

**Funeral and Memorial Service
Guide**

of the

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The Christian Funeral: A Witness To The Resurrection

TABLE OF CONTENTS	PAGE
OUR CHRISTIAN AFFIRMATION ABOUT DEATH	4
INTRODUCTION	5
TYPES OF SERVICE	5
Memorial Services	5
Funeral Services	6
Private Services	6
Fraternal and Lodge Orders	6
Military Services	6
APPROPRIATE MUSIC	6
MEMORIALS	7
HONORARIUMS	7
CHURCH SERVICES PROVIDED, IF REQUESTED	8
MICHIGAN LAW REGARDING DEATH	8
DISPOSITION ALTERNATIVES	9
CEMETERIES AND THE LAW	9
THE COLUMBARIUM IN THE COURTYARD	10
AUTOPSY	10
WILLED BODY	11
ORGAN DONATION	11
A LIVING WILL	12
APPROXIMATE COSTS	12
PRE-ARRANGED FUNERAL PLANNING	13
INCOME AND BENEFITS	13
CHILDREN AND DEATH	14
SUMMARY – WHEN DEATH COMES	14

OUR CHRISTIAN AFFIRMATION ABOUT DEATH

The need of every human being to explain his or her existence is central to every religion. Our concept of life and death derive from the specific religious faith we profess. Christians understand death in the context of their whole faith.

We believe that no event or circumstance can separate us from the love of God made known in Christ Jesus, our Lord. Therefore, we “venture forth in faith,” facing death with the same faith with which we live our lives. “We do not sorrow as those without hope.” (I Th. 4:13) We believe that life does not end in this world but has eternal significance.

Christians believe that God in Jesus Christ has conquered death. This is the very center of the gospel, the Good News of Christ’s conquest over the power of death. “Jesus Christ is risen today” is not only the Easter message, it is the message of every day in the year, and it is the foundation of our trust in God.

This hope of life eternal is not based upon a person’s worth, which could only bring judgement, but upon the graciousness of God. Christians therefore commend to God’s care all those who die, trusting that by God’s grace all who believe will be resurrected to life eternal.

“I am the resurrection and the life; he who believes in me, though he die, yet shall he live, and whoever lives and believes in me shall never die.” - John 11:25-26a

A Prayer

Loving and gracious God, my help in the past, source of my present strength, and my hope for the future, accept my gratitude for being with me during my days of difficulty and transition. Thank you for being my help when helpless, my strength when weak, my hope in despair, my light in darkness, my guide in confusion, my comfort in distress, my savior when lost.

Thank you, too, for the hope and assurance of life's eternal nature and that death is not the end of life. It is not like the period at the end of a sentence but like a comma – marking a transition into a new and different form of life where we continue to live with you and in the hearts and minds of loved ones and friends.

Continue to be with me, and eventually may I sense anew your peace that passes all understanding. Amen.

INTRODUCTION

When death occurs there are a number of responsibilities and decisions that must be taken care of immediately.

Pre-planning funeral services can make this necessity easier.

Pre-planning is simply a mechanism to insure that a person will have the means to offer his/her preferences regarding funeral arrangements.

It also enables a person to arrive at choices reflecting the life lived.

1. Death at home:
 - a. Your first call should be to the funeral director who will assist you with the necessary procedures to follow.
 - b. Contact the minister
 - c. Contact immediate family
2. Death in a hospital, nursing home:
 - a. Sign the release or give authorization for the funeral director to be called. You should also contact the funeral director because there is sometimes a delay in the notification.
 - b. Contact the minister
 - c. Contact immediate family
3. After arrangements are completed fraternal organizations or other clubs and associations should be contacted. Employers of the deceased and survivors should be notified.
4. After the funeral, insurance agents, Social Security and the Veterans Administration should be notified. This is usually done by the funeral director.

TYPES OF SERVICES TO BE PERFORMED BY CLERGY

Services may be held at the Church (Chapel or Sanctuary), the funeral home or at the graveside.

1. Memorial Service:

Held without the body being present, often the body has already been interred or has been cremated. It centers around comforting words from scripture, prayer and meditation. The life of the deceased is remembered. Musical contributions and/or congregational singing may be included.
2. Funeral Services:

Held with the body being present. It centers around comforting words from scripture, prayer and meditation. The life of the deceased is remembered. Musical contributions and/or congregational singing may be included.
3. Private Services:

These services are held as a Memorial or Funeral service for family only.

Viewing the Body:

Many people find viewing the body to be beneficial in their grieving and healing processes. It is appropriate to have viewing at the funeral home or at the church prior to the funeral service; however, the casket is customarily closed prior to the service in the church. When the service is held at the funeral home the casket may be left open during the service; however, it is recommended that the casket be closed prior to the beginning of the service. With the casket closed during the service it allows the family to concentrate on the service and not be thinking about their final viewing. In planning the service with the family the minister will discuss the reasons for having the casket closed during the service.

LODGES AND FRATERNAL ORDERS

Services to honor the dead held by lodges and fraternal organizations are more appropriately held in other facilities than a church and at a time that differs from the time set for the religious funeral or memorial service.

MILITARY SERVICES

Services for members of the armed services are normally held at the cemetery in cooperation with the officiants conducting the graveside burial. Those participating observe military protocol and custom. Such requests should be made known to the clergy and the funeral director.

APPROPRIATE MUSIC

Suggested by organist, with input from the family and the pastor.

MUSIC

Music for the funeral service should be selected on the basis of its appropriateness for Christian worship. The words of songs should express a biblical understanding of God, his mercy and power, and of the meaning of life and death. Congregational hymns are fitting and meaningful. Hymns already familiar to the bereaved take on an added dimension when sung or played for the funeral. When selecting hymns one may ask, does this hymn witness to the resurrection of Jesus Christ, convey the strong comfort of God, and hold up the Christian's hope of resurrection?

Music in the funeral may reflect many moods. It may be meditative, or it may be vigorous and triumphant in tone. It may express sorrow and joy, but the dominant note, of course, should be that of the victory over death.

MEMORIALS

Gifts may be given in memory of the deceased to the Memorial Fund of our church.

Gifts may be designated to:

- 1) The Memorial Fund

Down through the years, the church has received many special gifts and contributions leaving a legacy of love. These gifts have helped to provide countless items which enhance our ministries of worship, nurture, education and service.

OR

- 2) The Endowment Fund

These memorials are greatly appreciated and offer a way to extend the Christian witness of persons.

HONORARIUMS

There is no charge for the services of the minister for those who are in the First Presbyterian Church family. Some families, however, prefer giving an honorarium. If so, the gift may be given directly to the minister or through the funeral director. The family should reimburse any expenses incurred by the minister – such as travel, involving long distance.

When the service is held at the church, an honorarium is appropriate for the service rendered by the church organist and soloists, usually through the funeral director.

CHURCH SERVICES PROVIDED, IF REQUESTED

1. A simple meal after the service. The pastor, after conferring with the family, will advise the funeral committee what type of meal to serve.
2. Food may be taken into the home if the bereaved is incapacitated.

MICHIGAN LAW REGARDING DEATH

Michigan Laws and regulations: What is required and what is not:

1. The funeral director will look after the legal requirements regarding the death certificate, the burial – transit permits and the medical examiner authorizations for cremations.
2. Embalming. Except in certain cases, embalming is not required by law. Embalming may be necessary, however, if you select certain funeral arrangements, such as funeral with viewing. If you do not want embalming, you usually have the right to choose an arrangement that does not require you to pay for it, such as a direct cremation or immediate burial. *[In Michigan the law requires embalming when the death was caused by certain infectious diseases or, with very limited exceptions, when the body is not taken to its final destination (such as a cemetery or crematory) within 48 hours.]*
3. Mausoleum Entombment – As an alternate choice to earth burial some families choose above ground entombment in a crypt which may be outside or within a building.
4. No Michigan law makes you buy a container to surround the casket in the grave; however, many cemeteries require such a container so the grave will not sink in. Either a burial vault or grave liner will satisfy requirements.
5. The law does not require the use of a casket for cremation; however, the crematory requires that the body be encased in some type of rigid container which can be made of fiberboard or composition materials.
6. The next of kin has the right to possession of the body. Transportation of the body by other than the funeral director is normally permitted providing the next of kin agrees and the legal requirements for permits are met.

7. Burial of human remains must be accomplished in an established designated cemetery.
8. There are not rules regarding the disposition of cremains following the cremation process in the State of Michigan. Laws vary from state to state.
9. The law does not require the use of watertight (sealed) or any other specific type of casket.

DISPOSITION ALTERNATIVES

1. Earth burial – Most individuals choose earth burial in a casket as the final location for their human remains. Your funeral director can be a source of assistance to you in making an appropriate casket selection.
2. Cremation – The cremains, if legally permitted, can be scattered at sea, over the mountains, desert; or kept by the family in an urn, placed in a cemetery niche, columbarium, or gravesite. Laws vary from state to state.
3. Organ Donations – If you wish to donate any of your body organs upon death, carry a card in your wallet which states this wish and/or indicate this on your driver's license. You should sign a donor card and notify your next of kin that this is your wish. For information on organ donation, see page 11.

CEMETERIES AND THE LAW

1. Privately owned cemeteries must comply with Cemetery Commission rules which determine the amount and supervise the establishment of perpetual care funds. In our area Floral Gardens Cemetery, Elm Lawn Cemetery and Green Ridge Cemetery are some of this type.
2. The City of Bay City operates Oak Ridge Cemetery and some of the area townships also own cemeteries as well. While these cemeteries come under the public health regulations, as do all cemeteries, they do not come under control of the State in terms of handling perpetual care funds.
3. Some area cemeteries are owned and operated by the Lutheran faith, the Jewish faith or the Roman Catholic faith. These cemeteries usually limit access to members of their respective faith. They are not covered under the perpetual care rules.
4. Cemetery pre-need merchandise sales do not fall under the 100% funding rules in which funeral homes are covered. When a vault or other funeral merchandise is purchased from a cemetery they are not required to put the entire amount in trust to guarantee the availability of funds at the time of death. A funeral home must place all pre-need funds in an approved trust or burial insurance fund so that the money will be available upon death to purchase the desired merchandise.

THE COLUMBARIUM IN THE COURTYARD

Rising costs of land in or near metropolitan areas is making burial in cemetery plots more expensive. Many are considering cremation as an appropriate alternative to embalming. After a review of the Laws of The State of Michigan, a study of Reformed Theology, the early church tradition of burial in the church building, the custom of early American churches of burial in the churchyard, and examining the practices of many churches today, it has been deemed appropriate that the church provide such a ministry to our members who elect to be cremated. Many find great comfort in resting on the church grounds where so many formative and influential life experiences take place, providing a sense of continuity and remembrance in a very personal sense that a municipal or proprietary cemetery cannot convey.

The Columbarium located in the Courtyard has been designed for those who love their Church and have a sense of closeness to it which they would like to preserve, even after death. It is hallowed space, sacred to the memory of those who have departed, maintained in perpetuity as a quiet, dignified place of beauty, eternal peace and serenity.

While a Columbarium may not be of interest to everyone, it is a historically, theologically, and liturgically well established Christian practice which the church is making available. The church office can provide additional information on the costs.

AUTOPSY

When there is a death in your family, you may be required to make an immediate decision as to whether you wish an autopsy to be performed. There is no cost to the family for an autopsy, but it makes the body unusable by a medical school.

1. Medical Examiner autopsy:
The county medical examiner may order an autopsy in any case when a person was not under the care of a physician. In Bay County this usually occurs only in cases of suspected foul play or traumatic death. There is no cost to the family when the medical examiner orders an autopsy.
2. Hospital patient autopsy:
In the case of a hospital death the family or physician may request an autopsy. If they both agree that it would be useful there is no charge in most hospitals.

3. Private autopsy:

In the case of a death in a nursing home or some other place while under the care of a physician the family can request an autopsy; however, there is generally substantial cost to the family.

WILLED BODY

If you wish to will your body to a medical school, you need to contact:

Willed Body Program
Department of Anatomy
Michigan State University
East Lansing, Michigan 48823
Phone: (517) 353-5398

As noted, an autopsy makes the body unusable by a medical school. Also, it must be remembered that at the time of death, the medical school has the right to accept or reject the body.

ORGAN DONATION

If you wish to donate any of your body organs upon death, carry a card in your wallet, which states this, wish and/or indicate this on your driver's license. You should sign a donor card and notify your next of kin that this is your wish.

The telephone number to call at the time of death is 1-800-482-4881. This is a 24-hour number for the Organ Procurement Agency of Michigan. The agency is listed in the Lansing phone book with an Ann Arbor address and a different phone number.

Organ donation does not cause any disfigurement to the body if an open casket is desired. Friends would not know that organs have been donated unless the family chooses to tell them.

Eyes must be donated within 6 hours after death. Kidneys must be functioning at the time of death and donation can only be made if the death occurs within a hospital. This is true for certain other organs.

Organ Donor Websites:

www.organdonor.gov -- the federal government's information site

www.unos.org -- the private organization that coordinates all transplants

LIVING WILLS

The term "Living Will" is a written expression of one's wishes in regard to health and medical care in the event the signator cannot participate in the decision. This document is referred to as a Health Care Power of Attorney, also. The execution of this document gives the power to make important medical decisions to another person. This power includes the ability to make a medical decision that may result in death, if the signator has indicated in the living will that such a decision should be made. An example of such a decision would be the removal of a feeding tube or other medical life support systems if the patient is in an irreversible coma.

Conversely, the decision could be made to maintain any and all life support systems for the patient if that is the signator's expression of intent in the living will. The point of having a living will executed is to express one's intentions about medical or health care in advance of a serious medical problem that results in the patient being unable to communicate. Many people strongly believe in sustaining life through all available means. Other people believe that if the quality of life would be poor or marginal, or if suffering would be prolonged, then use of medicine or life support systems should end, even if the result is death. A living will allows you to make your wishes known so that others can rely on those wishes in making health care decisions for you if you are not able to because of a serious medical problem. Remember that this power becomes effective only if the patient, as determined by the physician, is unable to communicate or participate in the decision.

REGARDING COSTS:

The following is a list of items which you should be aware of when planning a funeral. These costs are generally incurred with the funeral director.

1. Basic services of Funeral Director and Staff, Embalming and other Preparation of the Body.
2. Use of the Funeral Home Facilities and Equipment for Viewing and/or Visitation.
3. Use of the Funeral Home Facilities and Equipment for a Funeral or Memorial Ceremony.
4. Use of Funeral Home Equipment and Staff to transfer the Body to the Church or Graveside for Service.
5. Use of Hearse for initial transfer of remains to Funeral Home and for transport to Cemetery, Crematory, or other place of disposition.
6. Use of Family Limousine, Pall Bearer Car or Flower Car.
7. Printed materials such as a Guest Register, Memorial Folders and Acknowledgement Stationary.

8. Funeral merchandise such as Caskets, Outer Burial Container (vaults), Urns and Monument or Marker.

Other associated costs are the items listed below:

1. Cemetery property, mausoleum crypt or columbarium space, as well as the cost of opening and closing a grave, sealing a crypt or niche or crematory fees. (The family usually settles these expenses prior to the service.)
2. Newspaper notices, certified death certificates, medical examiner permits, honorarium for clergy, organist and other musicians, and family flowers. (These expenses are usually paid by the funeral director for the convenience of the family. The funeral director will then add them to their account.)

Funeral directors have current price lists and can discuss various options and explain the total cost involved.

PRE-ARRANGED FUNERAL PLANNING

Today more and more people are recognizing the value of planning a funeral in advance of the need. It is a thoughtful decision that reduces the stress of having to make all the decisions at the time of need. People pre-arrange for various reasons. Some do it because they have no one else to look after it while others have definite preferences concerning their funeral service and they want their family to be aware of their thoughts. It is important to remember that surviving family members may not always be comfortable with your decisions, so it is good to keep the instructions structured in such a way as to allow family input at the time of death. Don't make them bystanders at a very emotional event in their lives.

Prepayment is also an option. Because each case is different a funeral director can discuss your choices and help you determine if prepayment is the best plan for you.

INCOME AND BENEFITS

Veteran benefits – The family should keep in mind that Veteran's benefits may be available. The Department of Veteran's Affairs will provide a bronze or granite grave marker for an unmarked grave at no cost to the family as well as supply an American flag. In some cases there are financial benefits available from the U.S. or State government. In cases where the dependants are minors or disabled there may be some benefits for survivors. The funeral director can help determine if you should apply for a burial allowance, plot allowance or transportation costs and assist with the application.

Social Security benefits – If the deceased was employed under Social Security and has a surviving spouse and/or minor or disabled children a death benefit is payable. Survivor benefits may also apply. The funeral director generally notifies Social Security of the death which starts the process.

All insurance policies should be examined for possible benefit payments even though the deceased may not have taken out the policy himself or herself. Some accident policies cover the insured and the spouse as well as coverage for dependent children.

CHILDREN AND DEATH

Mental health, the mental health of us all, child and adult, is not the denial of death but the frank acknowledgment of it. Better to say to a child "I could cry too" rather than telling them not to cry. Children should not be entirely protected from participating in the grief of the adult. It is important that they take part in the funeral services and the rituals surrounding it. Children need, at the time of death, not theology but the affirmation of the priority of life over death. Two books that are very helpful to the understanding of both child and adult is Explaining Death To Children, edited by Earl A. Grollman and Freddie The Leaf written by Leo Buscaglia. Both books would be very helpful to read before the need to tell a child about a death in the family. These books can be found in the church library.

IN SUMMARY – WHEN DEATH COMES

1. Death at home:
 - a. Your first call should be to the funeral director who will assist you with the necessary procedure to follow.
 - b. Contact the minister
 - c. Contact immediate family
2. Death in a hospital, nursing home:
 - a. Sign the release or give authorization for the funeral director to be called. You should also contact the funeral director because there is sometimes a delay in the notification.
 - b. Contact the minister
 - c. Contact immediate family
3. After arrangements are completed fraternal organizations or other clubs and associations should be contacted. Employers of the deceased and survivors should be notified.

4. After the funeral, insurance agents, Social Security and the Veterans Administration should be notified. This is usually done by the funeral director.
5. You may wish to ask the minister to accompany you to the funeral home during the time you are planning a funeral or memorial service or you may arrange to meet at another time to discuss the service details. You can then advise the minister if a lunch or gathering is desired following the service as well as talk about other elements of the service.
6. At the time of death and for sometime afterwards, ask someone objective to help you make decisions.
7. Items and information that should be readily available when a family member dies:
 - a. Birth certificate
 - b. Marriage certificate
 - c. Social Security number
 - d. Insurance policies
 - e. Picture of the deceased
 - f. Complete set of clothes for the deceased
 - g. The maiden name of the mother
 - h. The maiden name of the spouse (if a wife)
 - i. Number of years of education completed and the ancestry of the deceased which are both required on the Michigan death certificate.
8. If you will need cemetery lots in the future, watch newspaper ads for someone moving out-of-state who is willing to sell a lot for a low price.
9. Most of the decisions concerning dying relate to one another and single decisions are not isolated. Underlying all the choices is your philosophy of life and death.
10. Consider NOW preparing for tomorrow's emergencies. Make a plan for your burial arrangements and arrange to have a copy on file in the church office.

FUNERAL PLANNING FORM FOR _____

	Yes	No	Undecided	Remarks – be specific – where, etc.
Memorial Service (body not present)				
Public (friends, etc.)				
Family only				
WHERE SERVICE HELD				
Church				
Funeral Home				
Other				
WHO TO CONDUCT SERVICE				
Minister(s)				
Friend(s)				
Other				
MUSIC IN SERVICE				
Congregational Singing				
Vocal or Instrumental				
No Music				
SPECIAL ASPECTS OF SERVICE				
Sharing by friends, family				
Readings				
Scripture				
Poetry				
Other				
Special people to participate				
Other				
MEMORIALS – TRIBUTES				
Floral Arrangements				
Donations to special fund				
Donation to special group or Agency				
Memorial designated to church				
SERVICE OF BURIAL (if any)				
Minister(s) presiding				
Other(s) presiding				
Special acts or words				
Cemetery – Lot #				
Other burial place				
Cremation				
Inurnment in the Columbarium				Niche #

DISPOSITION OF MY BODY	Yes	No	Undecided	Remarks – be specific – where, etc.
Donation to medical school				
Organs given to science				
Burial immediately				
Burial after service				
Cremation immediately				
Ashes buried				
Ashes scattered				
DISPLAY & VIEWING OF BODY				
TYPE OF SERVICE				
Funeral (body present)				
Public (friends, etc.)				
Family only				

(over)

REQUESTS FOR MY CHRISTIAN MEMORIAL SERVICE

(To be filled out by each member of the family and filed for safe-keeping and reference. DO NOT put it in your safety deposit box. Copies of this form should be given to persons who will be available and able to act at any time. Relatives, close friends, and your church should be considered. A copy should be placed in a special file in the office of the First Presbyterian Church.)

Name _____
 First Middle Last Maiden

Date this document was completed: _____

Birthdate: _____ Birthplace: _____

Spouse: _____ Married: _____
(if wife maiden name)

Father: _____ Mother: _____
Social Security number: _____ Occupation: _____

Preferred Clergy _____ Preferred Funeral Director _____

Requested Pall Bearers (if available)

Fill out the information below as fully and as personally as you can. Your responses are intended to convey suggestions only. This form provides you an opportunity to express your own personal wishes. Under the "REMARKS" column, be very specific.

Friends, Relatives I Would Like Contacted Immediately On My Death:

	NAME:	ADDRESS	PHONE
1.			
2.			
3.			
4.			
5.			
6.			