

Taking Charge!

Planning for Life's Final Events

Saint Benedict's Episcopal Church

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Credit: large portions of this booklet are copied from “Dying, Death & Commemoration at Trinity” published by Trinity Episcopal Church, Stamford, CT. Our appreciation to the Rev. Robert E. Gahler, Rector. From *The Hymnal 1982*, Church Pension Fund, used by Permission

DYING, DEATH & COMMEMORATIONS AT ST. BENEDICT'S EPISCOPAL CHURCH

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Introduction

This booklet is meant for parishioners who would like to think ahead about funeral arrangements. It may also be helpful to family and friends of the dying as they plan an appropriate funeral service with the Rector.

I. Preparing for Death

“From...dying suddenly and unprepared, Good Lord deliver us.” (Petition from the Great Litany, The Book of Common Prayer p. 149.)

All of us will die. Each of us needs to make clear and adequate provision for the eventuality, whether it will happen suddenly now or off in the distant future. How we lead our lives prepares us spiritually for death. How we make some specific provisions prepares us logically.

A. THE WILL

The Minister of the Congregation is directed to instruct the people, from time to time, about the duty of Christian parents to make prudent provisions for the well-being of their families, and of all persons to make wills, while they are in health, arranging for the disposal of their temporal goods, not neglecting, if they are able, to leave bequests for religious and charitable uses. (The Book of Common Prayer, p. 445)

1. Location of Documents

It is very important that our loved ones have some guidelines to use in the event of our death. It is also crucial that they know where to find important documents. The following form could be helpful on both these accounts. Copies are available from the Rector. One copy could be kept with your important papers, another with family members who would need to make decisions. Another copy could be kept in the St. Benedict's Church locked files in strictest confidence until the information is required.

1. Name in Full: _____

2. Birth Date and Place: _____

3. Father's Name and Birth Place: _____

4. Mother's Name, Maiden Name and Birthplace: _____

5. Spouse's Name and Birthplace: _____

6. Children's Names and Addresses: _____

7. Social Security Number: (Card location) _____

8. Armed Forces Serial Number: (Location) _____

9. Location of Will: _____

Insurance Policies: _____

Location _____

Safe Deposit Box(es) & Key(s): _____

Location _____

Bank Accounts: (Name of Banks, Rep's) _____

Location records are stored _____

Stocks, Securities, Bonds, etc.: _____

Union, Fraternal Pension Benefits: _____

Real Property Documents, Deeds, Improvements: _____

Automobile ownership, Registration: _____

Other Data: _____

Storage location: _____

10. Names and Addresses of my:

Minister: _____

Lawyer: _____

Accountant: _____

Insurance Agent: _____

Other relevant Professionals: _____

Please confirm that your Will is current, and that it adequately reflects your temporal situation and your wishes.

B. ADVANCE DIRECTIVES

In our era medicine has been able to work wonders. Yet these technological advances also mean that life can at times be prolonged beyond any reasonable wish of the individual. Having a Living Will is a way to be clear about one’s wishes and to save family from the dilemma of ambiguity in the matter of preserving life through extraordinary means. A Health Care Power of Attorney is another way to insure wishes are carried out.

Please clarify this with your family so that there be a common understanding and speak to your lawyer so that the appropriate Living Will or Health Care Power of Attorney might be drawn up for you.

1. **Living Will.** A sample document is included here to show how there are often worded. Please leave a copy of your Living Will in a place known to family who would need to make decisions. A copy could also be kept at St. Benedict’s Church. Your physician should also be given a copy.

Declaration of a Desire for a Natural Death
As Set Forth in the Right to a Natural Death Act

I, _____, being of sound mind, desire that as specified below, my life not be prolonged by extraordinary means or by artificial nutrition or hydration if my condition is determined to be terminal and incurable or if I am diagnosed as being in a persistent vegetative state. I am aware and understand that this writing authorizes a physician to withhold or discontinue extraordinary means or artificial nutrition or hydration, in accordance with my specifications set forth below.

If my condition is determined to be terminal and incurable, I authorize the following (initial any of the following, as desired.);

___ My Physician may withhold or discontinue extraordinary means only.
___ in addition to withholding or discontinuing extraordinary means, if such are necessary, my physician may withhold or discontinue either nutrition or hydration or both.

If my physician determines that I am in a persistent vegetative state, I authorize the following:
___ My physician may withhold or discontinue extraordinary means only.
___ in addition to withholding or discontinuing extraordinary means, if such are necessary, my physician may withhold or discontinue either artificial nutrition or hydration or both.

This the ___ day of _____ Year _____
Signature: _____

I hereby state that the declarant, _____, being of sound mind, signed the above declaration in my presence and that I am not related to the declarant by blood or marriage and that I do not know or have a reasonable expectation that I would be entitled to any portion of the estate of the declarant under any existing will or codicil of the declarant or as an heir under the Interstate Succession Act if the declarant died on this date without a will. I also state that I am not the declarant’s attending physician or an employee of the declarant’s physician, or an employee of the health facility in which the declarant is a patient or an employee of a nursing home or any group-care home where the declarant resides. I further state that I do not have any claim against the declarant.

Witness: _____
Witness: _____

2. Organ & Tissue Donation

Should death call us suddenly, and if we have made provision, we would then be able to leave a precious gift through the donation of organs or tissue. In Christ, we are all brothers and sisters. Organ and tissue donation may be a vital gift to some unknown brother or sister in Christ.

To become a donor, please contact: University of Miami Organ Procurement Organization, Miami 1800-232-2892

3. Serious Illness & When Death is Imminent

In case of illness, the Rector should be called so that he might visit and pray with the sick person.

In case of terminal illness, it is important to keep the Rector carefully apprised so that he might be of help to the dying person and to the family and friends facing death. By ancient tradition, the Holy Communion received during one’s final illness is called, in Latin, viaticum; which means, “Food for the way”, nourishment for the journey into eternal life.

When death seems imminent, or has just occurred, the Rector should be called so that he might, if possible. Lead the prayers. “At The Time of Death” (The Book of Common Prayer, P. 462.) (Last Rites)

The Rector should be consulted soon after death to coordinate plans for an appropriate funeral service.

Should my minor child(ren) be left with no parent living, I / We _____
nominate: _____

I / We have made arrangements with: _____

The following to serve as guardian of the person and property of my child (ren). (Name, address, telephone).

SIGNED: _____

DATED _____

II. My Personal Requests

Regarding the overall cost of my funeral:

I desire that it be:

- As inexpensive as possible.
- Inexpensive.
- Of moderate cost.
- Above average in cost.

Regarding my casket:

I prefer that it be of this general description: _____

Regarding my grave marker:

I prefer if possible the following type and inscription: _____

Regarding "viewing"

I prefer that my body:

- be cremated without any viewing.
- be donated without any viewing.
- not be viewed after my death.
- be viewed only by closest family and friends.
- Public viewing.
- Other. Explain: _____

Regarding flowers:

I prefer:

- they be discouraged in favor of memorial funds.
- they not be discouraged.

Regarding memorial gifts, should there be any in my name, I would like if possible the money to be given to the following institutions, agencies or causes. (St. Benedicts Episcopal Church Memorial Fund is a possibility.)

I desire that my funeral be held in the following place: _____

III. Preparing for the Inevitable

While many people prefer to ignore or overlook the subject, the fact remains that death is inevitable. Just as you make preparations for every facet of life, so you too must make careful preparations for the final event. It is not so easy to do. A death in the family is a deep wound. Survivors invariably react with shock and disbelief, even on those occasions when the dying was anticipated. The grief and sense of loss are overwhelming, and people are not prepared to cope.

It is precisely during this period of suffering that you are required to handle complex and often-expensive business arrangements. Under normal conditions, this would require calm detachment and presence of mind. Yet, when death occurs, and you become highly emotional, it is difficult to exercise sound judgment. Perhaps it might be sensible at such a time to call upon a close relative, friend, clergy, or your family lawyer to do the things that have to be done.

Thinking people who are concerned about the inevitable should prepare in every way possible for such a time. Planning will insure that you have a voice in your own disposition and will save your loved ones the headaches and problems of making decisions on matters they may be too bereaved to handle effectively.

This chapter provides a checklist of things to consider before and after a death, things to do after the funeral and interment, details of arranging a funeral, funeral ceremonies and costs, and survivor's benefits.

A. THINGS TO BE DONE IMMEDIATELY:

After a death, some things to do **immediately** and some things must be done after the funeral and interment.

When death occurs, the passing of a loved one is deeply emotional. Most people find it difficult to think clearly at such a time. The following checklists of things to do after a death and after the funeral and interment should be helpful. This also provides background material on the role of the death certificate.

1. Notify relatives and friends.

Advise relatives and friends of the date, time, and place of funeral and burial.

- a. Relative and friends other than the obvious to be contacted (Name, relationship, address & telephone numbers)

2. Notify your religious leader

A member of the clergy can help you to make decisions at this time and can offer spiritual comfort.

The Funeral director I prefer: _____

Organizations to be contacted: _____

B. PLANNING THE FUNERAL:

Make final arrangements for the funeral and interment.

Death Certificate.

Obtain a *death certificate* from the physician attending at the time of death or from the physician who examines the body after death.

Disposal of the body.

Check whether the decedent had any specific wishes for the disposal of the body, including possible donation of the body organs for medical purposes. A Uniform Donor Card may have

been prepared in accordance with the Uniform Anatomical Gifts Act. Check the decedent's will or the supplemental letter of instructions, if available.

I wish my body to be:

Buried

Cremated

Bequeathed/Medical purposes _____

I have made arrangements for Organ & Tissue Donation: Yes No

Burial or memorial society. If the deceased was a member of a burial society or a memorial society, notify an official of that group. Find out what services the society provides.

1. **Funeral homes.** After comparing the costs of two or three funeral homes, hire one. The first service of the funeral home will be to transfer the body to its facilities.
2. **Cemetery plot.** Determine whether the deceased owns a burial plot. If a *family plot* is to be the site of the burial, obtain the consent of the responsible individual for the interment. If no gravesite is available, it will be necessary to purchase one.

If buried, the location is to be: _____

A lot has already been purchased: Yes No

Cemetery/Columbarium Deeds: _____

If cremated, the ashes are to be: _____

If bequeathed, the arrangements made in advance are as follows: _____

Further thoughts or requests about the above: _____

3. **Obituary notices.** Prepare an obituary notice and then place it in appropriate newspapers and other publications.
4. **Notify employer.** Notify the decedent's employer. Also, notify fraternal orders of lodges in which the decedent was a member.
5. **Eulogy (Self-Study)**

a. Full Name: _____

Husband or Individual: _____

Wife or Individual: _____

b. Place of birth: _____

c. Date of birth: _____

d. Schools and colleges attended: _____

e. Degrees: _____

f. Honors: _____

g. Father's name: _____

h. Father's birthplace: _____

i. Father's occupation: _____

j. In addition to the above, I would like to be remembered for: _____

6. Calling Hours

If Calling Hours (a Wake, Visiting Hours) are held for family and friends prior to the funeral, the Rector is available to attend and to lead the prayers given in The Book of Common Prayer, p. 465)

Regarding "Calling Hours" in general I prefer the following: _____

C. THE CHARACTER OF THE SERVICE:

The liturgy for the dead is an Easter liturgy. It finds all its meaning in the resurrection. Because Jesus was raised from the dead, we too, shall be raised.

The liturgy, therefore, is characterized by joy, in the certainty that "neither death, nor life, nor angels, nor principalities, nor things present, nor things to come, nor powers, nor height, nor depth, nor anything else in all creation, will be able to separate us from the love of God in Christ Jesus our Lord."

This joy, however, does not make human grief unchristian. The very love we have for each other in Christ brings deep sorrow when we are parted by death. Jesus himself wept at the grave of his friend. So, while we rejoice that one we love has entered into the nearer presence

of our Lord, we sorrow in sympathy with those who mourn. (The Book Of Common Prayer, p. 507.)

Baptized Christians are properly buried from the church. The service should be held at a time when the congregation has opportunity to be present. (The Book Of Common Prayer, p. 490).

Family and friends of the deceased are invited to meet with the Rector to plan an appropriate funeral service using the options given in the Prayer Book and Hymnal. If the deceased has been an active communicant, it is recommended that the funeral include the Eucharist. This is the most appropriate expression of the faith, thanksgiving for the life of the deceased and also spiritual nurture for those who live on.

D. SCRIPTURE READINGS:

The funeral liturgy often has three Scripture readings: one from the Old Testament, one from the New Testament, and one from the Gospels. Suggested options for these lessons are found at the end of this Booklet, beginning at page. Often they are read by members of the family of friends of the deceased.

Regarding the selections of Scripture, I would request: _____

Regarding other readings, I would request: _____

Regarding prayers, please use the following from the **Book of Common Prayer**: _____

Regarding the Holy Eucharist (Holy Communion) as part of the funeral service, I prefer:

_____ Eucharist

Other thoughts regarding my funeral or memorial service: _____

E. MUSIC:

Music for the funeral should reflect and amplify the meaning of the liturgy. It is appropriate, but not necessary, that the service include two or more hymns from The Hymnal 1982. Suggested options for these hymns are found at the end of this booklet, beginning at page. A volunteer choir is often provided.

Music for the service may include:

Prelude: organ

Entrance Procession: a hymn or spoken Scripture sentences.

Before the Gospel: a hymn or solo or organ

The Offertory: a hymn or solo or organ

Communion: solo(s) and/ or organ

Retiring Procession: a hymn or spoken Scripture sentences.

Postlude: organ

Regarding hymns & other music at the service, I would request: _____

Examples of hymns Appropriate for Funerals

- 175 Hail Thee Festival Day
- 208 Alleluia, the Strife is O'er
- 210 The Day of Resurrection
- 287 For All the Saints Who from Their Labors Rest
- 376 Joyful, Joyful we Adore Thee
- 390 Praise to the Lord
- 410 Praise my Soul the King of Heaven
- 427 When Morning Gilds the Sky
- 441 In the Cross of Christ I Glory
- 448 O Love How Deep, How Broad, How High
- 450 All Hail the Power of Jesus' Name
- 457 Thou art the Way
- 461 Alleluia Sing to Jesus
- 473 Lift High the Cross
- 482 Lord of All Hopefulness
- 486 Hosanna to the Living Lord
- 490 I Want to Walk as a Child of the Light
- 494 Crown Him with Many Crowns
- 618 Ye Watchers and Ye Holy Ones
- 625 Ye Holy Angels Bright
- 637 How Firm a Foundation Ye Saints of the Lord
- 645 The King of Love is My Shepherd
- 657 Love Divine all Loves Excelling
- 659 O Master Let Me Walk with Thee
- 662 Abide with Me
- 671 Amazing Grace
- 680 O God our Help in Ages Past
- 685 Rock of Ages
- 688 A Mighty Fortress

F. FLOWERS

It is the responsibility of the family to order flowers from one of the florists that ordinarily provides altar arrangements. The florist will provide two arrangements for the altar in the liners that belong to St. Benedicts. Following the service, the family may take the flowers or allow the Church to designate a recipient. The Pascal Candle is ordinarily used to remind us that a funeral is an Easter celebration.

G. LUNCH OR RECEPTION:

It is often appropriate for family and friends to gather after the liturgy. Koinonia groups typically provide a meal.

H. SUGGESTED DONATIONS

Should you choose to have donations made to the building fund for your memorial instead of Flowers please make note of such.

I. CREMATION - INTERMENT OF ASHES

For those wishing cremation, interment in the Memorial Garden of St. Benedicts Church is an option.

VI. Commemorations:

It is the custom at St. Benedict's Church to remember all who have been buried from St. Benedict's in the previous year on the Sunday after All Saints' Day.(All Souls Day)

On Sundays, The Sacrament Candle, The Rose, and the Flowers may be designated in memory of the deceased. The forms are in the back of the Church. Altar flower, candle, and rose dates are "first-come, first served." Contact the Parish Secretary to reserve your date requests or for further information.

V. Things to Do After Funeral and Interment

After the interment has occurred, the survivor should do the following:

- A. **Contact the decedent's lawyer.** Inform the decedent's lawyer about the death. The original Will may be in the lawyer's vault or in a safe deposit box. Probate proceeding should be initiated.

- B. **Collect official documents.** Collect the official documents left by the deceased and turn them over to the lawyer and/or the person's representative or executrix so that settlement of the estate can be start. The locations of these documents may have been listed in the *Supplemental Letter of Instructions*, attached to the will.
- C. **Funeral and burial allowances.** Prepare a list of funeral and burial allowances to which the survivors may be entitled. Sources of such allowances are: Veterans Administration, Social Security Administration, a labor union, a fraternal organization, an employer, burial insurance purchased from an insurance company, or other sources. Obtain and prepare the necessary applications.
- D. **Tombstone.** Begin to make arrangements for a tombstone or grave marker.
- E. **Death Certificate.** A *death certificate* stating the date, time, place, and cause of death is required in all states. The document is prepared by a physician, medical examiner, or coroner who examines the body. It must be filled in by the appropriate county office. It is important that you obtain several certified copies of the death certificate. These are required as proof of death in order to arrange for probate of the will and to secure Social Security benefits, life insurance payments, and pension benefits. A *death certificate* is also required to gain access to the decedent's safe deposit box and to obtain possession of the decedent's assets. Additional certified copies of the death certificate can be obtained later if they are required. It is important that the cause of death be correctly entered on the death certificate, since accidental death, if this were the case, may elicit higher life insurance benefits for the survivors.

In most cases death is due to natural causes. Depending upon state laws, the certificate must be filled within a few days of death. However, if death was due to an accident or other unnatural causes, such as murder or suicide, a medical examiner or coroner must determine the date and probable cause of death. An autopsy may be performed if the cause of death is doubtful, or to provide the medical profession with additional information about any illness from which the decedent may have suffered. An autopsy requires the consent of surviving relatives, except in the case of murder or suicide.

Your funeral director has the responsibility of seeing to it that all the required statistical information about the deceased, as well as place of interment or cremation, is placed on the original certificate of death.

He then in turn refers this official document to the deceased's attending physician for his certification.

This certificate now becomes a permanent record with the registrar of vital statistics in the town, village, or city in which the death occurred.

The registrar, for a nominal fee, will issue to you certified copies of the original death certificate which you and or your attorney will need for the following estate settlement purposes.

1. Insurance claims of all kinds
2. Veterans Administration benefits
3. The sale or transfer of real property
4. The sale or transfer of stock and bond certificates
5. banking transactions
6. motor vehicle registration transfers (in some states)

F. **Insurance.** Sometimes the mere word “INSURANCE” can be looked upon as being complicated, but filing of an insurance death claim is a relatively simple procedure. The following steps should be taken by the beneficiary of the deceased’s insurance policy.

1. Contact, if at all possible, the Insurance Company’s local office or agent in your area. If you are successful they will handle the death claim for you. **CAUTION:** Do not surrender the insurance policy without an authorized receipt.
2. If there is not a company office or agent in the area, this claim may be processed by mail.
3. Write a letter to the home office of the insurance company whose name appears on the face of the policy. State the name of the deceased, the date of death, and the policy number of the insurance contract, **CAUTION:** Do not send the policy in to the company.
4. Enclose with the above letter, one certified copy of the original death certificate.
5. Within a two or three week period the named beneficiary should receive the face amount of value of the insurance policy.
6. The next of kin of the deceased should always check all other possibilities of insurance claims including unions, railroad retirement benefits, fraternal and other organizations the deceased belonged to that may offer a death benefit.