

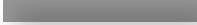
ST. THOMAS EPISCOPAL CHURCH, HANOVER, NEW HAMPSHIRE

FUNERAL CUSTOMARY

PLANNING FOR A LOVED ONE'S DEATH,
OR YOUR OWN



EDITED BY DOROTHY BEHLEN HEINRICHS



O death, where is thy sting?
O grave, where is thy victory?

I Corinthians 15:55

ST. THOMAS EPISCOPAL CHURCH

9 West Wheelock Street, Hanover, NH 03755
(603) 643-4155, extension 101
saint.thomas.hanover@gmail.com
saintthomashanover.org

Rev. Dr. Guy J.D. Collins, Rector
guy.collins@dartmouth.edu
(603) 643-4155, extension 105.

In a pastoral emergency or to report a death,
call the Rector's cell phone: (603) 277-0064

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INTRODUCTION

The Gift of Death

While it is easy to speak of the gift of life, it is harder to speak of death as a gift. To even think of death as a gift might seem strange. But if we believe that life is a gift, then it also makes sense to recognize how the conclusion to life is just as special as its beginning. Christianity itself has always taught that death is not the end of life. Whether or not you believe that to be true, I can promise you that it is possible to have a holy death: a death that does not seem to be anything other than a pure gift, a natural and sacred transition out of life as we know it.

We spend enormous time planning for a birth. This booklet reflects the belief that it is equally important to plan for death. Whether you wish to make plans for the end of your own life or are dealing with the death of a loved one, I hope you will find this material useful. Just as we do not all live life the same way, so we do not all deal with death in the same way. But we do all benefit from knowing what choices we have. While not everything in this collection will fit with your current circumstances, we hope it will help you prepare for what lies ahead.

It is always appropriate for members of the Christian church to inform next of kin and clergy of their wishes regarding the end of their life. We hope this material will also help you start a conversation with your own loved ones. In the back of this booklet you will find useful forms. Filling them in is a start. However, most of these forms are only helpful if you also share them with others—family, church, legal or medical professionals. Informing our loved ones of our wishes at the end of life can constitute a gift all its own; and each of us can try to give those we love, but can no longer see, the gift of carrying out their wishes.

May the blessings of God be upon you in this holy task, and may you always know the immensity of God's love for you and for your loved ones.

In Christ's peace,

Guy Collins

PLANNING FOR DEATH

The crisis of death in a family forces sudden, complicated, and far-reaching decisions on those responsible for arrangements. We are faced with many options at a time when we may be least capable of making appropriate decisions. Difference of opinion within the family may arise which, although understandable, may add an extra burden to the grief the responsible loved one feels.

For these reasons, planning for your own death is an act of love.

In most states the next of kin bears the legal responsibility for decisions at the time of death. However, you will want to make clear your wishes, beliefs, and values not only to your next of kin but to everyone affected by your choices.

This booklet will help guide you through the planning and discussion. The St. Thomas Church clergy are available to help you throughout the process, and can even offer to participate in discussions with those who may find the subject painful or uncomfortable. The Church is a supportive and healing community, ready at all times to support those closest to the departed. We have been made one in Christ; it is our privilege to share one another's burdens.

To make the best use of the material:

1. Read through the entire booklet and review the forms. Begin your planning process now. If you wish, discuss any questions or concerns with a member of the clergy.
2. Fill in any appropriate forms. Ask your spouse and other family member to complete their own, including the Advance Care Directive Form. (See page 33 of this booklet.) There is no law in New Hampshire or Vermont that gives your next of kin the legal authority to speak for you about medical decisions, so you must

give this directive in advance.

3. Keep a copy of the completed forms in your home. Give a second copy to the church office at St. Thomas, and distribute other copies to your next of kin and others who may oversee your funeral arrangements—such as your attorney or funeral director. Ask recipients for feedback; they may have useful concerns or perspectives. Amend the form if necessary.
4. If you wish, make pre-funeral arrangements with a funeral director.
5. When death nears for you or a loved one, notify the church so that the sacraments and care of the Body of Christ may be provided.
6. When the death of a loved one has occurred, call the clergy immediately, regardless of the hour. They will help in any way they can, including accompanying the person charged with arrangements to the funeral home. In addition, the attending physician should always be notified as soon as possible.

PROLONGATION OF LIFE PRINCIPLES OF THE EPISCOPAL CHURCH

(Digested by Judith Esmay for St. Thomas Church)

Human life is sacred, and death is part of life. The intentional taking of a human life is morally wrong and unacceptable—even when the act is done by humane means and even when prompted by the desire to relieve suffering caused by incurable illness. The sanctity of life is not morally offended, however, by palliative treatment intended only to relieve the pain of such suffering, even when it is known that such treatment may result in hastened death. Moreover, the sanctity of life does not impose a moral obligation to prolong the act of dying by extraordinary means and costs when an ill person is close to death and has no reasonable expectation of recovery.

Those who contemplate the withholding or withdrawal of life-sustaining systems from comatose persons for whom there is no reasonable expectation of recovery are urged to seek the advice and counsel of the church community. The decision to withhold or withdraw life-sustaining treatment should rest ultimately with the patient or the patient's surrogate decision maker. Where health care providers cannot in good conscience honor the desires of the patient, the patient may be transferred to another facility or physician willing to honor the patient's request, provided that the patient can be readily, comfortably, and safely moved.

Church members are encouraged to prepare advance written directives, or “living wills,” while health and competence permit. Obedience to any such advance written directive by a person responsible for so doing is a loving and moral act.

MINISTRATION AT TIME OF DEATH FROM THE BOOK OF COMMON PRAYER

(Page 462 and following)

When a person is near death the Minister of the Congregation should be notified, in order that the ministrations of the Church may be provided.

LITANY AT THE TIME OF DEATH

When possible, it is desirable that members of the family and friends come together to join in the Litany.

God the Father, *Have mercy on your servant.*

God the Son, *Have mercy on your servant.*

God the Holy Spirit, *Have mercy on your servant.*

Holy Trinity, one God, *Have mercy on your servant.*

From all evil, from all sin, from all tribulation, *Good Lord, deliver him.*

By your holy Incarnation, by your Cross and Passion, by your precious Death and Burial, *Good Lord, deliver him.*

By your glorious Resurrection and Ascension, and by the Coming of the Holy Spirit, *Good Lord, deliver him.*

We sinners beseech you to hear us, Lord Christ: That it may please you to deliver the soul of your servant from the power of evil, and from eternal death, *We beseech you to hear us, good Lord.*

That it may please you mercifully to pardon all his sins. *We beseech thee to hear us, good Lord.*

That it may please you to grant him a place of refreshment and everlasting blessedness, *We beseech you to hear us, good Lord.*

That it may please you to give him joy and gladness in your kingdom, with your saints in light, *We beseech you to hear us, good Lord.*

Jesus, Lamb of God: *Have mercy on him.*

Jesus, bearer of our sins: *Have mercy on him.*

Jesus, redeemer of the world: *Give him your peace.*

Lord, have mercy. (*Christ, have mercy.*) Lord, have mercy.

Our Father, who art in heaven, hallowed be thy Name, thy kingdom come, thy will be done, on earth as it is in heaven. Give us this day our daily bread. And forgive us our trespasses, as we forgive those who trespass against us. And lead us not into temptation, but deliver us from evil.

The officiant says this Collect

Let us pray.

Deliver your servant, *N.*, O Sovereign Lord Christ, from all evil, and set *him* free from every bond; that *he* may rest with all your saints in the eternal habitations; where with the Father and the Holy Spirit you live and reign, one God, forever and ever. *Amen.*

A COMMENDATION AT THE TIME OF DEATH

Depart, O Christian soul, out of this world.

In the Name of God the Father Almighty who created you;

In the Name of Jesus Christ who redeemed you;

In the Name of the Holy Spirit who sanctifies you,

May your rest be this day in peace, and your dwelling place in the Paradise of God.

A COMMENDATORY PRAYER

Into your hands, O merciful Savior, we commend your servant *N.* Acknowledge; we humbly beseech you, a sheep of your own fold, a lamb of your own flock, a sinner of your own redeeming. Receive *him* into the arms of your mercy, into the blessed rest of everlasting peace, and into the glorious company of the saints in light. *Amen.*

May *his* soul and the souls of all the departed, through the mercy of God, rest in peace. *Amen.*

BURIAL PRACTICES

Three choices are commonly available for the final disposition of the body after death: traditional full body burial, cremation, and donation of the body to a medical school. Each option includes the possibility of organ and tissue donation.

TRADITIONAL FULL BODY BURIAL

The national average cost for the full burial services of a funeral home in 2013 was \$8,000. In Hanover the cost will probably come closer to \$10,000 (see the budget below). This includes all funeral home services, including removing the body from the place of death, embalming, providing vehicles to and from the funeral home to church and gravesite, a mid-priced casket, and a vault.

Local mortuaries carry caskets ranging in price from \$750 to \$6,000. You may build your own casket or have one made; the only requirement is that the casket be able to fit into a burial vault. A burial vault is required by law, to prevent the ground from subsiding. Locally made plain pine coffins can be purchased; ones with dovetailed corners may be purchased for \$2,200.

Not included in the \$8,000 average funeral home charges are a burial plot and marker, and grave opening. A burial plot for a Hanover resident in the Pine Knoll Cemetery—the only one available in the town—costs \$600; \$2,000 for a nonresident. In Norwich the cost for a resident is \$500. In Hanover, a single burial plot must have a flat marker; you may place a standing monument if you purchase a double plot.

A funeral home may assist the family in applying for Social Security death benefits for survivors as well as any veteran's benefits for which survivors may be eligible. Veterans are eligible for an

American flag to be draped over the coffin and a free marker for the grave, as well as military honors if requested.

Budget

- \$8,000 funeral home (embalming, transportation, casket, vault, visitation)
- \$600 burial plot (\$500 in Norwich)
- \$600 grave opening fee (\$500 in Norwich)
- \$300 average honorarium to clergy (discretionary for members of St. Thomas)
- \$250 average honorarium to organist (\$225 for services at St. Thomas)
- \$250-400 flowers for visitation and at the church

Total: \$10,000+

If the funeral home dresses the body and does the hair and applies cosmetics, an additional \$185 will be added to the total cost.

ORGAN AND TISSUE DONATION

Out of death may come life; a single organ donor may save as many as eight people. Each day, 18 people die while waiting for an organ. As of this writing, 118,474 people were on waiting lists. People of all ages can sign up to be donors; even people in their eighties can register. Discuss your wish to become an organ donor with your family immediately. If a death is unexpected, it can be very difficult for a family to make this important decision in a timely manner.

Registration is easy. Just sign up when you renew your driver's license; or register on organdonor.gov.

A final note: You do not have to die to give the gift of life. Simply donate blood regularly. If you are between 18 and 44, consider signing up on the national bone marrow registry (800) 627-7692.

DIRECT CREMATION

In direct cremation the body is taken from the place of death and cremated without embalming, no sooner than 48 hours after death. There is no need for a casket or vault. The average cost nationally for this kind of simple cremation is \$2,495. This includes a mid-priced urn (prices range from \$225 to thousands of dollars). The cost will be lower if you do not order an urn.

The body is cremated in a rigid cardboard box and the remains, now called *cremains*, are presented to the family in a sealed container. The ashes may be buried on any property you own. To bury cremains anywhere else, you need written permission of the property owner.

Cremains may also be dispersed. If you plan to scatter them, you will want to make sure your funeral director powders them. (Cremains prepared for burial are in a granulated, coarse form resembling cinders, which are difficult to scatter.) Powdered cremains may be advisable for a large person if you wish to hold them in an urn.

For parishioners who wish to be interred on church grounds, a single niche in the Columbarium costs \$1,000; \$2000 for a double space. Interment (burial in the ground) in the Memorial Garden may be obtained for \$200. The funds go to maintenance of the perennial gardens.

Budget

\$1,495 cremation and professional services
\$800 flowers, honoraria
\$200 burial space
\$100 grave opening fee

Total: \$2,695

TRADITIONAL CREMATION

This is a combination of the first two choices. The body is present for a traditional funeral service and is later cremated and the ashes buried or dispersed. The body will be embalmed, and a casket may be purchased or rented; rental fee is approximately \$900. Or you may choose a cremation casket used for both the service and the cremation; it will range in price from \$800 to several thousand dollars.

Budget

\$1,495 cremation and professional services
\$525 embalming
\$900 rented or cremation casket

Total: \$3,000+

DONATION OF THE BODY OR ORGANS FOR MEDICAL RESEARCH

In this choice—the least expensive option—the body or some of its organs are donated for transplant or for medical research.

Only the donor—that is, the person whose body will be used—can make arrangements. (Anna Jane Behlen called these arrangements “applying to medical school.”) To donate to the Dartmouth Medical School you must be 21 or older, reside in New Hampshire or Vermont, and death must occur in one of those states. Even if you are fully registered, the body may be declined. Dartmouth may turn down a donation if the facility is at capacity or because of trauma, infectious diseases, pancreatic cancer, amyotrophic lateral sclerosis (Lou Gehrig’s disease), various vascular diseases, open wounds, extreme malnutrition, or morbid obesity. If you do decide to donate,

you need to have alternative plans in case Dartmouth declines to accept the body.

Medical studies may take as long as two years to complete. All bodies are cremated at the completion of studies and the cremains are returned to next-of-kin or to a designated funeral director. If preferred, cremains will be interred at Dartmouth's communal cemetery plot in Hanover.

Late each May, the first-year students at the Geisel School of Medicine hold a memorial service at Rollins Chapel to remember and honor those whose final gift advanced their medical knowledge. To pursue this option, call the Anatomical Gifts Office, Geisel School of Medicine at Dartmouth, (603) 650-1636.

THE RITES OF BURIAL

At the center of burial practices are the rites of the Church. These rites accompany the disposition of the body, give dignity and meaning to the end of life, and enable the community to recognize the loss of its members and to support one another. Our rites focus attention on the reality of death and help us sever the relationships which exist in this life. They let us express faith in the promises of the Gospel and to bear witness to the loving presence of God in our midst.

To be sure, mourning will continue. The rites cannot fully accomplish these tasks, encompass all the mourning, or express every current thought and feeling. They nonetheless comfort and uplift us in the hope of the Resurrection.

The rites of the Church are appropriate at three junctions in the passage from life into death: the Church's ministry to the dying person and family, the funeral service in the church, and committal at the final resting place.

PRE-FUNERAL SERVICES

Although such services are not strictly a part of the funeral, the Episcopal Church provides resources and suggestions for prayer, reflection, and worship prior to the Burial of the Dead. When death is imminent, the family may be gathered. The St. Thomas clergy should be called so that a priest may be present. Holy Communion may be administered and prayers offered with and for the dying. The sacraments of Penance/Reconciliation of a Penitent (Book of Common Prayer, page 447) may also be administered. A priest or layperson or a member of the family may lead those gathered in prayer. A "Litany at the Time of Death" is provided for this purpose in the Book of Common Prayer and in this booklet. It is most appropriate for the dying person to participate in the prayers, if possible.

After death, it may be desirable for family and friends to gather for prayer and reflection prior to the funeral. This gathering might provide logistical information, spiritual support, or both; the “Litany at the Time of Death” or “Prayers for a Vigil (Book of Common Prayer, page 465) may be used along with a reading from the Holy Scripture. These may be led by clergy or laypersons.

THE FUNERAL LITURGY

“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.” (Book of Common Prayer, page 490). The time of the service should be made in consultation with the ministers and set so that most people who would want to be present can be. If the family wishes, the funeral may be held in the evening with interment (committal) earlier in the day, or even the following day.

“Baptized Christians are properly buried from the church.” (Book of Common Prayer, page 490.) This is where we were baptized and began our eternal life; where we were nourished with Holy Communion; where we met in prayer and fellowship; and where Christians should be brought as they enter upon their heavenly inheritance.

If brought into the church, the body is greeted by the Celebrant. The Celebrant may say prayers provided in the Book of Common Prayer (pages 466-467) while members of the Altar Guide cover the coffin with the pall or flag. At the time of the funeral, the family and friends are seated in the nave. The service begins with a solemn procession to the front of the church where the coffin has already been placed and where it will remain throughout the service.

THE BURIAL OF THE DEAD

This rite normally includes Holy Communion. If for some reason communion is not appropriate, the Book of Common Prayer provides a Burial Office in either traditional (Rite I) or contemporary (Rite II) language. The clergy plan the details of the funeral in consultation with the family. Within the seemingly rigid format of the prayer book there is a great deal of flexibility and range of options.

Readings: A selection of readings and psalms from Holy Scripture is provided with the Prayer Book rites (Book of Common Prayer, pages 470-480 and 494-495); but other lessons may be chosen. Other options are provided in the Book of Lesser Feasts and Fasts and the Book of Occasional Services. The appointed lessons of the day, week, or season may also be used. A member of the family or other lay person, or both, may read the lessons and lead the psalms.

Homily: A funeral homily or sermon may be preached at St. Thomas. The homily should speak the Gospel of hope in the Resurrection, invoke prayer for the departed and loved ones, encourage support for one another, and lend courage to move on. The homily should be personal without being sentimental. A family member may deliver an address in lieu of, or addition to, the homily. This choice should not be taken lightly; it is a difficult task for someone to perform in the midst of grief. When family members speak, their words are “tributes,” not eulogies.

Music: Organ and instrumental music can set the mood for the service; its tone should be uplifting. Family favorites which are faith-affirming may be chosen. A list of suggested hymns may be found in the back of this booklet. The Celebrant or organist may assist you in making selections.

Flowers: Church flowers may be provided by the family. Two arrangements are allowed, one on either side of the cross on the Altar. Flowers are not placed over the coffin or elsewhere in the church. Flowers from the funeral home may be brought to the church; check with the flower committee.

Bulletins: A printed funeral service bulletin may be helpful, especially if a number of those who will be present are not members

of the church. The parish administrator will put this together in collaboration with the family and clergy.

Fees: There is a \$225 fee for the services of the Organist/Choirmaster. However, there are no other charges to parish members for the service in the church or for having visitation and or the body lying in state in the church. (A member of the parish is one who actively supports the parish and whose name appears in the parish directory.)

Reception: You may wish to plan a reception in the parish hall so that your family can greet people after the service.

THE COMMITTAL

The Committal is the last of the Church's burial rites, the final act of giving the body or ashes back to the elements, and of letting go. Thus the grave, garden, columbarium, sea or cemetery chapel is the most appropriate place. The Committal service itself is a short one, consisting of an opening anthem, words of committal, prayer, and dismissal. The Committal may be said in the church if circumstances such as inclement weather make the gravesite impractical. It may also be said before the service in the church or prior to cremation.

At the cemetery, the coffin is usually lowered into the vault. Family members are encouraged to wait for the lowering, and then to place earth on the coffin. Family may remain at the gravesite as long as they wish. The vault will be sealed after family and friends have left the gravesite.

Cremains to be interred are buried some time after the funeral with only the celebrant and the sexton present, using the Committal in the Book of Common Prayer (pages 501-505).

Ceremonies by fraternal or other groups are best conducted at a home, funeral home, or meeting place rather than the church. If such groups want to have a gravesite ceremony, this should precede the Committal.

OTHER SERVICES OF THE CHURCH

There are a number of opportunities for liturgies relating to death. If the burial of a loved one is to take place at such a distance that friends and family are not able to attend, a separate memorial Eucharist might be celebrated. A second reason for an additional service might be the desire for the celebration of a memorial Eucharist before or after the funeral when, for whatever reason, the Holy Communion is not celebrated in the context of the funeral.

Another option is a memorial service for the family and close friends somewhat later, in addition to the funeral. For example, after a particularly untimely or tragic death, the family may be somewhat more prepared to reflect and celebrate at a later date.

As you begin to plan, we suggest you read through the burial rites in the Book of Common Prayer (pages 462-507). The Church's rites have both the purpose and flexibility to bring profound meaning to our passage into eternal life.

THOUGHTS ABOUT PREPARING FOR THE END OF LIFE

We do not know what the next moment will bring. As a nurse, I have witnessed life's unpredictability; and as an accident victim and a widow I have experienced it personally. In November of 2011, I was hit by a car when crossing Wheelock Road, just outside St. Thomas. I suffered two broken vertebrae in my neck, a mild concussion, a brain bleed, and bruising all over my body.

Life's precious and precarious nature had hit home, literally, several years before that, when my husband, Sam, was diagnosed with metastatic cancer. As the disease progressed over the following ten months, we began to talk about his dying. Sam was a faithful parishioner of St. Denis Church and occasionally attended St. Thomas. We chose Hospice Care. We were sustained by the prayers of the St. Thomas Prayer Chain Ministry and of many others, including the St. Thomas family. Guy also came to visit, as well as Sam's clergyman, Father Becket Soule. These caring acts meant so much to us.

Sam and I prayed and talked about his wishes for a funeral service. While he didn't have much to say about the service itself, he did know what hymns he wanted. I spoke to him about going to his "heavenly home." I like to think that loved ones who have gone before would be there to meet him; including his father, who had died unexpectedly at 44; a sister who died in infancy; as well as his mother and brother.

Two of our sons and a daughter-in-law came to visit us on Palm Sunday, and on Holy Saturday our granddaughter Grace was scheduled to be baptized at St. Thomas. "Have a good baptism," Sam said to me the night before. At the time I didn't know why he said that. Now I believe this was Sam's way of telling me he was ready.

The following Monday morning Sam woke me up saying, "Doris, I'm still alive." He sounded so disappointed. That evening he died so peacefully that, thinking I was imagining things, I got out my stethoscope and listened for his heartbeat. What a comfort it was for

me to be with him. I had been with many patients at the time of death but not with a family member.

As I look back on that time I think about all the support Sam and I had. I had cried while his cancer progressed, thinking about what he was going through and the coming loss for my family and me; but I was able to share updates and my feelings with family, close friends, and my St. Thomas family. Dartmouth-Hitchcock and Hospice supported me as well. Although I felt sadness it was also a relief knowing I did the best I could for Sam. One cannot go through these things alone. Since my children do not live locally, it helped them to know of the support I had. After Sam died I decided to have my children's phone numbers on file at St. Thomas. I made up a business card with my information on the front and my children's phone numbers on the back. I have given this card to a number of my friends as well as to the church office.

Most of us would rather not think about death ahead of time, with the result that many families are left to hurriedly arrange funerals for loved ones, wondering if they have done the right thing. To put in writing what we would want for the funeral service is important to our families and our clergy.


And so I have put together what I would like for my own funeral service.

-- Doris J. Zappala

SUGGESTED HYMNS

- 151 From deepest woe I cry to thee
180 He is risen, he is risen
191 Alleluia, alleluia! Hearts and voices
194 Jesus lives! thy terrors now (also 195)
199 Come ye faithful, raise the strain (also 200)
208 Alleluia! the strife is o'er, the battle done
210 The day of resurrection!
287 For all the saints, who from their labors rest
326 From glory to glory advancing
338 Wherefore, O Father, we thy humble servants
344 Lord, dismiss us with thy blessing
354 Into paradise may the angels lead you
355 Give rest, O Christ, to your servants
356 May choirs of angels lead you to Paradise on high
357 Jesus, Son of Mary
358 Christ the Victorious, give to your servants
429 I'll praise my Maker while I've breath
444 Blessed be the God of Israel
447 The Christ who died but rose again
455 O Love of God, how strong and true (also 456)
473 Lift high the Cross
487 Come, my Way, my Truth, my Life
499 Lord God, you now have set your servant free
517 How lovely is thy dwelling place
560 Remember your servants, Lord
620 Jerusalem, my happy home
621 Light's abode, celestial Salem (also 622)
623 O what their joy and their glory must be
625 Ye holy angels bright
635 If thou but trust in God to guide thee
636 How firm a foundation, ye saints of the Lord (also 637)
645 The King of love my shepherd is (also 646)
658 As long as the deer for cooling streams

662 Abide with me: fast falls the eventide
663 The Lord my God my shepherd is
664 My Shepherd will supply my need
665 All my hope on God is founded
666 Out of the depths I call
668 I to the hills will lift mine eyes
680 O God, our help in ages past
687 A might fortress is our God (also 688)
690 Guide me, O thou great Jehovah
692 I heard the voice of Jesus say



O come, let us sing unto the Lord;
let us make a joyful noise to the
rock of our salvation.

Psalm 95

STEWARDSHIP IN DEATH

St. Thomas Church has nurtured the faith and enriched the lives of more than seven generations of Upper Valley residents and Dartmouth College students. You are invited to become a member of the Bishop Chase Society by making a planned gift to St. Thomas. Your gift will help secure the church's financial future so it can continue to strengthen and nurture the Christian faith in our community for generations to come.

There are a number of ways you can make a planned gift. These include a bequest, a life income plan, charitable lead trust, and retained life estate. Regardless of your financial position, all church members can, with careful planning, provide for the future of the church. In addition, planned gifts can provide improved estate management and important tax benefits.

BEQUESTS

A simple way to make a planned gift is by a provision in your will. It can be changed at any time during your life and is fully tax deductible for estate purposes. A bequest can be for a specific dollar amount or a percentage of your estate; a transfer of assets such as securities, real estate, tangible personal property or intangible properties such as patents or copyrights; retirement accounts or insurance policy assets; estate residuary after all costs and distributions have been made; contingency in which the church becomes the beneficiary only if the named beneficiary is unable to accept the bequest. To include St. Thomas in your will, you may wish to use one of the following:

I give, devise, and bequeath to St. Thomas Church, 9 West Wheelock Street, Hanover NH 03755, the sum of \$____, to augment the church's endowment fund. *Or:*

I give, devise, and bequest ___% of the rest, residue, and remainder of my estate to St. Thomas Church, 9 West Wheelock Street, Hanover NH 03755, to be used for general purposes.

LIFE INCOME PLANS

Life income plans offer the opportunity to dedicate a substantial gift to the church while retaining the income from that gift to support you or your loved ones for life. These may include a Charitable Remainder Trust, a Charitable Gift Annuity or a Pooled Income Fund. The advantages of a life income plan include payments to you or another for life, an immediate tax deduction and subsequent annual tax free distributions, a chance to increase income while reducing tax on appreciated assets and reduced estate taxes.

A congregant with a dual affinity for Dartmouth College and St. Thomas may set up a Charitable Remainder Trust or Charitable Gift Annuity at Dartmouth and name 50% of the remainder to the church and 50% to Dartmouth College. The same goes for setting up life income plans at Dartmouth-Hitchcock (50% could go to Mary Hitchcock Memorial Hospital, and 50% to St. Thomas Church).

CHARITABLE LEAD TRUST

The lead trust permits the transfer of significant funds at a steep discount to reduce or eliminate any gift tax due. Payments under a lead trust are made to the church for a specified number of years. At a time designated by you, trust assets are transferred back to you or a younger member(s) of your family.

RETAINED LIFE ESTATE

If you own real estate that you do not wish to pass through your estate but prefer to enjoy throughout your life, you may make a gift of the property to the church while retaining the use of it during your lifetime. The property can be your primary residence, a second home, a farm, or undeveloped land. In gifting property you receive an immediate tax deduction while using and maintaining the property and continuing to pay taxes and insurance premiums.

Should you choose to invest monies that will ultimately go to the church, members of the St. Thomas Planned Giving Committee can assist you by placing those funds with the Episcopal Church Foundation which manages a large pool of funds.

ENDOWED ANNUAL PLEDGE

St. Thomas relies on your annual pledge. You can assure that your pledge continues in perpetuity by endowing an annual fund gift. Simply multiply your pledge by 20. If you pledge \$1,000 a year, make provisions to leave the church \$20,000; every year to perpetuity, you will continue to support your church home.

We are stewards of God's bounty. For a brief period we are given time, energy and resources. What we do with these gifts ultimately defines the character of our life and the depth of our spiritual understanding. Gift planning is one expression of the wise use of the personal resources with which God has entrusted us.

For more information, contact Bob Strauss (603) 643-9085, bobstrauss15@gmail.com; or Dorothy Behlen Heinrichs (203) 257-2689, nhdorothy@gmail.com.

HOW TO WRITE AN OBITUARY

In the Upper Valley, some people doubt that an acquaintance has died until they see a proper notice in *The Valley News*. An obituary can constitute a significant piece of social history, a document of the kinds of lives people lived in our time. This is a task best performed by the subject of the obituary. Some people are reluctant to write their own, just as some are reluctant to write a will; but after a death it is tiresome for the survivors to add to other necessary tasks a piece of English composition that will do justice to the deceased. Things are even more tiresome if survivors must do research to obtain or verify the information. Some newspapers will print a brief notice of death, with “full obituary to appear later,” but that merely postpones the work for the survivors.

A draft in prose is best, with spaces to be filled in with dates and with details of the service. Short of that, a c.v., a list of offspring, notes on those activities important in one’s life, are invaluable to relatives trying to remind or inform readers of what you have done. (You will find an obituary form on the following pages.) Draft obituaries can be left with a reliable relative, a lawyer, a former employer, etc.

A couple of days of reading obituaries in *The Valley News* will give you the standard outline. The dateline is usually the place of last residence (even if you died in a hospital in another town). Then follows the announcement of the person’s death and the date and place thereof. About the cause of death, some notices are quite specific, some generalized (“after a brief/long illness”), some consider it none of the readers’ business.

What follows is usually the date and place of birth, the parents’ names, the deceased’s education and professional career (which usually involves moves from one town or state to another), public service, and

the like. This is the place where special achievements can be noted. Readers do want to learn these things; they may not have known what you did earlier in your life. Then spouse and date of marriage, followed by offspring, surviving siblings, etc.

You may suggest that people make a donation in your memory to your church, college, or another organization. It is customary to close with announcement of the service to be held.

- Peter Saccio

DEATH NOTICE AND OBITUARY OUTLINES

PAID DEATH NOTICE OUTLINE

Full name of deceased

Age

Date of death

Place (city) of death

Survivors

Funeral/funeral home information

Sample Paid Death Notice

Smith, Jane E., 96, on June 5, in Norwich. Beloved wife of the late James, mother of Linda Jones (Thomas) and John, sister of Harry. Three grandchildren. Visitation Tuesday 7-9 p.m. and Funeral Wednesday 10 a.m. at Rand Wilson Funeral Home in Hanover.

FULL OBITUARY OUTLINE

Full name of deceased

Age

Date of death

Place (city) of death

Cause of death

Place of birth

Place (city) of residence

Length of time lived in the Upper Valley

Previous major places of residence

Work history

Military experience

Colleges and local high schools

Memberships in organizations

Volunteer work

Honors

Any other interesting facts about the deceased

Names of all spouses (include previous marriages; if a spouse is deceased, the year of death)

Names and current cities of residence of survivors, including children, siblings and parents; number of grandchildren

Date, time and location of funeral or other service

Memorial contributions to be made in lieu of flowers (name and details of charity)



Jesus said unto her, I am the
resurrection, and the life; he that
believeth in me, though he were
dead, yet shall he live.

John 11:25

ADVANCE CARE AND BURIAL INSTRUCTION FORMS

ADVANCE CARE DIRECTIVE RESOURCES AND FORMS

New Hampshire Advance Care Directive Form: This form has two sections: Durable Power of Attorney for Health Care, and a Living Will. You can obtain the form at the St. Thomas Church office, or download it online. The easiest way is to go to HealthyNH.com and enter “ACPG” in the search box.

State of New Hampshire Decision Making Resources: This excellent online resource includes an advance care planning guide, a handbook for making medical decisions for someone else, a way to order Do Not Attempt Resuscitation identification jewelry, and more. Go to healthynh.com/decision-making-resources.html.

Vermont Advance Care Directive Short Form: Choose an “agent” to make your health care decisions for you, set treatment goals and wishes, and determine limitations of treatment. Copies are available in the St. Thomas church office, or go online to vtethicsnetwork.org/forms.html.

Taking Steps: Planning for Critical Health Care Decisions. This booklet by the Vermont Ethics Network helps you make choices about medical care. It contains the appropriate forms and worksheets for advance directives and durable power of attorney. You can buy it for \$6.50 (including shipping) at vtethicsnetwork.org/publications.html.

BURIAL INSTRUCTION FORM AND BURIAL OF THE DEAD LITURGY PLANNING FORM

The burial instruction form allows you to give personal information (including insurance and the location of lockbox keys) and document your wishes for memorial contributions, funeral, and burial or interment details. You can obtain this form in the St. Thomas church office. After you complete it, you should sign it in front of named witnesses and give copies to family, trusted friends, or your attorney; as well as to the church office.

The Burial of the Dead Liturgy planning form lets you choose which of the two Episcopal Church rites to use, while enabling you to select prayers and music. This form, too, can be obtained from the St. Thomas office.

FUNERAL HOMES AND RESOURCES

Hanover: Rand Wilson Funeral Home, 11 ½ School Street, (603) 643-2552

Lebanon: Ricker Funeral Home, 56 School Street, (603) 727-4589

Woodstock: Cabot Funeral Home, 32 Rose Hill, (802) 457-1222

Bradford: Hale Funeral Homes, 187 Plain Road, Bradford (802) 785-4667

White River Junction: Knight Jeffrey Funeral Home, 903 Hartford Avenue, Hartford (802) 295-2100

The Dartmouth-Hitchcock Aging Resource Center

46 Centerra Parkway, Lebanon, (603) 653-3460

The Center provides information, education, and support. It has Advance Directive forms for Vermont and New Hampshire and can answer questions about those as well as assist with Advanced care planning.

Cremation Society of New Hampshire, csnh.com, (800) 493-8001

Anatomical Gifts Program, Geisel School of Medicine, Dartmouth College, (603) 650-1636

New England Organ Bank, neob.org, (800) 446-6362

Visiting Nurse Association & Hospice of Vermont and New Hampshire, (888) 300-8853

Vermont Ethics Network, vtethicsnetwork.org, (802) 828-2909

BIBLIOGRAPHY

C.S. Lewis, *A Grief Observed*

“Written after his wife's tragic death as a way of surviving the ‘mad midnight moment,’ *A Grief Observed* is C.S. Lewis's honest reflection on the fundamental issues of life, death, and faith in the midst of loss.... This is a beautiful and unflinchingly honest record of how even a stalwart believer can lose all sense of meaning in the universe, and how he can gradually regain his bearings. - Amazon

Forward Movement Productions, *Preparing for Death; and Grief: How to Bear It, How to Share It.* (800) 543-1813, orders@forwardmovement.org

E. Kubler-Ross, *On Death and Dying*; and *On Grief and Grieving* (coauthored with David A. Kessler)

On Death and Dying teaches the five stages of death: denial, anger, bargaining, depression, and acceptance. *On Grief and Grieving* applies these stages to the grieving process and weaves together theory, inspiration, and practical advice, including sections on sadness, hauntings, dreams, isolation, and healing.

Ira Byock, *Dying Well*; and *The Best Care Possible: A Physician's Quest to Transform Care Through the End of a Life*

“Nobody should have to die in pain,” says this medical doctor and expert on palliative care. “Nobody should have to die alone.” *Dying Well* shows you how to deal with doctors and loved ones to achieve the best outcome. Byock, one of the nation's foremost palliative-care physicians, argues that how we die represents a national crisis. While *Dying Well* offers personal advice, *The Best Care Possible* seeks to start a national conversation about dying.

Hank Dunn, *Hard Choices for Loving People: CPR, Artificial Feeding, Comfort Care and the Patient with a Life-Threatening Illness*

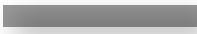
The author brings to the subject decades' experience as a chaplain in a nursing home, hospice program, and hospital. *Hard Choices* started as a booklet Dunn handed out to help families with end-of-life choices. The book has sold three million copies and it now in its fifth edition.

Bryan Mellonie and Robert Ingpen, *Lifetimes: The Beautiful Way to Explain Death to Children*.

With simple language and lavish illustrations, this book explains the death of plants, animals, and people, and shows how dying is as much a part of life as being born. Adults have found *Lifetimes* to be a comfort; it's a good idea to have children read it before someone close to them dies.

ACKNOWLEDGEMENTS

We are grateful to the many people who made this booklet possible. St. Paul's Episcopal Church in Pittsburgh, Pennsylvania, created the model for our work. The Plan Your Own Funeral Class of 1998 produced valuable ideas and material. Thanks to Peggy Sanders, Pat and John Hatheway, Jo Bleakley, Kathleen Wine Clark, Fred Moore, Nardi Reeder Campion, and Marjorie Clogston. Thanks also to John Wilson of the Rand Wilson Funeral Home; Judith Esmay; Robert Strauss; Doris Zappola; Peter Saccio; Sandy Curtis; Rick Peck, Director of Gift Planning, Office of Development and Alumni Relations for the Geisel School of Medicine at Dartmouth and Dartmouth-Hitchcock; Jay Heinrichs; and The Reverend Dr. Guy J.D. Collins.



For I am persuaded, that neither death, nor life, nor angels, nor principalities, nor powers, nor things present, nor things to come, nor height, nor depth, nor any other creature, shall be able to separate us from the love of God, which is in Christ Jesus our Lord.

Romans 8:38-39

HOW TO USE THIS GUIDE

Whether you are planning for your own end of life or that of a loved one, this guide will give you, and those close to you, ease of mind.

- Learn your options for the end of life.
- Decide resuscitation and palliative care in advance (page 33).
- Decide on disposition of the body (page 12).
- Choose hymns for the funeral (page 24).
- Consider perpetual stewardship (page 26).
- Write your own or a loved one's obituary (page 29).
- Choose a funeral home, hospice, or organ bank (page 35).
- Request a funeral planning form (see page 34).
- Read books about palliative care, grief, and end of life (page 36).



ST. THOMAS EPISCOPAL CHURCH

Hanover, New Hampshire