

Planning Resource for the End of Life

A Resource from St. Mark's Episcopal Church, Lappans

www.stmarkslappans.org, 301-582-0417

A Planning Resource for the End of Life

Foreword – Why plan?

*I am Resurrection, and I am Life, says the Lord.
Whoever has faith in me shall have life, even though he die.
And everyone who has life and has committed himself to me in faith,
shall not die for ever....
For none of us has life in himself,
and none becomes his own master when he dies.
For if we have life, we are alive in the Lord, and if we die, we die in the Lord.
So, then, whether we live or die, we are the Lord's possession.
Happy from now on are those who die in the Lord!
So it is, says the Spirit, for they rest from their labors. BCP p. 491*

“We live in an aspirin age, where any discussion of death is regarded as morbid, as defeatist, as a betrayal of, or a treason against life,” wrote Douglas V. Steere in *The Beginning from Within*. This is just one of the many observations concerning the contemporary “American mind” and in particular our unwillingness to accept death as a part of what it means to be human.

Many of our “modern” thoughts about death, and funeral customs in particular, are counter to what we believe, confess, and practice as Christians. When death comes, we pay the funeral director to lay the deceased in as lifelike a fashion as possible. We glorify youth--the period of life when powers are maturing and when death seems remote. We tend to talk about death only one Sunday of the year, namely Easter, and the rest of the time we are silent about it. More than one person in the pulpit has been criticized for preaching about death. Listeners may respond, “I came to church to be lifted up and not to hear a sermon on such a dismal subject.”

Despite all pious make-believe, pretense, and wishful thinking, we will encounter death sooner or later. For, after birth, it is one of the most absolute certainties of life. We may manage to escape some of the unhappy or even tragic experiences of others, but death is an experience that comes to us all. It may come early. It may come late. But it will come to us all. A mature person will face up to this fact of death honestly and realistically and come to terms with it in advance. Our attitude toward death may determine, in very large measure, what kind of life we will live. It will help determine whether we do some good in the world; whether we give, and get, love. And, in the long run, if we are not afraid to talk about death, if we understand what to expect, it can lessen our fear.

There are many statements to be found in Holy Scripture and elsewhere about a Christian understanding of death. The first apostles who were martyred for their faith knew that death was



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a witness to the power of the resurrection. Christ took away the “sting” of death. God’s love could not be stopped by death (Romans 8:31-39, I Corinthians 15:20-23).

Jesus lives! By His triumph over death, He offers eternal life. This is the sure and certain hope of every Christian, and the Good News that it is the Church’s privilege to give to the world. Through faith, the *fear of death* (not the fact) is removed, and when death comes to us or to one whom we love, we have the deep joy and assurance that “in Jesus” we/they go on to a life of more perfect service beyond the grave.

For those who survive, death also brings grief, the aching sorrow of loss, the shock of disbelief, and the uncertainties and fears of lonely tomorrows without someone loved and trusted. Nowhere does our faith call upon us to deny or to ignore the whole constellation of emotions that surround death. These are a part of our human nature and are to be accepted as such.

Death also means unfamiliar and difficult decisions have to be made. The Church, as the Body of Christ and the community of Christian love, has a special ministry in preparation for and at the time of death. This is a “*community*” ministry. It is not simply a ministry confined to or exercised solely through the ordained minister. The total Family of God is involved in some form or other, to a greater or lesser degree.

What follows in this resource is an invitation to think, to consider, and to plan. The challenge rests on a very simple proposition: putting all of this in proper perspective, a willingness to look ahead, to share in advance, and to exercise personal responsibility can be one of the most LOVING things an individual can do.

--The Rev. Charles McGinley, XIII Rector of St. Mark's, Lappans

Note: Much of the material that follows was adapted by the Rev. Anne O. Weatherholt with permission from resources written by the Rev. Charles McGinley and the Rev. Anjel Scarborough. Thank you to Dian Nelson for her expert editing of this resource.



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Begin with the Church Before Death Occurs

We created this resource as a tool to help you plan for death before it arrives. The more you have notified and involved your priest and members of the parish about your plans the better. Because of privacy laws, hospitals and other medical facilities do not contact the church or priest with updates about you or your loved one's medical status. As soon as someone in your family knows about a pending hospitalization or is admitted to a medical care facility, please contact the church office, no matter what time of day this occurs. Your clergy will be glad to visit and support your family in this time of stress and will have many resources at their disposal to help you find answers to your questions and concerns.

When Death Occurs

The directions in *The Book of Common Prayer*, page 468, read:

"The death of a member of the Church should be reported as soon as possible to, and arrangements for the funeral should be made in consultation with, the Minister of the Congregation.

"Baptized Christians are properly buried from the Church. The service should be held at a time when the congregation has opportunity to be present."

Notify your priest. Whether your priest has been involved with the person through a long illness or death has come suddenly, your parish priest wants to minister in whatever way possible. Call at any hour. The priest has experience to assist you in the necessary immediate arrangements in ways that will relieve strain and avoid undue expense. Wherever possible, notification is a responsibility of a member of the family or a close friend and not a responsibility exercised by the funeral director. No firm decisions relative to funeral arrangements (such as time and place of the service, etc.) should be made without consulting the priest.

Medical Treatments and the End of Life

With advances in the ability of the medical community to treat diseases today, ethical questions arise as to "when to say when." Just because one can avail oneself of additional medical treatments doesn't necessarily mean one should!

Medical treatments generally fall into two broad categories: **restorative care** and **palliative care**. We spend the majority of our lives experiencing restorative care. The goal of restorative medicine is *curative* - *to reverse an illness or disease process and restore you to physical health*. Palliative care, in contrast, is the admission that a person's physical health is *beyond reversal of the disease process and seeks to promote a quality of life through keeping a patient comfortable for however long life will be*. Palliative care includes hospice care and is not, as some

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believe, the withdrawal of all medical care! It is making a different treatment choice to address the patient's physical comfort. Hospice care expands on this and provides for the emotional and spiritual care needs of patients in addition to their physical needs. It is important to acknowledge that treatment options for various diseases at the age of 30 are different from those of an octogenarian simply because we change over time--emotionally, physically, and spiritually. A young parent with children in the home will likely make very different choices about treating an aggressive form of cancer than the 90 year old who has lived a long life and is more spiritually and emotionally prepared for life's ending.

There are no clear cut "right" answers about choosing medical treatments. They all are made based upon your life circumstances, your spiritual and moral values, and your family relationships. Seeking spiritual or other counseling when making plans and choosing medical options is absolutely appropriate!

Advance Directives

It is highly recommended that every adult have an Advance Directive for Medical Care. When you are admitted to the hospital, a social worker or nurse will ask you about your Advance Directive or Maryland "MOLST" form. Advance directives designate a person to serve as a "health care agent" to make decisions about your medical care should you be unable to do so through illness or accident. On the form you can clearly state your values regarding being kept alive on various types of life support, under what conditions to continue, or when to discontinue supportive or life-extending care.

Every state has an Advance Directive for Medical Care health form which can be downloaded from the Internet. The form from the State of Maryland is found at: www.oag.state.md.us/healthpol/adirective.pdf. Another excellent resource for making Advance Directives is "Five Wishes," provided by Aging with Dignity: www.agingwithdignity.org. Once the form is filled out, make copies for:

- Your priest and Church office
- Your primary care doctor
- The persons you designate as health care agents
- Your spouse or life partner
- Your immediate family members
- Hospice team, if you enroll in hospice care.

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Do Not Resuscitate (DNR) Orders

Do Not Resuscitate Orders are poorly named! The implication of their title alone is that something is being withheld from a loved one's care. Nothing could be further from the truth. A better name would be "Natural Death Order" because by asking your doctor to issue a DNR, you are asking to die a natural death without the intervention of emergency measures such as cardiopulmonary resuscitation (CPR). CPR was developed and is most effectively used on physically healthy persons who experience a sudden cardiac arrest. Such cases might include a person in danger from drowning, a young adult who sustains a direct blow to the chest stopping the heart, or a 50 year old having a heart attack. CPR was not developed to be used on elderly people whose bones become brittle with aging. Contrary to what is shown on TV or the Internet, it can be painful and traumatizing to the patient. When to issue or include a DNR order is something to be discussed with your loved ones and physician. A record of your decision may be included in your advance directives and/or shown on a medical chart.

Hospice Care

Once it is determined you have a terminal illness that is beyond the reach of restorative care, you may consider entering hospice. Contrary to some beliefs, hospice is not "giving up" on life. It is choosing to live life by a different set of values--ones based upon the quality of life instead of the length of life.

A comprehensive study of Medicare patients compared those who chose hospice care over those who continued to seek restorative treatments for terminal illness. Those who did not choose hospice spent more money and time in hospitals receiving care. What is a surprise is **those who did not choose hospice died an average of 29 days earlier** than hospice patients (National Center for Biotechnology Information Study - <http://www.ncbi.nlm.nih.gov/pubmed/17349493>)! Hospice care can occur in the home or in facilities (hospice houses, nursing homes, assisted living). Hospice care is comprehensive care of body, mind, and spirit--and includes support for loved ones and friends as they prepare for your death. Your Rector can assist you in contacting hospice providers in your county and state.

Organ and Tissue Donation

In addition to planning for medical treatments, stewardship of your body also asks that you consider organ and tissue donation. There is no requirement for you to be an organ or tissue donor, and the Church leaves this decision up to each person. **Donate Life America** is an umbrella organization helping to coordinate the efforts of organ and tissue donation. You can register as an organ/tissue donor at www.donatelife.net/. In many states, including Maryland, Pennsylvania and West Virginia, you can also register to be an organ donor when you renew your driver's license or state issued identification card.



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Things to Know about Organ/Tissue Donation

Organs and tissues are best donated when the person dies suddenly (car accident, sudden cardiac arrest). In the case of a sudden death, knowing that the deceased is registered as an organ donor will allow organs and tissues to be used before they begin the natural process of breaking down. When a person's death process is longer, organs and tissues degrade as a part of the dying process. Depending upon the disease process which is causing death, one may not be able to be an organ or tissue donor.

Body Donation

There are several options available to you should you wish to donate your body. One is to make a whole body donation to science. Every state has an Anatomy Board, usually operating under the state health department. You may choose to donate your body to medical research after you die in order to train medical professionals and for research into disease processes. Once the medical school is finished, the body is cremated. Most Anatomy Boards make provisions for the return of your cremains to your family **if you register prior to your death**. There is no charge for the cremation or for the return of your ashes to your family. Information about the Maryland Anatomy Board is at <http://dhmh.maryland.gov/anatomy/SitePages/faqs.aspx>

Making a Will or Memorial Donation

At the end of the service of Thanksgiving for the Birth or Adoption of a child, the *Book of Common Prayer* adds these directions:

"The Minister of the Congregation is directed to instruct the people, from time to time, about the duty of Christian parents to make prudent provision 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." BCP p. 445

St. Mark's has established the Maddox Family Legacy Society to receive the gifts and/or pledges of those who wish to leave something to support the ongoing mission and ministry of the Church. Over time, these gifts have made each of the Church buildings possible, have provided for items for worship, education, and outreach and have provided a lasting legacy for their donors. The Rector has materials about the Legacy Society as well as suggestions about memorial donations in the name of your loved one.

As you, with your attorney, prepare your will/estate plan, give prayerful consideration to including a Christian preamble, such as this:



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"I [Name] in the city of [City], County [County], and the State [State, Commonwealth, etc.], being of sound mind and memory and being under no restraint, do make, declare and publish this my last will and testament, hereby revoking all wills and codicils heretofore made by me.

In thanksgiving to God for the gifts of life given in baptism, and for the many blessings God has showered upon me; and in thanksgiving to God for the gifts of faith and hope through Jesus Christ; and in thanksgiving to God for the gifts of nurture and love through the Church where we [I] have shared faith and fellowship; I now commend my loved ones to grow in this same faith, being true to their own baptisms, knowing that God will continue to provide for them in their lifetimes; I encourage them to place their faith and trust in our Lord and Savior."

You may also use the following language for your gifts to support various ministries of the Church:

I faithfully respond with a decision to support the Saint Mark's Maddox Family Legacy Society..." and add the particulars of your gift. You may choose to give an unrestricted gift or designate your gift for various ministries or uses. In either case, the sitting Vestry who receives your gift will have the power to receive, invest, spend, or otherwise manage your gift according to your wishes. It is not advisable to leave real estate or items of value to the Church, as it is better to provide for liquidation of property and designate the proceeds for the Church.

Choosing a Funeral Director

It is wise to choose a funeral director at a time when no sickness or death seems near. At a time when you are well, you are better able to select a person whose integrity, sense of propriety, and Christian dignity impress you. It is not at all morbid to have indicated in some form, while in good health and clarity of mind, your wishes as to arrangements. This packet includes helpful forms for you to use.

Most funeral directors are reputable individuals. Most do act with the best interests of the family in mind. Of course, you can always find families who have had "a bad experience" with a particular director. Most--even if sometimes with great reluctance--will be governed by "what the family wants." And it must be noted that not infrequently the family does not know what it wants because such matters have never been discussed. Though a funeral director may consistently adhere to the highest ethical standards of the profession, few are going to presume to argue with a family when the family seems to have taken a firm position on a particular issue. This is not to say that they will not offer good and constructive advice, but generally speaking it is not their role to try to talk anyone out of an obviously hardened position.

The funeral director is in business, and the cost of the services will reflect the cost of operation and the wishes/choices of the survivors. Any responsible funeral director will be willing,



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either in advance or when the services are required, to discuss fully with you what services are rendered, what the costs will be to you.

You are engaging a professional person. The individual is one who has been trained and licensed to render a service. Under no circumstances should you feel reluctant or embarrassed to ask questions and to seek satisfactory answers.

Arranging and conducting a funeral requires, under normal circumstances, about 80 hours of time by the funeral director or employees. The majority of these hours are spent in providing "professional services." These include, but are not limited to:

- Embalming and cosmetology. (*Embalming is not always necessary and is discussed below.*)
- Arrangements for any memorial or religious services.
- Preparation of government certificates. The funeral director will file the death certificate and, if necessary, obtain the burial permit. The director will secure a transit permit if the body is being sent to another city, and obtain certified copies of the death certificate for the survivors who will need them for life insurance, bank accounts, veteran's benefits and other financial and legal concerns.
- Other professional services. Among these may be: (1) Notification of pall bearers, (2) arrangements for handling flowers or donations, (3) visitors' register, thank-you cards, and miscellaneous items in this category, (4) use of staff and facilities, (5) basic transportation.

Depending on the area and generally accepted practices, there *may* be additional charges if the family requests certain services such as:

- veteran or other organizations performing ceremonies
- clothing
- beauticians
- transportation other than from the place of death to the funeral home
- transportation arrangements to move the body to another city for burial or cremation
- cemetery arrangements

The local newspaper may allow a short "death notice" to be placed with no charge, but a longer obituary and picture will involve a cost per "column inch." Only a licensed funeral director can place a notice in the paper, and these obituaries placed in print and on-line may constitute a proof of death for other purposes. Most funeral homes also print an obituary on their webpage, along with an on-line condolence book and other services offered for the convenience of the on-line visitor.

The person(s) making the arrangements will have a great deal to do with answering the question, "How much will it cost?" Generally speaking, the charges depend upon how much service is required and how many items are incorporated. Within reasonable limits, there is a decent funeral for every purse. In the Christian context, simplicity and dignity are to be desired. People should not lavish money upon display. From the Church's standpoint, a family may indeed "sin" by spending as "a final tribute" beyond the means of the family. Funeral expenses should be

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kept within the bounds determined by one's Christian outlook, manner of living, available resources, and other financial obligations. Pre-payment of a funeral is encouraged where possible and may be a part of transitioning into a continuing care community or nursing home.

A good resource for FAQ's concerning funeral planning is the Funeral Consumers Alliance of Maryland, www.mdfunerals.org.

Cremation

Most religious traditions, except for certain Orthodox Jewish sects, permit cremation. Cremation is the scientific method of quickly reducing the material body to its original elements. Cremation does this in a short length of time while nature takes many slow years. The physical composition of the body consists of 85% liquids and gases that are quickly dissipated by heat; small, indestructible fragments--not ashes- remain. This process takes place in a building where the cremation chambers are located. It is called a crematorium.

Maryland law stipulates that a deceased human body may not be cremated until at least 12 hours after death. The law also states that a deceased body may not be cremated until it has been identified by either the next of kin, the person authorized to make funeral arrangements, or the medical examiner. This does not apply to disposition of bodies by any school of anatomy, medicine, or dentistry. A funeral director must keep on record an authorization in a form prescribed by the State Board of Funeral Directors and Embalmers for every cremation under their care. The funeral director is the best source of information concerning any questions regarding cremation.

The cremated remains, being fragments of bone, are heavy. Magnetic processes separate all metal from the remains, and the remains are then ready for disposition.

Disposition of the remains is up to the party immediately responsible. Generally the cremated remains are interred in a small grave, and the regular service of committal from the Prayer Book is used. In some localities there are Columbariums, which are buildings with small crypts where the urn or container holding the cremated remains may be entombed.

Details involving a funeral that involves cremation can vary. Sometimes the burial service takes place in the Church, and then the body is transported to the crematory, with the Committal service held later. At other times the body may be taken directly to the crematory from the place of death, the Burial Office is read at the Church, and committal follows at a convenient time.

There are some prevailing myths implying that the Church forbids or is hesitant about cremation. There are no scriptural references or Church laws (canons) forbidding cremation. While cremation is a recent development in Church practice, it has been used for years in other faith traditions and is widely recognized as an alternative that is less expensive, taking up less



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space in a cemetery plot. In the St. Mark's cemetery, three sets of cremains will fit on one burial plot.

You will still need to use a funeral director to remove the body of your loved one and provide transport to the crematory. You may make arrangements to view the body prior to cremation.

In addition to burial in a cemetery or placement in a columbarium, cremains may also be scattered or spread, although regulations may prevent them from being placed in many areas. Do not presume to spread the ashes of your loved one without checking first with the owner of the property and with local ordinances.

The Worship Services

A truly Christian burial is not merely, or even primarily, a memorial to the deceased but a service of worship, of prayer, and of commendation to that greater life in Christ that has begun for the departed. We pray that God will grant the departed new life, new light, new peace; that he or she is received into that "life of perfect service" to "go from strength to strength." The burial service is an act of corporate worship, no different in character or intent than any similar occasion when the People of God come together as the Community of the Faithful to worship Almighty God.

The Book of Common Prayer notes on page 507:

"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."

When we prepare for a funeral, the hangings are changed to white—the color of Easter and Christmas. We use the large Paschal candle lit for baptisms and during the Easter Season. The priest wears white vestments, and the readings are those that refer to the resurrection of Jesus and His promise that we will be with him "in paradise." Funerals are, for the deceased and us, "Easter Day."



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Forms to help you plan your Burial liturgy are included in this packet. You are encouraged to make these decisions with loved ones and in consultation with your priest. There are usually three parts in the Burial service: (1) The Liturgy of the Word and (2) the Liturgy of Holy Communion, which usually take place in the Church, and (3) the Committal, which takes place at the gravesite. The Committal may be held before or after the service in the Church, or if the family wishes to have a graveside service only, it may include portions of the Burial liturgy. The Burial liturgy with Holy Communion and music lasts about 1 hour. The Committal that follows is very brief. At St. Mark's, the committal may be preceded by a solemn procession from the Church or Fellowship Center to the St. Mark's cemetery.

As noted earlier, "Baptized Christians are properly buried from the Church." This position runs counter to a trend that has developed, although there are signs that the Church's patient persistence is beginning to bear fruit as we see more and more funerals being conducted, when appropriate, from the Church.

The movement away from Church funerals is a reflection of distorted or misdirected thinking when people have the idea that the purpose of even having a priest or pastor conduct a funeral is so that, at least in part, there can be some "official" sanction to relating how good was the life of the deceased. The noted Lutheran pastor Henry Muhlenberg lamented in his journals over 200 years ago that he was criticized by some of his parishioners for not eulogizing the deceased at funeral services. This is still an expectation on the part of many and still a matter of criticism. In the Episcopal Church, and many other Communion, there is no provision for a long recitation of all the fine things the dead person has done. The obituary may be printed in the bulletin to help those who wish to know more about the life of the one who has died. Those present at the service certainly knew the deceased (most likely much more intimately than the person officiating), and a so-called eulogy is superfluous and inconsistent with the tone of the service. In addition, we are commending the person to the continuing mercies of Almighty God. The One "to whom all hearts are open" does not need a recitation from us.

Every Christian should return to the Church for the final service. It is proper that the deceased returns to God's House where Christian life is begun through Holy Baptism and where fellow Christians, brothers and sisters in Christ, can pray and worship together, bringing comfort and support to all present. It is a matter of concern and sorrow when services intended as the worship of Almighty God are conducted in funeral homes. These are not really homes, and there are times when although one has the feeling of entering a room opened up for something of a special or unusual occasion it makes it difficult to communicate the good news of the resurrection and eternal life in Jesus Christ in a somewhat sterile and artificial atmosphere. How much more appropriate and freeing it is to worship and proclaim in the place that has been intentionally hallowed, set aside, for worshiping God and proclaiming the Gospel.

The Book of Common Prayer states:



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"The coffin is to be closed before the service, and it remains closed thereafter. It is appropriate that it be covered with a pall or other suitable covering."*

*A pall is a large blanket made of white satin. It reminds us of the white clothing often worn at baptism, and by covering the casket it equalizes the treatment of all persons within the church walls.

Visitation

Visitations are not required, but they may help in the grieving process. A time for family to receive friends may occur either before or after the service, at the funeral home, or at a meal preceding or following the services and burial.

At St. Mark's, visitation may occur in the Church or Dorsey Hall prior to the service, either the evening before or just prior to the services. This is often a dignified and proper way to honor the deceased, especially those who have been active members.

As to the question of viewing, customs vary. The deceased and the family may have already made their wishes clear on this matter. As Christians have always done, we treat the body with respect. We return the body to the earth with proper dignity. We are concerned with the spirit, which has passed to a life of higher service, and not with a lifeless body. After members of the immediate family have seen their loved one, the casket may be closed for the visitation for the general public.

Provisions can always be made for the family to receive friends either at the funeral home or some other convenient location. Remember, the funeral home charges for use of their facility, but use of the Church is free.

Flowers and/or Memorial Donations

The family may choose to provide flowers for the vases on the Altar. Other floral arrangements are used more appropriately at a reception or visitation, as there is very little space in the historic Church. A table for flowers may be provided for services in Dorsey Hall. If there is a spray on the casket, it remains in place until the pall is spread as the casket enters the building. If an American flag is draped on the casket, it may remain or it may be removed to use a pall then replaced as the casket leaves the building.

Families are encouraged to invite friends to give a memorial donation to the Church or another charitable cause in lieu (instead) of an expensive and temporary flower display. When such gifts are designated for the Church, the family will be duly notified of receipt. Amounts are never stated, but simply the fact that a memorial gift has been received. The Church office will



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provide a list of names and addresses of donors, and the family should make a personal acknowledgement of the memorial gifts.

Music

Music is appropriate and encouraged at a funeral. Although families may make suggestions, the final responsibility and determination of what is acceptable or not rests with the priest. The organist will have a list of appropriate music and be available for consultation prior to the service.

Whether music is played before and after the service is a matter for determination by the family. There is also provision for the inclusion of hymns to be sung by the congregation if desired. Secular music or music played over a loudspeaker or from an electronic device is discouraged.

Holy Communion

The Church encourages celebration of the Holy Eucharist (Communion) in association with the Burial Office. There is indeed strength for sorrowing hearts in the love of God in Christ as we meet Him in the Sacrament. It is at His altar that we may know more deeply the great fellowship of the Church, which binds together in one body those who have departed and those who are still in their pilgrimage. Communion in the Episcopal Church is open to all baptized Christians, and those who are not baptized are also welcome to come forward to receive a blessing.

Memorial Services

Sometimes circumstances dictate the practice of having a memorial service without the body present. It is difficult to spell out all of the possible situations where this type service might be desired and how it is arranged. The rector will gladly discuss this at any time with any parishioner.



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Fraternal Orders, Military Honors

The order for the Burial of the Dead is complete in itself. Any additional services such as those conducted by civic or fraternal organizations should be held at the funeral home or at the home of the deceased prior to the service of the Church. Military honors rendered at the grave take place after the priest has completed the service of committal.

Questions about Burial

Is embalming a legal requirement? In most states, including Maryland, embalming is not required by law. The only situation in which embalming is required by Maryland law is in the case of a body required to be buried at public expense. Here, at the expiration of 48 hours after death, the Anatomy Board shall have exclusive control of the body, and the body must be properly embalmed by persons designated by the Board. Embalming may be a legal requirement if the body is to be transported by a public carrier to another state for burial.

Where may a person be buried? Maryland law does not direct where human bodies are to be interred. They may be buried on private property, though this is an uncommon practice. Most are buried in cemeteries which may be privately owned or owned by a Church, lodge, or a governmental sub-division such as a Veterans cemetery. ***Members of St. Mark's may purchase cemetery plots in the St. Mark's cemetery. Non-members may be buried at St. Mark's. Contact the Church office for details.***

Do I need to purchase a cemetery lot ahead of time? When cemetery lots are purchased in advance of need, all family members involved should have a voice in the decision. Purchasing a cemetery lot in advance of need may help avoid hasty decisions and may provide a sense of security.

- Choose a lot in a cemetery that is managed by a reputable person or group. Check with your Better Business Bureau if there are any questions.
- BE SURE that perpetual or endowed-care is spelled out. State law does not make perpetual care mandatory. It merely requires that cemeteries offering it comply with certain financial conditions.
- Inspect the property to know exactly where the lot is located.
- Compare prices per lot and services provided with those of other cemeteries.
- Inquire about charges made for opening and closing graves and any other services. (Sometimes a cemetery that sells lots cheaply will make up for the difference by adding high fees for services later on.)

Cemetery service charges are in addition to the cost of the cemetery lot and charges made by the funeral home for its services and merchandise. Cemetery service charges usually are paid directly to the cemetery by the person arranging the funeral. In some cases, the funeral director

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may make the payment for these costs and will arrange to be reimbursed. Cemetery service charges generally include the cost of opening and closing the grave and interment and recording fees.

You should receive a deed. Generally speaking, a deed does not convey a fee or leasehold interest in real estate. It usually conveys a "right of sepulcher" only--a right to indicate who should be buried in the lot or crypt together with the accompanying right of burial--and is considered as an easement, license, or privilege subject to reasonable rules and regulations of the proprietors of the cemetery.

Are in-ground vaults required for burial purposes? They are not required by State law, however most cemeteries require caskets to be placed in some interment receptacle to reduce the possibility of grave cave-ins. These receptacles may be vaults made of steel-reinforced concrete, steel or fiberglass. Concrete liners may also be used instead of vaults.

What about "green" burials that do not require a casket? A growing number of people are seeking so-called "green burial" options. Green burials can be whole body burials or the interment of cremains. Generally speaking, green burials eliminate the expenses of embalming, elaborate caskets and headstones. Whole body burials can be as simple as wrapping the body in a shroud and directly burying in the ground. As of 2014, there are two local options for green burials: **Cool Spring Natural Cemetery** on the grounds of Holy Cross Monastery in Berryville, VA (www.virginiatrappists.org/cemetery/) and **EcoEternity Forest at Camp Highroad** in Middleburg, VA (www.ecoeternity.com/our-forests/virginia/the-blue-ridge-mountains.html). Cool Spring allows for both whole body and cremain burials; Camp Highroad allows cremains only.

How do I choose a casket? There is no law requiring a casket, but some container is necessary for handling the body, whether for earth burial or cremation. There is a choice! You can choose (or someone can choose for you) to be buried in caskets made of corrugated cardboard, wood or metals (including bronze and copper). The cost of the casket will be the largest expense item associated with a funeral, and it can be a bewildering experience to have to walk into a selection room and make a choice. This is a personal issue. However, bear in mind that you or someone else will have to decide this issue in a heavily charged, emotional atmosphere. This is just one of those critical areas with which you ought to familiarize yourself before the time of need. Any reputable funeral director should be willing to discuss this question with you. Just remember that the choice rests with you or your survivors. If you want a simple, inexpensive casket, that is your privilege, and it is available. Don't let anyone tell you otherwise.

Is a casket or container necessary for cremation? No. Cremation without burial or funeral casket is specifically authorized by law. However, there may be (and usually are) regulations providing that the human remains intended for cremation arrive at the crematory in a suitable or acceptable container as defined by the crematory.

How do I choose a grave marker? It is up to the family to make arrangements for a grave marker. Most cemeteries have some kind of requirements or limitations on grave markers. If your loved



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one is a veteran he or she may be eligible for a free marker. Details are available with your Veterans benefit package. Directions for St. Mark's grave markers are in the packet of material that comes with your purchase of a cemetery plot.

What type of decorations may I place at a grave? Again, most cemeteries have regulations or guidelines concerning decorations. Keep in mind that the perpetual care you have paid for includes mowing, and plan your decorations to assist the cemetery caretakers with seasonal upkeep.

Fees

The bulk of the cost for funerals is for services of the funeral director. Members are buried from the Church with no cost to the family. Honoraria may be given to the Priest, and there is a "bench fee" for the organist. It is customary to give an offering for the use of the Church, Fellowship Center and/or Parish Hall. The Rector can advise you about appropriate amounts.