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- Homepage
- Search
- Personalize
- Log In
- Subscribe
- Get Help



News

- Local -
- Nation/World -
- Business -
- Obituaries -
- Archives -

Username: Password:

Story Options

- E-mail to Friend
- Printer Friendly

Sports

- Sports -
- IU Sports -
- Outdoors -

October 3, 2002

Who'll pay for broken gravestones?

Marketplace

- Classifieds -
- Shop -
- Autos -
- Homes -
- Employment -

Tornado heavily damages cemeteries

By Bette Nunn

Entertainment

- Features -
- Calendars -
- Lottery -
- E-cards -
- Dumpster Diver -
- Other Games -

Tornado-stricken Martinsville residents are learning that their insurance doesn't cover all their damage, particularly that relating to downed trees, and they're looking for help with their costs, some enormous.

One problem has arisen that seems to have no answer for innocent victims, some of them dead.

Living

- Features -
- Recipes -
- Local E-Mail -
- Message Boards -
- Personals -

Services

- Contact Us -
- Information -
- Search -
- Advertising -
- Subscribe -
- Privacy Policy -

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The Sept. 20 tornado didn't only rip apart houses and business buildings, it also greatly damaged Hilldale and South Park cemeteries. Both had huge, old trees that were uprooted or split off, and some landed on tombstones, breaking them in pieces.

Some lot owners or residents with family members buried in the cemeteries have visited the graves and found tombstones broken. They have asked those in charge of the grounds if the

cemetery associations are responsible for the repair or replacement of grave markers.

Both Robert E. Barnard, president of the Hilldale Cemetery Board, and Mike Hartley, superintendent at South Park/Greenlawn, said the cemeteries are not responsible to pay for the damage. Hartley suggested that family members check their homeowners' insurance, for he thought some policies cover this kind of damage.

Nora Richardson said that she checked her policy and found out it did not

Pedigo Bay
ON LAKE MONROE

Secluded homesites surrounded by nature's solitude

cover a cemetery lot. She said the headstone of her grandmother, Elnora Jones, was damaged.

Township trustees care for cemeteries in the townships of the county, but not those with boards or associations, according to Sam Cline. Cline, a former county councilman, is a county historian and is familiar with laws governing cemeteries. He said the trustees mostly have mowing and cleaning done.

Even if some policies cover grave damage, there is a possibility that the deductible amount would eliminate an insurance payment, some lot owners said.

Sign up with FEMA

Cline advised those with any kind of damage to get their names on the Federal Emergency Management Agency's (FEMA'S) list. He said they should let the agency decide if they qualify for any kind of assistance.

No relatives left

There are people buried in cemeteries years ago who have no living relatives. Both Barnard and Hartley were asked about damage to these gravestones. Both said their associations would have to repair or reset them.

Damage high

Barnard estimated the damage at Hilldale at around \$50,000. He said it cost \$9,000 for tree removal. He talked about a big expense for the monument damage to Milton Hite's grave. Barnard said it had been 35 feet high when erected in 1866 but the tornado took off about 20 feet of it. "Probably all his relatives are dead," said Barnard.

"We had terrific damage," Barnard said. "It was unbelievable!"

He also said that the association does its upkeep with the interest off the perpetual care fund. He said that due to the low interest rate today, the association is worried about future maintenance.

Barnard said he talked to FEMA about cemetery assistance and was told they could help only the homeowners. They suggested a Small Business Association loan at an interest rate of 3.5 percent for 30 years. Barnard said the cemetery association couldn't pay that.

Barnard is now looking to the Community Foundation of Morgan County and Stan Byram's foundation for help.

Harley said that \$10,000 has been spent to clear South Park of tornado debris. He had no estimate of total damage. Like Barnard, he said that the cemetery also had to be cleaned of parts of buildings and houses that were blown there during the tornado. He said there is still a big job ahead.

Costin comments

Kenny Costin, owner of Costin Funeral Chapel and on the Hilldale board, said after getting some questions, he phoned some in the business in Indianapolis and was told that many homeowners' insurance policies cover such damage but cemeteries do not. He said he was surprised.

Some lot owners at Hilldale have complained that the heavy equipment being used to clear the cemetery of trees is damaging the cemetery and some gravestones. Barnard said there is no way to move in heavy equipment to clear the huge trees and debris without causing some disruption. He also said several residents had visited the cemetery to clear their family lots of debris. A few have reportedly thrown debris off their lots and onto the graves of others.

He said that one tree that was uprooted during the storm exposed at least a portion of one old, wooden coffin.

Costin said he had heard the same complaints, but he learned that the Hite monument was knocked down in the storm, not by the equipment operators. He said that some that talked to him said they planned to take their complaints to the city.

There are four private cemeteries inside the city. Three have been named. The fourth is the Catholic Cemetery on the northeast side of the city. St. Martin of Tours Catholic Church was extensively damaged by the tornado, but the newspaper has had no reports of problems with gravestones in the cemetery behind the church.

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'Can be fixed'

Helen Wildermuth, who has operated a Tombstone Repair and Cemetery Restoration on a volunteer basis for about a year but would like it to be more of a business in the future, said local resident Joanne Pelley called her with concerns over Hilldale.

Wildermuth said she has visited the cemetery twice and has spoken with Barnard and Costin. She is satisfied that nearly 50 large

stones were blown over or damaged by the strong winds. However, she believes that some gravestones were damaged during the clean-up effort, as she noted heavy equipment tracks.

She mentioned clean-up damage to the statue of the now headless lady (in photo with this article). On Saturday, the day after the storm, Wildermuth photographed the statue and the body was standing on a base. She said it would now be more difficult to repair because it is on the ground.

But she said she isn't interested in complaining about what's happened. She just wants to get the cemeteries back in order and is offering a solution. She's hoping a group of volunteers will join her efforts. The first thing that needs to be done, she said, is clean-up. Then stones that were blown over need to be reset with the repair the third step.

She urged lot owners to have patience. "This can't be fixed over night." She added that Hilldale's damage was more severe than South Park's because of the number of large trees. But she said she hasn't seen anything that could not be fixed.

"A cemetery is a community that needs care and help. The county, city and

many others were superb in helping the community. Now it's time to take care of our ancestors," she said.

Anyone interested in volunteer work in cemeteries may call her at 349-1635.

To contact FEMA

FEMA has now set up a headquarters at the local Emergency Management Agency at 1789 E. Morgan St. However, in order to get help, an individual must first get his name on the agency's list. To get on the list, call 1-800-621-3362. But you must also provide your current phone number, Social Security number, a list of damages and losses suffered, the name of your insurance company and policy number, and bank account coding if you wish to speed up assistance with a direct deposit. According to FEMA community relations representatives, Jim Brown and Quinnon L. Wynn, people who already have insurance coverage but still have unmet disaster-related needs may also be eligible for FEMA benefits.

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