held before a person has died. It's a chance for a community of friends and family to come together and tell a loved one the impact they have made on their lives, while they are still here to hear it.

In 2006, the BBC reported on a Hungarian theater director, Peter Halasz, who staged his own living funeral by lying in state for an entire week. "I want to take a look at my friends and listen to the eulogies, and the final farewell," said Halasz, in an interview with the BBC. Halasz was diagnosed with terminal cancer at the time he held his own funeral. According to his obituary in the New York Times, Halasz died that same year, just a month after the live funeral.

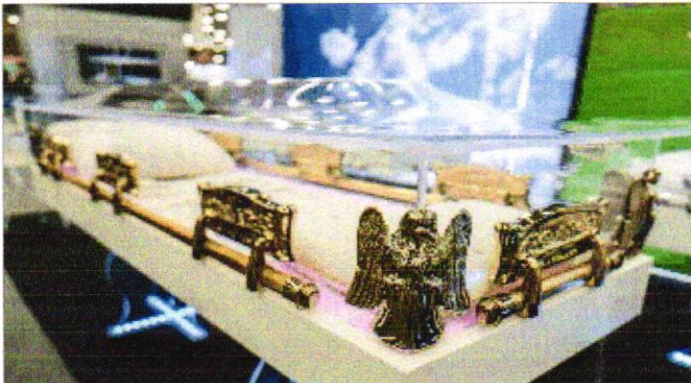
For some, it appears the point of a living funeral is to be able to witness it. They say they feel there is no point in spending lots of money on a funeral when they won't be there to see it.

According to the website USFuneralsOnline, the rise of living funerals comes at a time when the funeral industry is moving away from an era of tradition, and beginning to embrace the unconventional.

A Durable Power of Attorney for Health Care gives legal authority to someone to make decisions and give consent for medical treatment on your behalf while you are LIVING and only when you are unable to do so yourself.

The form for this may be found at:

www.health.ri.gov/forms/legal/DurablePowerOfAttorneyForHealthCare.pdf



A 'see-through' casket on display at the National Funeral Directors Conference

AVERAGE FUNERAL COST

Jim Miller, The Keene Sentinel

The average cost of a total U.S. funeral with viewing and cemetery burial is around \$12,000.

VISIT US ANYTIME AT:

www.funerals-ri.org for announcements of upcoming events, copies of past newsletters, links to forms and publications, our Funeral Home Price Survey, and much more.

ADVANTAGES OF PLANNING AHEAD

- You may choose the type of funeral service you desire.
- You will save your survivors from making choices during the stress of bereavement
- You can do comparison shopping at available funeral homes.
- You can make knowledgeable and thoughtful decisions.
- You will be stimulating family discussion, sharing, and decision-making.

NOTE: Our email address has changed to fcainri@gmail.com

4

A FADING ART

Excerpts from the article "The Fading Art of Preserving the Dead" by Oliver Whang in the New York Times 11-1-22

In this article, you will meet Mr. Harvell. He is a professor of mortuary science at a local college, the manager of his own funeral home in Elizabeth NJ, and a trade embalmer who does nearly 50 embalmings a week. He says his goal is to give people their loved ones back when they view the bodies at the upcoming funerals. His job is to drain the blood vessels and cavities filled with fluid, refill them with preservatives, scrub the skin, suture any cuts, clean the teeth and sew the mouth closed. He massages the illusion of life back into cold, dead cells. He has been studying embalming and practicing as an embalmer for almost a quarter of a century beginning when he was sixteen years old.

But the way things have always been done is being questioned. Embalmers are becoming more difficult to find. Most funeral homes rely on contractors like Mr. Harvell, who may be the sole embalmer for a dozen funeral home clients. Data from the National Funeral Directors Association shows that sixty percent of Americans were cremated in 2021, an increase of about twenty-five percent from 1999. People are now interested in green burials which are cheaper and limit the chemicals allowed into the body. New techniques for treating dead bodies seem to come into fashion every few years. You can be embalmed with formaldehyde and put in a coffin underground; cremated in a furnace; left out in the open air; liquefied in an alkaline solution; composted under a mulch pile; planted at the base of a sapling; cryogenically frozen; mummified; freeze-dried and vibrated into dust.

Methods of preserving bodies go back thousands of years. In ancient Egypt, deceased pharaohs and members of wealthy families underwent a monthslong mummification process that involved removing internal organs, drying their bodies out with natron salt and rubbing oil on their skin. The idea was that a part of a person's spirit lived in the body, and it would be lost if the body was destroyed. The process was so effective that some mummies dug up have skin and facial structures more or less intact after 4,000 years. American embalming began during the Civil War when bodies of soldiers had to be transported on hot, unventilated trains. The objective was temporary preservation, maintaining an illusion of life just long enough for people to say goodbye. The belief underlying the ancient and modern practices seems to be – that the body contains some part of the person, some essence, some meaning.

A few years ago, a doctor was invited to the funeral of one of her patients. It had been a week since the man had died. She stood over the embalmed body, which lay in an open casket in the funeral home. "For a moment, we thought we'd gone to the wrong visitation" she later wrote. "He looked better than he ever looked during the months we cared for him. His face was pink and smooth, his hair was nicely groomed, and he sported a quiet smile. The man we knew was a skeleton, with tight-drawn skin, long curly hair, and a shaggy beard." It almost felt wrong, she wrote. The man was dead, why did he look like he was alive?

See the full article with much more information on [nytimes.com/2022/11/01/science](https://www.nytimes.com/2022/11/01/science)

If you would like a paper copy of this issue of the newsletter, just send us an email request and we will send it right out !!

What kind of funeral will there be for you, for your parents? You have more choices than you think. Talk it over, and plan now! Or, someone else will make decisions that you may not have wanted.

THANK YOU to all of our members and friends who were able to send us a donation this past year!

HOW TO TALK ABOUT DEATH AND DYING

from a October 2022 podcast from the Johns Hopkins
Bloomberg School of Public Health

Death may seem like the antithesis of public health, but planning for a "good death", however you define it, can contribute to overall well-being.

Thinking about one's death and talking about it with loved ones can be difficult. In the referenced podcast, the moderator Jillian Tullis speaks with Lindsay Smith Rogers about why conversations about death are so hard and how to make them a little bit easier.

Some of the key takeaways:

1. Physicians should ask patients what they want to know, and then be forthcoming with information. We often see "a dance of silence" in health care settings, where physicians concerned about upsetting patients with serious diagnoses assume that patients will ask about dying, and patients assume that physicians will just tell them. As a result, "no one says anything".
2. It doesn't have to be one big, heavy conversation. Some people try to open the door with family members casually by saying something like, "When I die, I want you to have this item", to which many respond by saying "Oh, you're not dying anytime soon !" Instead, Tullis suggests viewing this as an invitation to have a brief conversation about that person's wishes. "It doesn't have to be an all in one conversation", she says. There can be a number of micro-conversations that leave us better prepared and informed.
3. Create some space by making the conversation about someone else. If someone is resistant to talking or even thinking about their end of life wishes, you might initiate discussion by bringing up current events or stories about other people. For example: "Hey Mom, what do you think about Brittany Maynard, who moved from California to Oregon because she had a terminal illness and wanted to end her life on her terms ? What do you think about medical aid and dying ?" Then, use that as a way to have a conversation about that person's values around medical aid and dying, and it can soften and take down the emotions because you're talking about someone who is not you.
4. Conversations about "dying well" can bring comfort. "If we have an orientation toward dying well, then we will be asking questions about where people want to be, who they would like to have there with them, and if they have concerns about things like pain and symptoms," Tullis says "I've learned that people are actually relieved when their loved ones or physicians are willing to have open conversations about these issues."

DIGITAL ACCOUNTS READY ?

from an October 2019 article
by Melanie Pinola (nytimes.com)

Many people share their account logins and secure information with a password manager. 1Password and LastPass are two password managers where you can share critical information your family will need to know after you're gone, such as important contacts and insurance details. Both offer individual and family plans. 1Password for families (\$60/yr): up to five people get an account and you can easily move or copy items across accounts. LastPass Families: (\$48/yr): offers similar features for up to six people. Other than passwords, it's wise to make other personal information available such as bank accounts, credit cards, and insurance policies.

If you prefer a FREE option, you can create a password-protected spreadsheet that contains the information. When you've set everything up, share the details with your family and remember to update the information at least once a year !

The 'Before I Go – You Should Know' end-of-life planner / workbook which is available from FCA-RI can be used to record much of what is described in the article above. It offers sections to record Whom to Notify, Insurance and Credit Card information, Data on Bank Accounts and other Assets as well as information about your online life. See page 2 for details !



FCA EXECUTIVE DIRECTOR

The Board of Trustees has accepted Josh Slocum's resignation from his position with FCA National as the Executive Director. At a Board meeting on Oct 18th, the board voted Marjorie Focarazzo as interim director until a search is conducted for a permanent director.

DRONES TO SCATTER ASHES

A British company, Co-op Funeralcare, is now offering its grieving clients the option of using drones to scatter the ashes of their loved ones. They claim to be the first to provide such a service, which allows families to reach less accessible places.

FEDERAL TRADE COMMISSION

On October 20, 2022, the FTC announced that it is proposing changes to the consumer protection regulations known as the Funeral Rule. The most important of these potential changes will likely be to mandate that all funeral homes with a website must post their complete General Price List on that site, conspicuously.

FORMALDEHYDE

from Funeral Industry News, January 26, 2023

The Environmental Protection Agency (EPA) is conducting an inquiry into the human and environmental effects of formaldehyde. The results of this study could result in severe restrictions on its use. Since the study began, the National Funeral Directors Association has presented and supported the position that deathcare should be exempt from any restrictions on formaldehyde use, since as part of deathcare facility compliances with the Occupational Safety and Health Association, safe practices are already well in place. The evaluation process will be lengthy - well into 2025. Meanwhile, funeral directors, embalmers, and other death care professionals have been submitted their comments to the agency.

CONSOLIDATION

from Kaiser Health News, September 2022

A small but growing percentage of the funeral home industry — and the broader death-care market — is being gobbled up by private equity-backed firms attracted by high profit margins, predictable income, and the eventual deaths of tens of millions of baby boomers.

By cobbling together chains of funeral homes, these firms can leverage economies of scale in purchasing, improve marketing strategies, and share administrative functions.

Currently, about 19,000 funeral homes make up the \$23 billion industry in the U.S., at least 80% of which remain privately owned and operated — mostly mom and pop businesses, with a few regional chains thrown in. The remaining 20%, or about 3,800 homes, are owned by funeral home chains, and private equity-backed firms own about 1,000 of those.

Funeral homes have attractive margins already, and combining them into chains could boost profits even more. In the last two to three years, acquisitions have reached a feverish pace.

Many funeral home owner-operators are reaching retirement age and have no one in the family willing to take over. A 2021 survey by the National Funeral Directors Association found that 27% of owners planned to sell their business or retire within five years.

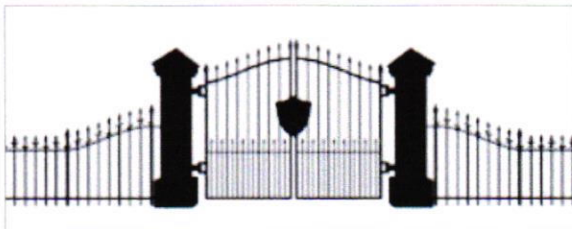
Consumer advocates worry that the trend will lead to higher prices for consumers. Private equity firms aren't necessarily known for deep compassion for people, but are known for their financial returns. A local funeral home in Tucson, AZ was sold to a private equity-backed group in 2019. Prices increased from \$425 to \$769 for a cremation and from \$1,840 to \$2,485 for a burial with no viewing or visitation. \$3,405 to \$4,480 for full funeral.

LOOKING AHEAD

This year's annual meeting and presentations will be held on Saturday November 4th at the Westminster Unitarian Church, 119 Kenyon Avenue, East Greenwich. Our guest speakers will talk about Death Doulas and home vigils. Death Doulas aren't new. As long as there have been people dying there have been companions there to comfort the dying. What is new; however, is the rise in the return of the death doula and making it a business. At our event you will meet people who are working in this business. See the article 'Is a Death Doula Part of Your End-of-Life Plans ?' in our Autumn 2021 newsletter (available on our website).

MARK YOUR CALENDAR AND PLAN TO ATTEND !
In-Person or via Zoom !

DID YOU KNOW that home vigils are legal in every state. That's when a love one stays or is brought back home for visits from family, friends and community, for one to three days. Embalming is not required by law. Dry ice, Techni-ice, AC – they can all keep the body sufficiently cooled. Caskets and shrouds can be made at home, purchased from local craftsmen or ordered online.



The Federal Trade Commission has a free brochure to share with people who are planning funerals. It gives advice about shopping for arrangements by phone or online. It also explains a person's right to get information, choose only what they wish, and pay for only what they select. To order print copies of the brochure & related publications, visit [ftc.gov/bulkorder](https://www.ftc.gov/bulkorder).

FUNERAL HOME PRICE SURVEY

We are now busy working to update and expand our Funeral Home Price Survey. It's been three years since the last update and we want to ensure that our members and friends have up-to-date information. Watch for it later this year !

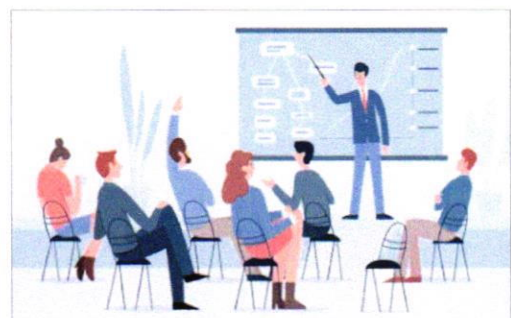
PREPAYING

If you decide to prepay for your funeral, be sure:

- your money is secure, such as in a federally insured bank. Funeral insurance plans are not as tightly regulated, so take extra caution.
- your plan allows for a full refund with little or no penalty if you decide to cancel.
- your money, trust or insurance is transferable to another funeral establishment if you move, change your mind, or the firm closes. If you transfer your funds, the new funeral home is not obligated to honor the prices of the original funeral home.
- You know who holds the pre-need money, and how to contact them.

If you want to set money aside for your funeral expenses without handing it over to a funeral home, see 'An Alternative' on page 10.

SESSIONS



We are now again able to offer sessions on funeral planning and available end-of life options. We can do an in-person event at your location or a presentation via Zoom. If interested, contact us at fcainri@gmail.com or (401) 884-1131



VIRTUAL FUNERAL ETIQUETTE

from the Neptune Society

Virtual funerals have become increasingly common due to the Covid-19 pandemic. They are similar to traditional in-person funerals but are live-streamed on platforms such as Facebook, Skype, and Zoom. These platforms make it possible for anyone worldwide to view a funeral from their computer, smartphone, or tablet. While the idea of a virtual funeral may sound somewhat informal and casual, there are still rules of etiquette when attending. These rules apply no matter where you are, whether just across town or across the country. Here are twelve tips on what to do, and more importantly, what not to do during a virtual funeral:

1. RSVP

Be sure to inform the host if you can attend the funeral — this is a polite gesture that can help simplify the process for the host so that they are not waiting in a guest who has no intention of showing up. They can also keep better track of their attendance list.

2. DOWNLOAD THE SOFTWARE FOR THE DESIGNATED STREAMING PLATFORM

To help prevent technical difficulties that can cause interruptions during the service, download the platform in advance and ensure it is functioning correctly on your device. You may need to create a new account to access the platform.

3. ARRIVE ON TIME

As with in-person funerals, you should show up at the designated time, but it is advisable to log onto your platform a few minutes early if you experience any technical difficulties.

4. TURN ON YOUR CAMERA

Allowing the host and other attendees to see you is your personal choice, but it is recommended to turn on your camera to show you and any other attendees with you. This indicates that you are present during the service and that you are paying attention. In addition, it is recommended to log in early to test your camera to make sure that the quality of your video is decent.

5. MUTE YOUR MICROPHONE

Microphones for computers, smartphones, and other devices can be highly sensitive and may pick up disruptive and distracting sounds. Until you are sure that you are in a quiet environment free of barking dogs, crying babies, and other factors, mute the microphone. Feel free to practice muting and unmute your microphone before the service. If you are unable to avoid background noise, download the Krisp (<https://krisp.ai/>) app. Krisp is an app that removes background noise and echoes from meetings so that everyone can hear your voice clearly.

6. DRESS APPROPRIATELY

You should aim to dress as you would for an in-person funeral. Even though you are at home, this is not the time to wear pajamas or casual clothing such as hoodies or sweat-shirts. Wearing appropriate funeral clothes communicates respect and thoughtfulness.

7. DON'T EAT OR TRY TO MULTITASK

You should focus your attention on the funeral and avoid eating or other activities unrelated to the funeral.

8. BE MINDFUL OF CHILDREN AND PETS

Small children and pets may become distracting during a virtual funeral, and in that case, you should make arrangements to ensure that they will not disrupt the service. If they become restless during the funeral, relocate them to a different room.

9. BE PREPARED TO MAKE A SPEECH

Introducing yourself and explaining your relationship to the deceased or their loved ones is a polite gesture that can help break the ice. If you have a speech prepared, practice beforehand.

Continued on the next page.

VIRTUAL FUNERAL ETIQUETTE (Continued from previous page)

10. ANNOUNCE YOUR DEPARTURE

Once the service has finished, take the time to say your proper goodbyes by letting the host and other guests know that you are leaving. Waving goodbye is also a simple, thoughtful gesture that adds a personal element to an event that feels rather impersonal.

11. FOLLOW-UP

Contacting the family to extend your condolences and commenting on the service is encouraged, especially if you did not speak during the funeral.

12. EMBRACE THE GRIEVING PROCESS

Depending on your relationship to the deceased, you may feel a considerable amount of sadness and other emotions before, during, or after the service. Grief can even be delayed, so don't be surprised if you experience a sudden rush of emotion days or even weeks after a funeral service. Reach out to family and friends to help process your emotions, and do your best to take care of yourself during this difficult time.

AN ALTERNATIVE TO PREPAYING FOR YOUR FUNERAL

If you do not want to prepay for your funeral expenses, consider establishing an "payable on death" (POD) account. You deposit enough money in a bank to cover the current price of a funeral, then let the accumulated interest cover any cost increase due to the inflation. You can always top it up over time if interest rates are low. This account can be made payable upon death to a trusted family member or friend who will use the money properly for your funeral. The funds will be released immediately after your death without the delay of probate. POD bank accounts are FDIC insured, they remain in your name, and money can be withdrawn at any time.

BECOME A MEMBER

We are run solely by volunteers and have no attachment to the funeral industry or any religious group. Membership is open to everyone !

Please complete and mail this form to: FCA of Rhode Island
Attn: Treasurer
80 Rogers Avenue
Barrington, RI 02806

- () \$25 - Individual membership
- () \$50 - Couple's membership
- () \$__ - Additional contribution to support consumer education programs

Date: _____ Name: _____

Address: _____

e-mail: _____ Telephone: _____

FREE PAMPHLETS AVAILABLE FROM FCA-RI

How to Choose a Funeral Home

Should you prepay for your Funeral ?

How to Pay for a Funeral (English or Spanish version)

Organ and Body Donation

How to Arrange a Home Funeral

Green Burial: An Environmentally Friendly Choice

