

Funeral and End of Life Planning

Many of us never think about the kind of funeral arrangements we would like for ourselves or members of our families until death comes. Then, under the strain of emotional stress and the necessity of making decisions quickly we are not in a position to consider the alternatives that we have. But there are many options available to us if we make our plans in advance.

This packet of materials has been assembled as a resource to help our members plan their funeral arrangements and prepare for appropriate observances.

Setting the overall framework is the Presbyterian Church's statement on "Death and the Service of Witness to the Resurrection" from the Book of Order of the Presbyterian Church, U.S.A. In addition there is a preplanning form for the funeral service, as well as lists (not meant to be all-inclusive) of appropriate scriptures and hymns. Findings from a survey of funeral homes and their customers as well as information related to burial, cremation, and organ donation are included in an article reprinted from the Washington Consumers' "Checkbook."

Additional materials are provided that may assist you in other aspects of end-of-life planning. They include: guidance on obituaries and death notices; reminders of actions to be taken when a person dies (provided by the Memorial Society of Northern Virginia); and a list of post-funeral tasks (provided by the Money and King Funeral Home).

All memorial and funeral services must be prepared in consultation with the officiating clergy. Following funeral and memorial services held at Immanuel, the Congregational Care Committee, upon request, will host a reception for the family and guests.

If you would like to discuss your plans for any of these services, please contact an Immanuel pastor.

-The Congregational Care Committee

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A. Death and the Service of Witness to the Resurrection

(Guidelines from the *Presbyterian Church Book of Order*)

The central doctrine of the Christian faith is the resurrection. Christians affirm their common faith in their attitude toward death and in their witness during the approach and experience of death. The reality of death, with all of its attendant sorrow and sense of loss, must be anticipated for us all, and there must be created the kind of health of mind and spirit that allows Christians to live their faith in this critical area of human existence. Christians should seek to make the occasion of death a time in which they reaffirm with joy the hope of the gospel.

Resurrection and the Christian Community

Those who are bereaved are not called upon to face death in isolation from other Christians. They can and should be sustained and upheld by the Christian community. When a death has occurred the minister should be notified immediately, in order that the minister may help the bereaved in relating the reality of death to the sustaining reality of the Christian community and the hope to which it witnesses. If the minister is not available, then one or more of the elders should be called to serve until the minister arrives.

Arrangements

Christians recognize with all persons the inevitability of death. Because it is difficult under emotional stress to plan or act wisely, the Christian family should make calm appraisal of intents and desires concerning appropriate funeral arrangements before death is imminent.

Christian methods of disposition of the body are interment, cremation, or donation for medical purposes. In the case of interment, ostentation and undue expense are to be avoided in the choice of a casket, flowers, and other appointments.

The Service of Witness

The service of witness to the resurrection ordinarily should be held in the building set apart for the corporate worship of God. The minister and others who may be properly invited to participate shall be in sole charge of the service.

Because the proper object of the service is the worship of God and the consolation of the living, it follows that the body of the deceased is not necessary to the service. The casket, if it be present during the service, shall be closed at all times and should be covered with a white pall in order that the attention of those assembled may be directed to the Author and Finisher of their salvation. The service may be held before or after the committal of the body. The Christian service of witness to the resurrection shall be considered complete in itself, and another hour and place should be appointed for any fraternal or civic rite.

Elements of the Service

The service, which should be conducted with dignity with simplicity, is a witness to God's love given to all people, a love which strengthens and supports even in the midst of grief. It is a witness to God's promises in Jesus Christ, as attested by Christ's resurrection from the dead, and to the sure and certain hope that Christ has gone to prepare a place for the children of God. Emphasis should be placed upon the readings of Scripture for the declaration of the Christian hope, and any further readings or music should be carefully scrutinized to assure that they are consistent with the biblical affirmations of God's power over death. As an expression of their common faith, it is appropriate that those assembled join in the singing of hymns which declare belief in the life everlasting. A sermon may be preached which likewise bears testimony to the hope and promises set forth in Scripture.

Thanks may be offered for the God-given life of the one who has died and intercession for family members and other loved ones who grieve.

The Committal

The Christian service of committal should be conducted with dignity and brevity, in the immediate presence of the members and friends of the family of the deceased. Words of Scripture, prayer, and a blessing are sufficient.

B. Funeral Service Preplanning Form - Personal Indication of Preferences

The following preferences are made by the undersigned with recognition that the officiating clergy must be consulted regarding the appropriateness of family requests.

Hymns

Scriptures

Flowers

Memorials to be directed to:

Preference for Remains

Other Preferences or Special Requests:

Person(s) to whom this information has been given:

Name, Address & Telephone

Name

Date

C. Scripture Passages for the Funeral Service

The following readings are particularly appropriate for use in the funeral service. This list is meant to be representative and should not be considered all inclusive. Selection of appropriate scriptures will be made in coordination with the participating clergy. This list has been taken from *The Funeral: a Service of Witness to the Resurrection* (Supplemental Liturgical Resource 4), copyright 1986 The Westminster Press, by permission.

Old Testament

Job 19:23-27 I know that my redeemer lives

Isa. 25:6-9 God will swallow up death forever

Isa. 26:1-4, 19 God will keep them in perfect peace

Isa. 40:1-11, 28-31 Comfort my people

Isa. 40:28-31 Those who wait for the Lord shall renew their strength

Isa. 43:1-3a, 18-19, 25 When you pass through the waters

Isa. 44:6-8 I am the first and the last

Isa. 55:1-3, 6-13 Ho, everyone who thirsts

Isa. 61:1-4, 10-11 The Spirit of the Lord is upon me

Isa. 65:17-25 I create new heavens and a new earth

Lam. 3:19-26, 31-36 My affliction and roaming

Dan. 12:1-3 Many of those who sleep in the dust shall awake

Joel 2:12-13, 23-24, 26-29 Turn to me with all your heart

Some have found this passage from an Apocryphal book useful in certain circumstances:

Wisdom of Solomon

3:1-7, 9; 5:15-16 The souls of the righteous are in the hand of God

At the loss of a child:

Zech. 8:1-8 Children playing in the streets of the city

Isa. 65:17-25 I create new heavens and a new earth

For those whose faith is unknown:

Eccl. 3:1-15 For everything there is a season

Lam. 3:1-9, 19-26 The Lord's steadfast love

Psalms

Ps. 16:5-11 The Lord is my chosen portion

Ps. 23 The Lord is my shepherd

Ps. 27:1, 4-9a, 13-14 The Lord is my light and my salvation

Ps. 39:4-5, 12 Lord, let me know my end

Ps. 42:1-6a As a hart longs for flowing streams

Ps. 43 Give judgment for me, O God

Ps. 46:1-5, 10-11 A very present help in trouble

Ps. 90:1-10, 12 Teach us to number our days

Ps. 91 The one who dwells in the shelter of the Most High

Ps. 103 Bless, the Lord, O my soul

Ps. 106:1-5 O give thanks to the Lord

Ps. 116:1-9, 15 My delight is in the Lord

Ps. 118 Open the gates of righteousness

Ps. 121 I lift up my eyes to the hills

Ps. 130 Out of the depths I cry to the Lord

Ps. 139:1-12 Whither shall I go from thy Spirit?

Ps. 145 I will exalt you, O God my King

Ps. 146 Hallelujah! praise the Lord, O my soul

Epistles

Rom. 5:1-11 Hope does not disappoint

Rom. 6:3-9 Baptized into Christ's death, raised to live with him

Rom. 8:14-23, 31-39 Nothing can separate us

Rom. 14:7-9, 10b-12 Whether we live or die, we are the Lord's

1 Cor. 15:3-8, 12-20a Christ raised from the dead

1 Cor. 15:20-24 In Christ shall all be made alive

1 Cor. 15:20-26, 35-38, 42-44, 50, 53-58 Death is swallowed in victory

1 Cor. 15:35-44 The natural body and the spiritual body

1 Cor. 15:50-57 We shall all be changed

2 Cor. 4:16--5:1 Visible things are transitory, invisible things permanent

2 Cor. 5:1-10 From God we have a house not made with hands

Eph. 1:11--2:1, 4-10 Saved by grace through faith

Phil. 3:7-11 Knowing him and the power of his resurrection

Phil. 3:20-21 Our citizenship is in heaven

Col. 3:1-17 Set your mind on the things above

1 Thess. 4:13-18 The comfort of Christ's coming

2 Tim. 2:8-13 If we died with him, we shall also live with him

Heb. 2:14-18 Christ was tempted in every way

Heb. 11:1-3, 13-16; 12:1-2 Faith, the pilgrimage, the cloud of witnesses

1 Peter 1:3-12 Without seeing Christ you love him

1 Peter 3:18-22; 4:6 Christ's ministry to the spirits in prison

1 John 3:1-3, We are children of God

Rev. 7:2-3, 9-17 These are they who have come out of the great tribulation

Rev. 14:1-3, 6-7, 12-13 Rest for the saints

Rev. 21:1-4, 22-25; 22:3-5 A new heaven and a new earth

Rev. 22:1-5 The Lord God will be their light

For those whose faith is unknown:

Rom 2:12-16 The law written on the heart

Rom. 14:7-9, 10c-12 None of us live to ourselves

Gospels

Matt 5:1-12a The Beatitudes

Matt. 11:25-30 Hidden from the wise, revealed to babes

Matt. 25:1-13 Wise and foolish virgins

Matt. 25:31-46 The Last Judgment

Luke 7:11-17 Jesus raises the son of the widow of Nain

Luke 18:15-17 We enter the kingdom only as children

Luke 23:33, 39-43 Today you will be with me in Paradise

John 3:16-21 God so loved the world

John 5:24-29 Whoever hears and believes has eternal life

John 6:37-40 Whoever comes to me I will by no means cast out

John 6:47-58 Whoever believes in me has eternal life

John 11:17-27 I am the resurrection and the life

John 11:38-44 Lazarus raised from the dead

John 14:1-6, 25-27 Let not your hearts be troubled

At the loss of a child:

Matt. 18:1-5, 10 The greatest in the kingdom of heaven

Mark 10:13-16 Let the children come to me

For those whose faith is unknown:

Matt. 25:31-46 As you did it to one of the least of these

D. Music for the Funeral Service

Selection of appropriate hymns will be made in coordination with the participating clergy. This list is meant to be representative and should not be considered all inclusive. This list has been taken primarily from *The Funeral: a Service of Witness to the Resurrection* (Supplemental Liturgical Resource 4), copyright 1986 The Westminster Press, by permission.

Hymns

Advent

Christ, Whose Glory Fills the Skies

Come, Thou Almighty King

Come, Thou Long-expected Jesus

Come, You Thankful People, Come

O Come, O Come, Emmanuel

Christmas

All My Heart This Night Rejoices

All My Heart Today Rejoices

Good Christian Men, Rejoice

Hark! the Herald Angels Sing

Once in Royal David's City

Epiphany

Christ, Whose Glory Fills the Skies

O Morning Star, How Fair and Bright

Once in Royal David's City

Lent

Hosanna, Loud Hosanna

O Love, How Deep, How Broad

O Love That Wilt Not Let Me Go

Easter

Jesus Christ Is Risen Today

O Sons and Daughters, Let Us Sing!

The Strife Is O'er, the Battle Done

Ascension

Crown Him with Many Crowns

O for a Thousand Tongues to Sing

The Head That Once was Crowned with Thorns

Pentecost

Christ Is Made the Sure Foundation

Holy, Holy, Holy!

How Firm a Foundation

General

Abide with Me

A Mighty Fortress Is Our God

Face to Face with Christ My Saviour

For All the Saints

Give to the Winds Your Fears

God of Our Life

Holy God, We Praise Your Name

I Greet Thee, Who My Sure Redeemer Art

It Is Well with My Soul

Love Divine

Near to the Heart of God

O Love That Wilt Not Let Me Go

Praise, My Soul, the King of Heaven

Praise We Our Maker While We've Breath

Thine Is the Glory

We Come Unto Our Fathers' God

We Greet You, Sure Redeemer from All Strife

Section 2: Actions to be Taken When a Person Dies

A. What Survivors Should Know...When Death Occurs

(Memorial Society of Northern Virginia)

Memorial Society of Northern Virginia
4444 Arlington Boulevard
Arlington, VA 22204

This outline is intended as a guide for pre-death planning and a reminder of decisions to be made and actions to be taken when a person dies.

I. IMMEDIATE NOTIFICATION of professional personnel and next of kin under the following circumstances:

A. Death in the Home (unexpected or following illness) - Call:

1. Attending physician, if known
2. Paramedics-911
3. Police will also respond to a 911 call if indicated.

NOTE: Any one of the above three might call:

- a. Coroner, if indicated.
- b. Human Resources person if needed.
4. Next of kin
5. Clergyman of choice, if desired, now or later
6. Mortuary of choice (this could be the first call)

B. Death in a Hospital or in a Nursing Home - Call:

1. Attending physician (staff will call)
2. Next of kin
3. Mortuary of choice
4. Clergyman of choice, now or later.

C. Death under Hospice Care - Call:

1. Hospice
 - a. Hospice will contact the doctor's office.
 - b. Hospice nurse who visits at the time of death can call the funeral home.

D. Death in an Accident:

Police or paramedics will see that the body is sent to a hospital or coroner. *NOTE:* In all cases of death, the person must be declared dead, cause of death determined, and a physician's or coroner's signature obtained to legalize the death certificate, which is then recorded and filed with the appropriate state agency.

II. DETERMINATION OF DESTINATION AND CARRIER of the body, after release by physician or coroner:

A. Family may take the body, after release, if they so wish.

B. Removal to a hospital if:

1. Autopsy is requested or required, or
2. Organ donations are possible.

C. Removal to mortuary of choice.

D. Removal to crematorium for immediate cremation if that is the choice of the deceased and/or the family.

E. Removal to medical school of prior choosing by deceased. This decision must be concurred with by the senior surviving next of kin.

III. DETERMINATION OF FUNERAL OR MEMORIAL ARRANGEMENTS.

Many details need to be arranged: see lists below and Ernest Morgan's book, *Dealing Creatively With Death - A Manual of Death Education and Simple Burial*, 12th Edition, Chapters 5 and 7. This very helpful book is included in the packet sent to all new members of the Memorial Society of Northern Virginia (MSNV), and is available for purchase at a discount by current members.

IV. FACTS NEEDED FOR DEATH CERTIFICATE (for positive identification and record):

1. First, middle and last names of deceased, address and phone number
2. Date and place of birth
3. Color or race and country of citizenship
4. Marital status and name and occupation of spouse, if married
5. Next of kin (if other than spouse) and relationship
6. Name and birthplace of father of deceased

7. Maiden name and birthplace of mother of deceased
8. Last occupation of deceased; employing firm: how long?
9. Social Security number
10. If veteran: rank, branch and dates of service, serial number

V. OTHER DETAILS SURVIVORS SHOULD KNOW:

1. Multiple copies of death certificate will be needed for banks, S&L's, insurance, Social Security, Lodges, Veterans Administration, etc.
2. Location of important papers of the deceased (insurance policies, will, bank account records, military records, etc.) A safe deposit box is not the best place for papers needed at the time of death.
3. The death arrangement wishes of the deceased (Burial? Cremation? Funeral Service? Memorial Service? Specific Mortuary?)
4. Did the deceased believe in organ donation?
5. Charges for various mortuary services
6. If burial is planned, has grave site been chosen/paid for? Costs?
7. How membership in MSNV can help:

One of the most significant ways in which MSNV can help is in the provision of declaration forms that contain information required as stated above, as well as other important data. Members of MSNV also receive comparative cost information about funeral establishments in the Northern Virginia area. The Manual cited earlier contains a detailed check-list of arrangements to be determined at the time of a death, such as:

- Arrange for members of family or friends to take turns answering door or phone, keeping careful record of calls.
- Coordinate the supplying of food for the next few days.
- Arrange appropriate child care
- Decide on time and place of funeral or memorial service(s).
- Make list of immediate family, close friends and employer or business colleagues. Notify each by phone.

- If flowers are to be omitted, decide on appropriate memorial to which gifts may be made (such as a church, library, school or charity).
- Compose obituary. Include age, place of birth, cause of death, occupation, college degrees(s), memberships held, military service, outstanding work, list of survivors in immediate family, alternative to flowers. Give time and place of service. Deliver in person or by phone to newspapers. (Note: many newspapers charge "per line" for these notices.)

Section 3. Choosing a Funeral Home and Disposition of Remains

[Click here](#) for an article from Washington Consumers' CHECKBOOK, which is used with permission.

Cremation

1) Cremation Explained

Answers to Frequently Asked Questions

Continental Association of Funeral and Memorial Societies, Inc.
33 University Square, Suite 333
Madison, WI 53715

What is Cremation?

It is the process of reducing the body to ashes and bone fragments through the use of intense heat. The process usually takes two to four hours. Depending on the size of the body, the cremated remains weigh about three to nine pounds.

Is There A Trend Toward Cremation?

Yes. The percentage of cremations in the United States is steadily rising each year because of the considerable expense of traditional funerals, the diminishing space available for cemeteries, and increasing environmental concerns. In a number of areas in the nation, particularly on the West Coast and in Florida, cremation is the preferred, method of disposition. Over 90% of memorial society members throughout the U.S. choose cremation because they seek a simple, dignified, and affordable option. In England and Japan, where cemetery space is at a premium, the cremation rate is also close to 90%.

Is A Casket Required for Cremation?

No, a casket is never required for cremation. However, most crematories do require that the body be enclosed in some form of rigid container. Under the Federal Trade Commission Rule of 1984, all mortuaries must make available to the customer an unfinished wooden box or similar inexpensive cremation container. Customers may make or furnish their own suitable container.

How Much Does Cremation Cost?

If a mortician is used to transport the body, obtain permits, and file the death certificate, the fee for services may run well over \$1,000. If visitation or a funeral service is held before cremation, the charges will be higher.

Many memorial societies offer members cremation services provided by licensed mortuaries at costs considerably less than the national average. Families who care for their own dead can use crematories directly at charges from \$75 to \$200.

Since 1984, all undertakers are required to explain the firm's charges in detail before a funeral purchase. You also may ask for these prices over the telephone.

Do I Have To Hire An Undertaker?

Possibly not. Most states permit religious groups or private citizens to obtain the necessary death certificate and transit/disposition permits.

Is A Funeral Service Necessary?

Although visitation and a funeral service with a body present may be held before cremation, memorial society members have found it more helpful to have a memorial service. It generally is less costly. Family and friends will appreciate an opportunity to pay tribute to the passing of a special person.

Can A Casket Be Rented?

In many parts of the country, mortuaries will rent an attractive casket to a family that wants to have the body present for visitation or for a funeral service preceding cremation. After the service, the body is transferred to an inexpensive cremation container. Significant saving may be realized by using a rental casket.

What Can Be Done With Cremated Remains?

Several choices exist: they can be placed in a niche in a columbarium, buried, scattered, or kept by the family. Cremated remains are sterile and pose no health hazard. Their disposition is not controlled, except in California.

A columbarium is an assembly of niches designed to hold containers of cremated remains. It is most often located in a mausoleum within a cemetery. Some churches provide niches within the church or as a part of a garden wall.

Earth burial can be in a cemetery, either in a regular grave or in a special urn garden. Many

cemeteries will permit two or three containers in one adult-size plot. However, the family, if so inclined, can bury the cremains anywhere it wishes, with the property owner's permission.

Scattering cremains over some area that had significance to the deceased has an appeal for many and is legal in most jurisdictions. Although there are commercial firms which will scatter the cremated remains for a fee, most families prefer to handle this themselves. Remains should be processed first by the crematory to reduce all fragments to fine particles.

Must An Urn Be Purchased?

No. Crematories return the cremated remains in a metal, plastic, or cardboard container that is perfectly adequate for burial, shipping, or placing in a columbarium. The family may prefer an aesthetic or other appropriate receptacle instead. Urns sold by morticians usually cost in excess of \$150, but alternative containers are equally suitable.

Are Cremation Societies The Same As Memorial Societies?

No. The most important difference is that memorial societies are not-for-profit consumer groups which are democratically-controlled, whereas direct cremation "societies" operate for profit. They masquerade as nonprofit organizations by using "society" in their name and by charging a "membership" fee. Full-service mortuaries cooperate with most memorial societies to provide their members with a range of funeral options. However, if there is no memorial society in your area, you may find some of the direct cremation firms considerably less expensive than their competition.

How Do Religious Groups View Cremation?

Most religions permit cremation. Since Vatican II Council in 1964, the Code of Canon Law allows Roman Catholics a choice between burial and cremation. The Greek and Jewish Orthodox faiths oppose cremation, as do some others.

Additional Resources:

Dealing Creatively With Death: A Manual of Death Education and Simple Burial by Ernest Morgan, Barclay House, 1991, 12th edition, 183 pages. \$11.95

A concise and readable guide on simplicity in funeral arrangements, cremation, body and organ donation, advice on procedures at the time of death, suggestions for memorial services, and much more.

Caring For Your Own Dead: A Final Act of Love by Lisa Carlson, Upper Access, 1987, 343 pages. \$12.95.

A complete guide and state-by-state manual for families who might wish to handle a death without the use of an undertaker. Lists crematories that will work directly with a family. Considers practical matters and how to obtain and file permits. Very useful, even if you choose to work with a mortician.

The above books are available through the CAFMS office. Please include \$2.00 for shipping. Credit card orders are accepted. Use the address on the front of this brochure or call 1-800-458-5563.

Memorial Society Directory: An up-to-date list of memorial societies in the U.S. and Canada. Free, but donation appreciated. Please send a business-size, self-addressed, stamped envelope with your request to CAFMS at the address on the front of this pamphlet.

2) Grear Memorial Garden

Within the shadow of the sanctuary which the members and friends of Immanuel Church have loved, a Memorial Garden for the interment of cremains or the scattering of cremains, has been established.

Here, under towering trees and surrounded by flowering shrubs in Spring, you find peace and serenity, and a place where you can go to meditate and consider your own life in Christ. Relocated to this site, the Garden continues the memory of Richard Grear, a former pastor of Immanuel.

Burials or scattering in the Garden are made according to the wishes of the family and in arrangement with the pastors. Sites need not be reserved ahead of time.

ELIGIBILITY

Those eligible for burial or scattering here are members, former members and family members of the Immanuel congregation.

RECORDS

Records of the interment or scattering of the cremains are kept in the Book of The Memorial Garden in the church office. The records consist of the name of the person, together with the life dates, and the date and approximate location of the interment if such is the case. In addition, the names of those who are interred or scattered will be inscribed on the Memorial Rock at the entrance to the Garden.

ARRANGEMENTS

Arrangements for interment or the scattering of cremains must be made with the clergy and the church office. Usually the cremains are committed here in connection with a memorial service held in the sanctuary of the church.

COST

There is no charge for the use of the Garden to members of the congregation and their family members.

If, however, members and friends of the congregation wish to make a donation to the Memorial Garden, it will be used for the upkeep of the Garden and the purchase of additional plantings.

Those who desire burial here for their loved ones may elect to have the name of that loved one engraved onto a brass plate and placed on the Memorial Rock at the entrance to the Garden. The cost of such inscription will be billed to the family.

PLANTINGS

Families or individuals who wish to donate shrubs, trees or plants to beautify the Garden may do so by consulting with the Memorial Garden Committee or the Property Committee of the church.

Within the confines of the Garden are planted azaleas, daffodils, forsythia and a variety of trees.

RULES FOR GARDEN'S USE

Members are free to select any available location within the Garden after checking the plot plan with the church office. Each burial plot within the Garden will be approximately 15" square. No markers will be used within the Garden to identify burials, but those burials will be noted on the plot plan in the church office. This is done to assist in the maintenance of the Garden and to deter possible defacing or disturbing of the cremains.

If biodegradable containers are desired, usually about 10" square, they are available at cost from any funeral home.

Once interred, cremains may not be moved, except by approval of church officers and for legitimate reasons, such as physical changes to the church property.

All sites remain the property of Immanuel Church, as a Memorial Garden, dedicated to the memory of loved ones.

Section 4. Post-Funeral Tasks

The information provided in this section is excerpted from a booklet that has been written and put together by the Money and King Funeral Home. They have made this material available to us for incorporation into the Immanuel Pre-Funeral package and we want to thank them for their support in our effort.

Included in this section is the identification of some issues that may require the Survivor to take action. A Post-Funeral To-Do Checklist has been provided as a quick reminder to make sure that the main items are addressed and not overlooked. A short commentary for some of the items has been included so that you can quickly put the necessary data together for presentation to the appropriate agency for their review and updating of their records. As noted in some of these sections you should make an effort to avoid any delays in filing the data with them as such delays may cause you to forfeit some of the benefits that are due you. Your particular situation may include items that are not addressed here, as the material presented here is meant to cover topics that, in general, apply to most people, e.g., Social Security, and it is not expected to be a universal all-encompassing list. Please note that certain of this information is dated material.

FILING FOR BENEFITS

Your funeral director can help you in filing for benefits. The funeral director will provide the necessary copies of the death certificate and can assist when filing claims for insurance or Social Security, Veterans, and/or professional or fraternal order benefits. You can ask the funeral director any questions that may arise during this process.

Following are some important things to remember when filing claims on your own or when working with a funeral director:

- The sooner you file the sooner you will start receiving your benefits.
- Make certain you have filed for all eligible benefits. Check with all federal and state social service agencies, employers, insurance companies, and any other agencies with which the deceased was affiliated.
- If you have doubts or questions about any benefits, contact the appropriate agency or administration. You also can ask your funeral director to obtain the information on your behalf.

Social Security Benefits

To obtain your Social Security benefits, you will need to provide the following original or certified documents and information to your local Social Security office:

- Proof of your age. This can be documented with a copy of your birth certificate.

- The deceased's W-2 tax forms or the previous year's federal tax returns.
- Proof of the deceased's support, if applying as a dependent parent, child or grandchild.
- A Social Security card belonging to the deceased or another document proving the deceased's Social Security number.
- Your Social Security card if you are the beneficiary,
- A certified copy of your marriage license and copies of divorce papers if you are not the deceased's first spouse.
- A Social Security filing form, which can be obtained from your funeral director or the nearest Social Security office.
- Birth certificates or other proof of age of all dependents.
- A copy of the death certificate.
- All bank account and financial information in the deceased's name.

To file for these benefits yourself, call your local Social Security Administration office. It will be listed in your local telephone directory under "Social Security Administration" or "United States Government, Health and Human Services." Applications can be taken over the telephone in most areas. You also can contact the Social Security Administration online at www.ssa.gov. Among the site's detailed, up-to-date information, the booklets Survivors Benefits (Publication No. 05-10084) and Social Security: Understanding the Benefits (Publication No. 05-10024) contain information and instructions about filing for benefits and can be downloaded by clicking on the title.

Please be patient. Because of the large volume of claims being processed at any given time, it may take up to two months for you to start receiving benefits.*

*Note: Social Security benefits will only begin after you have filed for them. If you do not file for benefits as quickly as possible, you may forfeit your benefits for the months that have elapsed since the death.

Veterans' Benefits

The surviving spouse and dependents of a deceased veteran who had received his or her discharge papers are entitled to certain benefits. There are three major benefits available to families of veterans:

- Pensions or compensations are available for service-connected and non-service-connected deaths. A non-service-connected death pension is available to the widow, widower or

dependent children. If the death was service-related, dependency and indemnity compensation may be available. Eligibility for these benefits is determined by the income and marital status of the surviving spouse.

- A deceased veteran's family may be eligible for a portion of the burial expenses.
- A veteran's family may be eligible for a headstone or a sum made payable toward a headstone of choice.

Other benefits are available for survivors under additional circumstances. For a copy of the "Federal Benefits for Veterans and Dependents" booklet, write to: Office of Public Affairs, 810 Vermont Avenue, NW, Washington, DC 20420. Information regarding veteran benefits also is available on the Department of Veterans Affairs web site, www.va.gov, and from your local or regional Veteran's Administration office and the Department of Veterans Affairs in Washington, D.C.

Retirement or Pension Funds

Some businesses transfer pension or retirement accounts to the surviving spouse. Check with the deceased's place of employment or former employer to see if such a policy exists,

Union Benefits

Certain union members' spouses or dependents are entitled to a pension. Check with your local union office for details on pensions that may apply to you.

Professional or Fraternal Organizations

Professional and fraternal organizations have "death benefit" sums or other benefits for a deceased member of the organization or lodge. You should call your local organization to inquire. Regardless of benefits, however, such organizations should be notified of the death. It is customary for news of the death to be printed in their publications or announced at meetings.

Life Insurance

It is not uncommon for life insurance policies to date back many years, especially in the case of older persons. To file life insurance claims, you should first locate all policies issued to the deceased. If you have a primary insurance agent, he or she may be willing to file the claim for you.

Most life insurance policies have no filing deadline. The sooner you file the claim, however, the sooner you will begin receiving benefits. It is wise to have a payment schedule arranged so you can budget expenses above funeral and other initial expenses in monthly sums. Your insurance agent or a bank officer can help you in doing this.

If you and the deceased owned mortgaged real estate together, check with your primary insurance agent or the lending institution holding the deed to the property to determine if there was mortgage insurance.

This also is a good time to update your own life insurance coverage, modifying where necessary and changing the beneficiary on your policy or policies, if needed.

Wills and Estates

Simply stated, a will is a written record of one's preferences for the distribution of personal property after death.

In most states, property that is held in the name of a husband or wife does not need to be filed through probate court. Often, the filing of a document, such as an affidavit or death certificate, will clear the title and show the surviving spouse as the owner of record.

If the decedent had a will, it should be probated as soon as possible. Many states have limitations that require a will to be probated within a certain amount of time. Some states require proof of lost wills, assuming that a legitimate copy can be produced.

In the absence of a will, state laws govern the inheritance of the property. These laws provide for the distribution of property in a fixed manner, according to the state's statutes. If you have specific questions about the laws in your state, you should seek the advice of an attorney.

The federal government levies a tax on estates that are inherited because of a death. Also, many states impose an additional inheritance tax. Both of these taxes are subject to numerous exemptions. For more information on taxes, check the "Estate, Inheritance and Other Taxes" section on Page 5.

Finally, it is important that you get good advice about what should be included in the estate, what taxes will have to be paid, if any, and how to go about administering the estate. In most cases, it will be necessary to consult an attorney. If the deceased had an attorney, check with him or her to see if the deceased left a will, as many attorneys retain an original copy of the wills they prepare for clients. This also would be a good time to think about drawing up your own will or revising the one you have. The death of a spouse generally creates a change in circumstances that may necessitate revisions in your estate plan.

ADDITIONAL PAPERWORK

After filing for benefits, you are now ready to take the next step—taking care of all the additional paperwork that must be done over the next few months. The first step is examining any accounts, assets and bills that are in the deceased's name and changing them to the name of the person who will now be responsible. In addition to meeting the legal requirements, correcting this information and placing the responsibility in your hands will help you to further your sense of independence.

While there are many documents to be changed, the following list includes some of the most common. As you read through the list, note any categories that may apply to you so that you

will remember to take care of them. The Post-Funeral To-Do Checklist at the back of this booklet is also provided for this purpose.

Banking

All checking and savings accounts, stocks, bonds, and safe deposit boxes in the name of the deceased may be frozen upon notification of death. Even if the accounts were in two names, the assets will remain frozen until a valid will or determination of inheritance is produced. Once a chief inheritor has been named, the appropriate accounts must be changed to the correct name. If you are the surviving spouse or child, all the accounts must be changed to your name before becoming valid.

Charge/Credit Cards

You may want to change the name of your charge and credit card accounts, especially if you and the deceased had joint accounts. In most cases, the instructions for changing names will be on the billing statement. Contact information is usually printed on the back of the card, as well.

Mortgages

Any property deeds held by a bank or savings and loan institution must be transferred to the name of the inheritor. Call your loan officer to learn how to make the changes.

Estate, Inheritance and Other Taxes

Estates generally are subject to taxation from two sources: federal estate tax and state inheritance tax. If the total value of the estate exceeds limits set by the government, there is the potential of federal estate taxes. This tax is subject to several exceptions, deductions and exemptions, which can be quite complicated. A surviving spouse is entitled to a federal estate tax marital deduction on estate assets received. Use of this deduction will minimize federal estate taxes. Check with the Internal Revenue Service or a tax attorney for information on eligibility.

Most states levy an inheritance tax, which is somewhat different from the estate tax, but also has numerous exceptions and deductions. You can receive more information from your state's revenue department.

Federal estate taxes must be filed within nine months to avoid penalties. This makes it important to begin determining the amount due, if any, so you can file within the deadline.

Filing federal estate tax returns and other matters involving estate and inheritance taxes generally can be handled by an attorney who is familiar with estate planning and probate work.

Mutual Funds and/or Stocks and Bonds

Any such holdings in the deceased's name must be changed to the inheritor's name. Check with your banker or broker if you own such assets.

Trusts and Trust Funds

Any trust funds would have been arranged through the deceased's bank officer and attorney. Check with them to see if trusts exist.

Automobile Title and Licensing

The title and license registration of the automobiles owned by the deceased must be changed to the name of the person who inherits the vehicles. Make an inquiry in writing to the licensing and title division in your state. Each situation is unique, and each state has different laws governing this procedure. Whenever you make inquiries in writing, be sure to keep a copy for your records. If the car title is still held by a bank, responsibility for paying the remaining portion of payment also falls to the person inheriting the vehicle.

Utilities, Telephone and Other Household Accounts

A call or written request to your utility and telephone companies is usually sufficient to have the name on the accounts changed. In some cases, you will need to sign a new signature card at a local office. Many widows choose to have their telephone directory listing under the deceased's name. This can be done if requested after changing the billing name. Initials may also be used in a listing in place of a first name if it makes you more comfortable.

Post-Funeral To-Do Checklist

This list is provided to help you keep track of the many tasks that you may need to complete following your loss.

Filing for Benefits

- Social Security Administration
- Department of Veterans Affairs
- Retirement or Pension Funds
- Union Benefits
- Professional or Fraternal Organizations
- Life Insurance
- Wills and Estates

Additional Paperwork (notification of death and name changes)

- Banking:
- Checking Account

- Savings Account
- Safe Deposit Boxes
- Charge/credit cards
- Mortgages (savings and loan/titles and deeds to property)
- Estate, Inheritance and Other Taxes (federal and state taxes: estate and inheritance)
- Mutual Funds and/or Stocks and Bonds
- Trusts and Trust Funds
- Automobile Title and Licensing
- Utilities, Telephone and Other Household Accounts
- Insurance (change of beneficiary/update policies)

Health

Auto

Homeowners

- Personal property

Section 5. Useful References

Dealing Creatively with Death: A Manual of Death Education & Simple Burial
by Earnest Morgan (copy in Immanuel library)

The Bereavement Ministry Program - A Comprehensive Guide for Churches
by Jan Nelson and David Aaker (copy in Immanuel library)

FIVE WISHES, a pamphlet produced by Aging with Dignity. Advice on preparing a living will that talks about your personal, emotional and spiritual needs as well as your medical wishes. To order: (www.agingwithdignity.org) or call (888) 594-7437

Memorial Society of Northern Virginia 4444 Arlington Boulevard, Arlington, VA 22204 703-271-9240