

A GUIDE TO RESOURCES

DEALING WITH DEATH



WATERFORD MENNONITE CHURCH
GOSHEN, INDIANA

—2024—



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This booklet may be downloaded at the Waterford Mennonite Church website:

www.waterfordchurch.org

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The following fill-in pdfs may be downloaded at the www.waterfordchurch.org website: **DNR, Durable-POA, Healthcare-POA, Indiana Advance-Directives, and the POST form.** They are found in the folder "Dealing With Death Legal Files."

DEALING WITH DEATH: AN INTRODUCTION

“For we do not live to ourselves, and we do not die to ourselves. If we live, we live to the Lord, and if we die, we die to the Lord; so then, whether we live or whether we die, we are the Lord’s. For to this end Christ died and lived again, so that he might be Lord of both the dead and the living.”
—Romans 14:7-9 (NRSVue)¹

Even in our world full of accessible information, scientific discovery, and ever-changing technology; death remains a mysterious part of human experience. Although many of us prefer to not think or talk about death, we will face death among our friends, within our families, and finally for ourselves. Biological life is terminal.

Although Christian faith does not resolve all of our anxieties about the mystery of death, this faith is a resource to help us embrace death with hope. Scriptures remind us that death does not have the final “victory,”² but also that it is part of the natural rhythm and cycle of life.³ Jesus did not shy away from the reality of his own death, and calls for that same attention and awareness in his followers.⁴ Our faith tells us that God notes and cares for God’s people in our grief and heartbreak and in death.⁵ These truths, the love of God experienced within and around us, and that love alive in the faith community, can provide understanding and invaluable support as we face the losses death brings. Even with the uncertainty and grief death can bring, our faith assures us that *“neither death, nor life, nor angels, nor rulers, 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”* (Romans 8:38-39).⁶

This booklet was prepared by a committee appointed by the Waterford Mennonite Church (WMC) to provide information and to encourage planning as a way of preparing us to deal with death. Thoughtfully taking time now to make decisions and share those decisions with close friends and family can be a significant gift to family and community, bringing a sense of peace. This will make it much easier to finalize plans when the time of the dying process and death occurs. You are invited to enter into this booklet and the additional resources supplied in this folder in whatever order suits you best. It does not need to be taken in any particular order.

¹ *New Revised Standard Version, updated edition*

² I Corinthians 15:55

³ “out of [the ground] you were taken; you are dust, and to dust you shall return.” - Genesis 3:19b

⁴ Matthew 16:21-27

⁵ Psalm 56:8; Psalm 34:17-18; Psalm 116:15

⁶ NRSVue

THE ECONOMICS OF DYING

Plan your funeral costs. Funeral directors are prepared to offer a wide range of services and products from the simple and inexpensive to the more deluxe and expensive. Traditionally, Mennonites value stewardship and have opted for a less expensive service and casket.

Visit a funeral director now and ask for a range of services and the price of each service. If it is your choice to use a casket, visit the funeral home's display room and with your spouse, other family member or a trusted friend, select a casket style in the price range that reflects your Christian values. One can also purchase a simple casket from local crafts people. Some families choose to make their own casket. Cremation is an additional option that can also lower overall cost. More details on burials and cremation can be found on pages 11-13.

Funeral directors are accustomed to working with people in pre-arranging complete funerals. By early planning, rational choices are more easily made than in the midst of grieving. In addition, this can also help ensure that some of the funeral expenses are secured at current pre-arrangement costs.

Update your will. A will has been called the "crowning act of Christian stewardship." Do not let the state decide how your possessions should be distributed and how your loved ones should be cared for. Decide how much—if any—your children need and how much should go to charity and the work of the church. Choose a responsible executor to settle your estate. Select a guardian to provide a good Christian home if you have children that are minors. Ask a lawyer to express your wishes into the necessary legal language. You might consider developing a living trust to avoid probate expenses.

Let your family know where your papers are. A carefully written will and end-of-life plan are of no value unless they can be found. Prepare a memorandum to your survivors stating the location of your will, insurance policies, tax returns, safe-deposit boxes and keys, burial lots, stock certificates, deeds, and passwords for protected computer documents. Outline funeral and burial wishes. Sign and date the memorandum and give copies to children or other family members. Review your instructions at least every three to five years or whenever there are major changes in your life. It is sometimes helpful to place a copy of your funeral wishes in your church membership file.

Consider the implications of joint ownership. Most couples own property by joint tenancy, with rights of survivorship. In these cases the house or bank account, upon the death of a spouse, passes automatically to the survivor. Joint ownership is not a substitute for a will, however, and it also may have higher estate and inheritance taxes.

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A word of caution: the larger your estate gets, the more you need to consider other kinds of ownership such as Individual Ownership, Tenancy in Common, or Revocable Trusts. Check with a lawyer or an estate planner.

Estimate your potential estate tax. Your estate may be larger than you realize. List all of your assets on the basis of present fair market value. At death the federal government imposes an estate tax and the state imposes an inheritance tax. The larger your estate the more you may need careful estate planning to minimize these taxes. Consult a lawyer or tax accountant to help you estimate your tax liability and to get some counsel as to what you can do to keep the government from becoming the chief heir and beneficiary of your estate.

Consider pre-paying your funeral. Depending on your personal and financial circumstances, you may wish to pre-pay your funeral at a funeral home that participates in such arrangements. This can provide a considerable cost-savings over time. The money is placed in an irrevocable "Funeral Trust." The interest generated adds to the trust and may be taxable to you, but your pre-selected funeral is pre-paid and the trust funds are no longer a part of your estate. The above is true for Indiana but not necessarily for other states. The websites of local funeral homes have more information.

Yoder-Culp Funeral Home: www.yoderculpfuneralhome.com

Reith-Rohrer-Ehret Funeral Homes: www.rrefh.com

Be sure that your estate has adequate liquidity. If you have everything tied up in a closely held business or real estate, your executor may not have enough cash to pay taxes and administration costs. Something may have to be sold at a distress sale, at less than fair market value. Make sure you have adequate cash in savings accounts or readily marketable investments. Complete the form **My Record of Personal Affairs** (Appendix C of your package). Life insurance is another way to provide liquidity.

Project your need for life insurance. The main question is, "Will your death create any financial hardship among your survivors?" Financial protection is the principal function of life insurance. Many people who have been living long enough to accumulate an estate do not need life insurance; but younger people with substantial family needs may need some protection. Make sure you buy only as much coverage as is needed for when you need it. Investigate the usefulness of lower-cost term insurance rather than whole life.

Investigate survivors' benefits from Social Security. If you are covered under Social Security at your death, cash benefits may be available to your surviving spouse and children. However, there are certain qualifications. Check with a Social Security office to determine how much will be available to your survivors.

Check your pension-plan death benefits. The primary purpose of a pension plan, of course, is to provide continuing retirement benefits; but most plans include death benefits. For example, if you die before retirement, the plan usually will make payments to designated beneficiaries. Make sure you understand the provisions of your pension plan.

Consider advance directives. (See **Advanced Care Planning**, pg 7). Discuss your wishes with your family. If you use a lawyer, there will be fees involved.

Transfer some things during your lifetime. Consider giving your children or other loved ones some things now, when they need help the most. Or you might transfer some assets to church and/or community causes, either as outright contributions or into plans that provide lifetime income. There may be significant tax advantages. Good lifetime gifts to children and the church are cash, land, stocks, or bonds. Cars and houses can be set up with “Transfer on Death (TOD) Deeds” to reduce complications with the estate. You also might designate some of your treasured possessions to children or their heirs or other loved ones so that at the time of your death there is no question as to who receives your gifts.

Other places to receive counsel. In addition to your lawyer and accountant, Everence is a good source of guidance and counsel. Consider visiting their website (www.everence.com) for more details, specifically the End-of-Life Planning. In addition to general information, the Everence Foundation focuses on helping church members become faithful stewards of accumulated possessions. Older persons should inquire about charitable-trust arrangements, donor-advised funds, or about bequests for favorite church charities. Such a gift is a marvelous way to carry out the biblical plan of jubilee—the redistribution of resources.

Burial plot and grave markers. You may purchase grave markers and burial plots in advance if you are sure where burial will occur. Burial of ashes from cremated remains requires less cemetery space, or they can be scattered.

Memorial funds. Memorial funds are a way of perpetuating charitable causes you believe in deeply. Further, a memorial fund is a tangible way for friends to express grief and gratitude. Include your memorial instructions on the pre-arrangement sheet (pg 25) filed with your funeral director and/or in the church office.

ADVANCE CARE PLANNING AND ADVANCE DIRECTIVES

What is advance care planning?

Advance care planning is a process to help any adult, at any stage of health, understand and share their goals and preferences regarding future medical care. This planning will help your healthcare team, family, and friends know what you want in case of a sudden medical crisis, accident, or serious illness. Advance care planning may involve completing an advance directive.

What is a healthcare advance directive?

An advance directive is a legal document in which you define your future medical care and/or who should speak for you if you are unable to make a decision for yourself. It is an instrument that allows you to express your wishes in both a general and philosophical way. You do not need an attorney to complete any of these documents.

Which advance directives can I complete without my healthcare provider or an attorney?

The State of Indiana does not require you to use a specific form to share your goals, preferences, or ideas about future healthcare decisions. There are many options available—free of cost—online. **Prepare for Your Care** www.prepareforyourcare.org provides an Adobe Acrobat template specifically for Indiana. One of the most important advance directives you can complete is a healthcare representative form.

What is a healthcare representative (HCR)?

An HCR is a person you designate to tell your healthcare provider what you would want when you are not able to speak for yourself. Your HCR is authorized to make medical decisions for you. These decisions could include:

- Agreeing to medical treatment
- Refusing medical treatment
- Stopping medical treatment
- Arranging for comfort or hospice care

Why is it important to appoint a healthcare representative?

Because continuing development of medical technology keeps us alive longer, more of us may experience a period of mental incompetence as we approach the end of life. Naming a trusted loved one as your Agent is a wise move. To assign power-of-attorney for healthcare to such a person is to give them power to make decisions on your behalf beginning at the time you are declared incompetent and throughout the period of your incompetence. Giving power-of-attorney to conduct one's financial and business affairs

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is familiar to us; to give someone authority to make healthcare decisions for us is less familiar but equally important.

What should I consider when choosing my healthcare representative?

The person who serves as your HCR should be:

- Be 18 years old or older
- Be willing to take on the role
- Talk with you about your healthcare goals, values, and preferences
- Understand and honor your wishes
- Be willing to speak up for what you want
- Make decisions in your best interest
- Potentially make decisions in difficult moments
- Be reachable by phone in case of emergencies

What if I do not pick a healthcare representative?

The medical team will follow a list of your relatives or friends that is legally defined by the State of Indiana. The list is in priority order: spouse, adult child, parent, adult sibling, grandparent, adult grandchild, nearest adult relative and adult friend. If the first person on the list is not available, they contact the next person. If there is more than one person in a group (e.g., adult children), then the majority will decide. Choosing your HCR avoids having to use this list and is preferable.

Having a conversation with your healthcare representative. Once you choose a healthcare representative, the following decisions are also very important...

Consider requesting both a “Do Not Resuscitate (DNR)” and an “Out of Hospital DNR” order.

A DNR order is a physician’s written order that instructs other healthcare workers not to attempt resuscitation. The rapid advance of medical technology has allowed people to be kept alive biologically by artificial means well beyond their ability to be aware, feel, or relate to others. The question is, “With what tenacity and at what cost is it right to cling to biological existence?”

When one remains competent to decide, giving written permission to withdraw artificial life-support in such circumstances is a real gift to loved ones. They want to do what you desire, but find it difficult to make such a decision on their own. Otherwise, they are obligated to attempt resuscitation and continue life support.

Advanced Health Care Directive (formerly known as Living Will)

Naming a healthcare representative designates a person to see that our wishes are implemented when we can no longer speak for ourselves. A living person is more effective than a living will; assuring that our wishes will be honored. Both have a place and fill a specific need. It is very important to have discussed your wishes with

your healthcare representative while you are mentally competent for that person to truly represent you. These documents can be found at the Indiana website: www.prepareforyourcare.org, www.agingwithdignity.org, and www.fivewishes.org. Examples of these forms are in Appendix B of your package.

Executing a living will does not require the services of a lawyer, but the healthcare representative/power-of-attorney (POA) document must be notarized. It is, however, appropriate to request legal assistance in executing these documents, especially if you anticipate dissension in your family over implementing your specific wishes.

An advance directive can be revoked at any time by so stating either orally or in writing. Be sure to destroy all existing copies and distribute your new instructions to all that hold copies.

Copies of your advance directives should be given to family members and your physician. Goshen Hospital, as well as Elkhart General Hospital, will accept a copy and enter it into its computer records. At other hospitals or nursing homes you must present a copy upon admission to the facility. It is also wise to carry a wallet card indicating the existence of your advance directives in case of illness or accident in another locality.

If your physician refuses to abide by the provisions of your advance directives, you should request another physician or seek legal advice.

Guardianship (requires court intervention and appointment)

Power of Attorney (POA)

Before naming an Indiana Power of Attorney, it is critical to know what type of POA to create. There are many different varieties of these legal instruments and each grants different kinds of powers from a Principal to an Agent (or Attorney-in-Fact).

Types of Power of Attorney in Indiana The most common variants include the following:

- **Durable Power of Attorney** documents are invaluable tools for individuals planning how their estate will be managed in their old age, or in the event of sudden illness or disability. They allow the Agent to act for the Principal even if they become incapacitated.
- **A Limited Power of Attorney** allows a Principal to grant time-limited powers to an Agent. This is usually to allow the Agent to complete a one-off task such as signing a contract.
- **Medical Power of Attorney** is a durable form of POA that allows a Principal to appoint a person to make medical decisions for them if they become incapacitated.
- **Real Estate Power of Attorneys** are specially tailored documents that let Principals grant powers to an Agent for the purposes of managing real estate.

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- **Department of Motor Vehicles (DMV) POA** is a kind of Vehicle Power of Attorney that gives an Agent the authority to transfer ownership of a car or motorbike belonging to the Principal and to manage other issues related to cars and other motor vehicles.

Also, some pre-prepared forms for Vehicle POAs can be obtained directly from a Indiana DMV site. However, it is recommended to seek the help of an attorney in order to fill the document properly.

- **A Springing Power of Attorney** is a legal instrument that allows you to appoint and give authority to an Agent when certain criteria are met and specific events occur. These will normally become active when the Principal becomes incapacitated and unable to act for themselves.
- **Minor Child Power of Attorney** allows a Principal to appoint an Agent to take on their legal parental rights for a limited period of time. This could be for work reasons, deployment in the military, or due to an illness.
- **A Tax Power of Attorney** form enables you to grant authority to an agent to represent you before Indiana's tax office.

How to Name a Power of Attorney in Indiana

An Indiana Power of Attorney form can be filled-in fully online with a step-by-step form completion survey at <https://www.formstemplates.com/power-of-attorney>. All you need to do is answer the questions and add in your own information to create a fully complete POA tailored to your necessities. This form is also available at the www.waterfordchurch.org website in the folder "Dealing With Death Legal Files."

Alternatively, the task of creating a POA can be left to a lawyer. However, this is usually a **more time-consuming and costly** process.

INFORMATION FOR FUNERAL PLANNING

Role of the funeral director

- Funeral directors accompany the family or others in arrangements around services, internment, and other details. They work to bring about the wishes of the family as well as the legal necessities around death.
- Clients can choose the services they desire from the funeral director. (See funeral home websites Yoder-Culp Funeral Home: www.yoderculpfuneralhome.com and Rieth-Rohrer-Ehret Funeral Homes: www.rrefh.com for some of those services.) Costs for various services are itemized.
- Persons can designate someone to be in charge of funeral arrangements—especially in cases when family or appropriate representatives are not present—using a Funeral Planning Declaration ([example link](#)).
- Pre-arrangement of funeral-home services is possible, either selected services or complete funeral arrangements.

Viable options for care of deceased's body

- Burial
- Cremation
- Donating the body for medical research (See pg 15)

Timing of disposition of the body

- If death is natural and the family chooses burial, it can be arranged after proper filing of the death certificate, having secured a physician's signature and a burial permit.
- If death is accidental or a homicide, the coroner will be involved and the investigation may delay the process.

Embalming

- Embalming is not required in Indiana in most circumstances if there is no viewing.
- If the body is transported interstate, embalming is required.
- If the body needs to be held over 48 hours for any reason, either embalming or refrigeration is needed.

Burial plot, grave marker, columbarium

- Plots and grave markers can be pre-arranged and paid for, or they can be purchased at the time of death by the funeral director or family. However, remember that if you purchase a gravesite, it may be difficult to return or resell the site if your plans change. Burial of ashes from cremated remains requires less cemetery space, or they

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can be returned to the family, scattered in the WMC Remembering Life Garden, or placed into a niche of the columbarium in the Remembering Life Garden.

- Goshen has three city cemeteries: Violet, West Goshen, and Oak Ridge. Elkhart Prairie Cemetery is township owned, but it has the same requirements as the city cemeteries.
 - The cost of a plot includes perpetual care of the plot.
 - Most cemeteries require a vault.
- Some rural burial grounds do not require a vault, but they usually require a fee for eventual ground fill.
- There are a few options in Indiana for “Green Burials” (a simple, more environmentally friendly form of burial without chemicals or concrete), which can be found through www.greenburialcouncil.org.

Green Burials, ashes to ashes, dust to dust

Green Burials do not involve the use of burial vaults, vault lids, concrete boxes, slabs, caskets, or portioned liners. The deceased are either not embalmed or embalmed only with approved nontoxic chemicals. Burial containers are limited to those made from natural or plant derived material and must be nontoxic and nonhazardous. Simple shrouds may be used. Bodies decompose naturally and become part of the earth. There are no residual chemicals or physical insults to the earth. Potentially it would be more economical, environmentally friendly and a more natural way for the decomposition of the human body.

The services of a funeral home are still required in the state of Indiana. They could hold the body for up to two weeks and will allow for small group viewing as desired by family members. No public viewing would be available. The kind of burial would be determined by the family and options like a shroud, a cardboard box, a wicker casket, or a casket made from a wood that decomposes quickly would be obtained by the family.

To our knowledge the only cemetery that has accepted green burials in our community is Benton Lutheran. In conversation with Brad Showalter, who manages the cemetery, it is open to anyone wanting a green burial. The current cost would be \$325.00 for 2 plots and \$600.00 for 4 plots. There is an additional cost for opening the grave. (Information shared with permission.)

Green burials are being considered for Violet Cemetery but are not available at the time of this publication.

Green burials and planting trees draw congregations nearer to the natural cycles of life and death. “Sacred Endings, Beginnings” is a wonderful article in the May 5, 2023 *Anabaptist World* magazine, archived at WMC library. This is obviously a newer idea and needs more information as it becomes available.

Cremation

- Crematories are present in Goshen, Elkhart, and South Bend.
- The body must be held 48 hours before cremation in Indiana (to avoid destroying evidence of foul play).
- Embalming is not required if there is no public viewing.
- A casket is not necessary, but some type of container is required. The crematory or funeral home has inexpensive containers. One can rent a casket from a funeral home for viewing prior to a cremation.
- The funeral director takes care of the documents required for cremation:
 - Death certificate
 - Authorization permits
- The funeral director can make all arrangements.
- The funeral director or family and friends can accompany the body to the crematory.
- Ashes:
 - Are returned to the family in a container. Urns are also available.
 - May be buried at a cemetery in a metal box purchased from the crematory. The cemetery may require a small vault.
 - Scattering of ashes is permitted in Indiana.
- If scattering on private property, the property owner must grant permission. No permit is needed if scattered on your own property.
- WMC offers the Remembering Life Garden to either scatter ashes or place them into the Columbarium.

Death Certificate

- A physician and the funeral director sign the death certificate. It is filed with the County Health Department.
- Death certificates are available for purchase from the funeral director who can suggest the quantity.

BODY OR ORGAN DONATION

Donating the body to medical education and research

If you plan to donate your body for medical research, you should make arrangements in advance with a medical school. The school will provide the necessary forms and the criteria for a donation. A copy of the forms will be kept in the school's files and a copy will be given to you. (See updates at Health Resources and Service Administration (HRSA): www.organdonor.gov)

At the time of death, the hospital, nursing home or your POA will make the arrangements by notifying the medical school. After the research is completed, the body is cremated. The medical school will bury or return the ashes, as you prefer. If you donate your body for research, it is still possible to have a memorial service before remains are returned. Because of changes in regulations and needs of research institutions, it is necessary to have a back-up plan for arrangements and money set aside for those in case the body is not accepted for donation.

Donating organs for transplants

It is best to document one's desire to donate acceptable organs before death. In Indiana the driver's license has a place to indicate your desire to donate organs. Since suitable circumstances for major organ donation (heart, lung, liver, kidney) arise from the sudden, traumatic deaths of otherwise healthy people, discussions between medical personnel and families may have to occur rapidly.

Prior signed statements from the deceased are not mandatory if family members are unified in their desire to give someone else life out of their own tragedy. While major organ donation may require a decision before brain death is certified, other organs—such as skin, bone, and eyes—can be donated within the hours after death. Gifts of body parts can be a source of hope and comfort to families in otherwise tragic circumstances.

In Indiana, hospitals are required to notify the Indiana Organ Procurement Organization (IOPO) of every death occurring in the hospital. Only if the IOPO determines that the body may have organs suitable for donation is the family then approached. It is possible to have a conventional viewing and funeral after the removal of body parts.

CHECKLIST OF STEPS TO TAKE FOLLOWING A DEATH

Make phone calls to:

- A pastor or church office.
- A funeral home to set an appointment to make arrangements for care of the body and its deposition.
- All significant people to inform them of the death.

Establish logistics.

- In consultation with the pastor(s) and funeral home set date, time, and location for visitation and/or funeral or memorial service. Visitation and the service can occur at the funeral home or the church.

Decide the type of service. The pastor will be a support and resource for you in completing the following steps. (Also see pg 25.)

- Funeral: The body is present in the service. A short graveside service and burial follow, often the same day or a date shortly thereafter.
- Memorial: The body is not present for this service. It is preceded with a graveside service and burial, or scattering of ashes, or cremation is planned or has occurred, or graveside service and burial or scattering of ashes are planned prior to or apart from the service time.

Prepare for the funeral home appointment. Take with you:

- Biographical Information sheets. If one has not been completed, you may want to complete the one on pgs 55-60 before going to the funeral home.
- Set of clothes if preparing the body for viewing.
- Deceased's Social Security number.
- Picture for newspaper if you desire. Often a church directory photo is on file in the church office.
- Number of death certificates needed. Copies are needed for each occasion where there will be a transfer of property such as land, home, vehicles, stocks, bonds, each bank, company holding life or long-term care insurance policies, and any other assets. Average requests are 5-9 certificates, depending on the number of assets and investments a person has.

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In consultation with the funeral home:

- Finalize hours of visitation and service.
- Provide biographical information.
- Choose casket or urn, if needed.
- Choose memorial card, if desired.
- Choose flowers.
- Give instructions for burial service if you have special preferences.
 - Do you want to be present while casket is lowered?
 - Do you want to place flowers on casket?
 - Do you want to shovel dirt on casket?

In consultation with the pastor:

- Ideas for the service:
 - Scriptures, important readings
 - Hymns, special music, organ/piano or both
 - Remembrances
 - Persons to be involved
 - Printed order of service
- Number for meal following service. Include family, close friends and persons traveling from a distance. The congregation provides this meal.

At visitation:

- Arrangement of family members: receiving line or scattered in room.
- Display of pictures and/or other items.
- Number of immediate family members.

Autopsy.

- Do you want an autopsy? Autopsies may be done when there is a sudden or unexplained death or the family wants a clear picture of the family medical history. You can tell either your doctor or funeral home director. If the death occurs in the hospital, the decision should be made before the body is removed from the hospital. There is no cost to the family if a doctor feels an autopsy is necessary and orders it to be done.

RESOURCES OFFERED BY THE CONGREGATION

- Pre-planning. You are invited to share with one of the pastors your thoughts and feelings about death and your wishes regarding funeral plans for the time when death comes. These suggestions can be placed in your membership file. They can always be changed or adapted as necessary. Many people experience a sense of relief and freedom in such prior planning.

- The pastoral team is committed to being available for pastoral care and spiritual support at the time of dying and death and for helping the family to plan the services. When death occurs, call a pastor. The pastor is prepared to represent the faith community and help mobilize the resources of the congregation in appropriate ways. The church is prepared to help plan a funeral/memorial service. This service is a time for appropriate remembrance and celebration of the person's life and is an opportunity for the community to reach out to God in a service of worship.

- Specific help and other resources offered by the church and available to families may include:
 - Someone to go with the family to the funeral home to help with decisions regarding casket selection and services needed.
 - Visitation at the church and visitation meals, usually organized by the Sunday School the person is connected with.
 - A meal for the family and close friends on the day of the service is provided by the church.
 - Church library resources on dying, death, and grief. (See pg 29-32)
 - Reusable casket. WMC has purchased a "reusable casket" as part of its stewardship activities surrounding death. See pg 23 for questions and answers you may have in relation to a reusable casket.
 - Remembering Life Garden. As an act of financial and ecological stewardship, WMC has established the Remembering Life Garden on the church property for the scattering and/or inurnment of remains. This will be done in the presence of the family during a special service of remembrance. The engraving of the niche will follow the WMC guidelines. (See pg 21)
 - Fees.
 - WMC requests a fee of \$100.00 if a meal is provided, and \$50.00 for each AV/media staff member—two people are needed if requesting a recording of the service or live streaming via the WMC website.
 - It is also customary to pay honoraria to the people involved in leading the service, such as the officiator, pastor, song leader and pianist.

GUIDELINES FOR THE REMEMBERING LIFE GARDEN

- **The purpose** of the Remembering LIFE Garden is to provide a worshipful space for
 - scattering cremains on the scattering grounds, or
 - storing cremains in a niche in the columbarium.

- **Management**
 - WMC retains sole control of the Remembering LIFE Garden
 - The Facilities and Finance Ministry Team together with the Pastoral Team are responsible for the management of the garden.

- **Eligibility**
 - Use of the Remembering LIFE Garden is intended for all past and present regular attenders of WMC and their family members.
 - No ashes will be inurned without a Christian service.
 - The pastoral team will resolve questions of eligibility and handle special requests, consulting with Ministry Leadership Council as appropriate.

- **Decoration**
 - The church will provide a uniformly engraved front cover for the columbarium niche or nameplate for the scattering area. The family may suggest content for the cover or plaque within the parameters established by the Oversight Committee for the sake of consistency. Plaques of any other kind are not allowed.
 - Flowers to honor the deceased may be placed in a designated area in the vicinity without prior authorization. These may be removed at any time by the caretaker.
 - No other ornamentation may be placed in the memorial garden.

- **Inurnment in Columbarium**
 - The congregation will provide a wooden box to be used in the inurnment of cremains in the columbarium. No objects other than the cremains may be placed in a niche.

- **Changes of Rules and Regulations**
 - The Pastoral Team may from time to time present to Facilities and Finance Ministry Team for approval such alterations, amendments, changes, and/or modifications of these rules and regulations with respect to the use, operation, and maintenance of the columbarium.

A REUSABLE CASKET FOR WATERFORD MENNONITE CHURCH

What is a reusable casket? A reusable casket serves as an attractive shell surrounding a simpler casket or insert used in traditional burials or cremations. The casket is hinged on the end to allow for the removal of the insert at the time of burial or cremation.

Why is it needed? We recognize that the cost of a casket can be a significant expense for families, and that decisions about casket choices sometimes need to be made in the midst of emotional settings immediately following death. With this casket, we hope to both lessen anxiety in the decision-making process and reduce the cost of burial expenses.

Who can use the reusable casket? The casket is available for use by members or regular attenders at WMC who are using a funeral home in Goshen or the surrounding community.

How is it used in cremation? A traditional burial? As part of planning memorial activities following death, families work with pastors and funeral homes to make decisions about the funeral services and caring for the body. In cremation, funeral homes can provide a cloth-lined cardboard insert that can be removed and placed in the retort at the crematorium. In a traditional burial, a simple wooden insert can be removed from the casket and placed into a traditional vault (if required by the cemetery).

Is there a cost to use the casket? There is no direct cost to the family from WMC for the use of the casket. Typically, there will be a small cost from the funeral home (about \$200-\$300) for the insert used for cremation or burial. By comparison, the most inexpensive caskets typically cost at least \$1,000 plus the cost of the burial vault. Arrangements have been made with Yoder-Culp and Reith, Rohrer, Ehret funeral homes in Goshen to provide liners for the casket. Families wishing to use another funeral home should communicate directly with the funeral home, though a member of the remembering LIFE Committee is typically available to help answer questions the funeral home might have. If the cemetery requires a vault, the family would be responsible for the cost.

Who is responsible for transporting the casket? Following death, persons from WMC will transport the casket to the appropriate funeral home within Elkhart County. The funeral home will then transport the casket as part of its services. At the conclusion of the funeral home's involvement, persons from WMC will transport the casket back to the church for storage. If the funeral home used it outside Elkhart County, there may be a cost for transportation.

Continued...

For all questions contact a pastor at WMC and indicate your wishes on the form **“Suggestions for Funeral / Memorial Arrangements,”** pg 25.

SUGGESTIONS FOR FUNERAL / MEMORIAL ARRANGEMENTS

For the sake of your survivors, you may wish to write your preferences for a funeral / memorial service. Copies of this form can be shared with survivors and filed in the church office.

I do / do not have arrangements with a funeral home.

Funeral home preference: _____

My preference is to be:

- embalmed and buried in _____ Cemetery.
- cremated with ashes:
 - scattered, buried, or returned to family.
- green burial

I prefer to have visitation or calling at:

- the church, or the funeral home, with
- an open casket, a closed casket, or no casket.

Service preference relating to place, funeral / memorial service and burial:

- I want a funeral at minimal cost.
- I leave the financial arrangements to my survivors' discretion.

Continued...

These scriptures and writings have been meaningful to me:

These hymns and songs are some of my favorites: _____

I would like, if possible:

the following persons to assist in my service: _____

the following persons as pallbearers: _____

memorial gifts to be designated for: _____

Additional requests or preferences: _____

Name: _____

Date: _____

SUGGESTED SCRIPTURES AND HYMNS

Many scriptures and hymns may be appropriate to include in a funeral or memorial service. The ones suggested here are not exhaustive, but suggest areas of thought a family might choose. Hymn numbers come from *Voices Together* and *Hymnal: A Worship Book*.

SCRIPTURES

Psalms 23	"The Lord is my shepherd..."
Psalms 46	"God is our refuge and strength..."
Psalms 90	"Lord, you have been our dwelling place..."
Psalms 91	"You who live in the shelter of the Most High..."
Isaiah 40	"Comfort, O comfort my people..."
Isaiah 43:1-3	"Do not fear, for I have redeemed you..."
Matt. 11:28-30	"Come to me, you that are weary..."
John 11	"I am the resurrection and the life..."
John 14	"Do not let your hearts be troubled..."
Romans 8	"There is therefore now no condemnation..."
II Corinthians 5:1	"...we have a building from God..."
Philippians 1:21	"For to me, living is Christ, and dying is gain."
I Thessalonians 4:13-18	"Therefore, comfort one another..."
I Thessalonians 5:1-11	"Therefore, encourage one another..."
II Timothy 4:6-8	"I have fought the good fight..."
I Peter 1:24	"You have been born anew..."
I John 3:1-3	"...that we should be called children of God..."
Revelations 14:13	"...Blessed are the dead who ...die in the Lord..."
Revelations 21:1-4	"He will wipe every tear from their eyes..."
Revelations 22:1-5	"...the Lord God will be their light..."

Continued...

HYMNS

<i>Voices Together</i>	<i>Hymnal: A Worship Book</i>	FIRST LINE & COMMON TITLES
	62	"Who is so great a God"
666	114	"In Thee is gladness"
70	118	"Praise God from whom"
126	121	"Holy God, we praise thy name"
163	143	"Amazing grace"
269	203	"Break forth, O beauteous heav'nly light"
340	275	"Lift your glad voices"
371	303	"Come, gracious Spirit"
419	327	"Great is thy faithfulness"
435	332	"Blessed assurance"
718	352	"Gentle Shepherd, come and lead us"
716	366	"God of grace and God of glory"
644	377	"Healer of our every ill"
574	412	"We shall walk through the valley"
	425	"Come, come ye saints"
	486	"God of our life"
544	491	"Softly and tenderly Jesus is calling"
619	526	"In the rifted Rock I'm resting"
549	545	"Be thou my vision"
601	553	"Lead Me, Guide Me" / "I am weak & I need thy strength"
	576	"If you but trust in God"
605	580	"My life flows on"
640	589	"My Shepherd will supply my need"
638	592	"Love divine, all loves excelling"
	593	"O Power of love"
641	596	"And I will raise you up"
	599	"He leadeth me"
668	606	"Oh, have you not heard"
517	616	"Children of the heavenly Father"

RESOURCES IN WATERFORD MENNONITE CHURCH LIBRARY

Arnold, Johann Christoph. *I tell you a Mystery: Life, Death and Eternity.*

Plough Publishing House of the Bruderhof Foundation 1996.

In a society that is afraid of death, Arnold tells stories that illustrate beautifully how the God who loves us will walk with us “all the way”, giving us assurance of the resurrection and eternal life, and revealing the mystery of God’s purpose for us all.

Alcorn, Randy. *Heaven.* Tyndale House Publishers 2004.

This is a comprehensive and definitive book on Heaven, in which Randy invites you to picture heaven the way Scripture describes it – a bright, vibrant, and physical New Earth, free from sin, suffering, and death, and brimming with Christ’s presence, wondrous natural beauty, and the richness of human culture as God intended it.

Becker, Amy Julia. *To be Made Well: An Invitation to Wholeness, Healing, and Hope.*

Herald Press 2022.

A book grounded in the person of Jesus and the healing he brings. We live in a fractured world with bodies broken by grief and sorrow. Learning to see Jesus the way he sees us, loves us and heals us.

Bostrom, Kathleen. *Papa’s Gift: An inspirational Story of Love and Loss.*

Zonderkidz 2002.

Clara’s grandfather gives her a snow globe. She loves it because she loves him. When he dies she is devastated and lost. It is a long process, but Clara finds her way back and learns about life, death, and the life hereafter.

Burkholder, Ginnie Horst. *Relentless Goodbye: Grief and Love in the Shadow of Dementia.*

Herald Press 2012.

A woman whose husband developed Lewy body dementia gives stories and reflections that repeat the themes of loss, grief, and the struggle for acceptance—a journey of relentless goodbye. It means grieving the loss of today and coming to terms with a different expectation of your spouse.

Cobain, Beverly and Larch, Jean. *Dying to Be Free: A Healing Guide for Families After a Suicide.* Hazelden Foundation 2005.

The authors break through dangerous silence, complicated emotions, and brutal stigma to offer a gentle, healing guide for family members who have lost a loved one to suicide.

Continued...

Grissom, Steve and Leonard, Kathy. *Divorce Care: Hope, Help, and Healing During and After Your Divorce.* Church Initiative Inc. 2005.

In this 365-day devotional, you will meet men and women who have come through the darkness of separation and divorce and who now walk in the bright hope of God's love and healing.

Curry, Cathleen L. *When Your Spouse Dies.* Ave Maria Press 1990.

This book deals with a variety of practical concerns for those who have lost their mates to death, including stages of grief for adults and children, mourning, loneliness, sexuality, networks of support, financial priorities and planning, good health practices, and healing.

Dodds, Bill. *Your Grieving Child: Answers to Questions on Death and Dying.*

Our Sunday Visitor Inc. 2001.

This book is designed to help you answer your children's questions about death and dying. Its goal is to assist them and you through the difficult time your family is facing. It also offers you a better idea of what your child might like to ask but has not been able to put into words.

Dunn, Hank. *Hard Choices For Loving People: CPR, Artificial Feeding, Comfort Care, and the Patient with a Life-threatening Illness.* A&A Publishers Inc. 2009.

A book for those facing end-of-life decisions, a resource for all who want to talk about the hard things in life and prepare with their family members for the end of life.

Frost, Dorothy R. *Dad! Why'd You Leave Me?* Herald Press 1992.

Although, 10-year-old Ronnie feels anger, sorrow, and confusion over the sudden death of his father, his life slowly returns to normal as he experiences the support of his loving family.

Gawande, Atul. *Being Mortal: Illness, Medicine, and What Matters in the End.*

Profile Books 2014.

We have come to medicalize aging, frailty, and death, treating them as if they were just one more clinical problem to overcome. However, it is not only medicine that is needed in one's declining years but live life—a life with meaning, a life as rich and full as possible under the circumstances, a life that is lived till the end with autonomy, dignity, and joy.

Ham, Barry D., PhD. *God Understands Divorce: A Biblical Message of Grace.*

Destiny Image Publishers Inc. 2012.

A comprehensive compilation of real-life marriage situations that explain how quickly relationships can deteriorate, how to bring life back to terminally ill marriages, and how to let go and receive God's blessing.

Han, Eleora, PhD. *Grieving the Loss of A Love. How to Embrace the Grief to Find True Hope and Healing After a Divorce, Breakup, or Death.* Komorebi Press Inc. 2017.

The author wrote this book after the loss of her husband from divorce and the many other significant losses that came along with the divorce: smiles, hugs, companionship, sharing, conversing, and friends. How to find healing through grief and loss.

Harris, Audry. *Why Did He Die?* Lerner Publications 1965.

In this poem, a mother explains to her child what the death of a loved one means.

Hartzler, Rachel Nafziger. *Grief and Sexuality: Life After Losing a Spouse.*

Herald Press 2006.

At the age of 51 the author endured the intense sorrow and confusion of widowhood after her husband unexpectedly died of a heart attack. She brings a very special expertise in this book, which is designed to help others deal with the universal question of grief, spirituality, and the loss of a romantic and intimate relationship.

Jenae, Danita with input from **Miller, Linda Suderman.** *When Mountains Crumble.*

Moody Publishers 2022.

Rebuilding your life after losing someone you love. When your world is rocked by the loss of a loved one, the tumbled emotions and weight of decisions in the aftermath are overwhelming. Find a pathway through the labyrinth of grief.

Kaufman, Gerald W. and L. Marlene. *Necessary Conversations Between Adult Children and their Aging Parents.* Good Books 2013.

In this timely book, long time family counselors Gerald and Marlene urge adult children and their parents to talk directly to each other about the decisions that lie ahead as parents age. "Do it before a crisis hits," say the Kaufmans. "A good time to start is when parents retire." Suggestions for discussing finances, medical care, driving, and living arrangements before the crisis hits.

Klopfenstein, Janette. *My Walk Through Grief.* Herald Press 1976.

Honest sharing and practical suggestions to help those who are going through their own grief as well as those who try to understand and comfort the bereaved.

Klopfenstein, Janette. *Tell Me About Death, Mommy.* Herald Press 1977.

The author shares specific things that helped her young children face the death of their father.

Kniskern, Joseph Warren. *When the Vow Breaks: A survival and Recovery Guide for Christians Facing Divorce.* B&H Publishing Group 1995.

Practical Advice on caring for children, managing finances, resolving legal issues, and coping with anger, depression, rejection, and loneliness after a divorce.

Continued...

Küebler-Ross, Elizabeth, MD. *On Life After Death.* Celestial Arts 2008.

Life and death are intertwined, and the life goes on after death.

Lambin, Helen Reichert. *The Death of a Husband: Reflections for a Grieving Wife.* ACTA 1998.

A collection of poignant reflections for a wife mourning the loss of her husband. Over forty reflections address different facets of the grieving process. Each offers insights that will touch a woman's heart, heal her soul and point out new and hopeful directions.

Lewis, C.S. *A Grief Observed.* Bantam Books 1961.

After the death of his wife, Lewis wrote this journal to defend himself against the loss of belief in God. In it he freely confesses his doubt, rage, and awareness of human frailty. In it he also finds again the way back to life and a vibrant faith in God.

Lewis, Beverly. *What is Heaven Like?* Bethany House Publishers 2006.

For any child who is coming to terms with the loss of a loved one, this poignantly addresses the questions children ask most often. And helps to give answers.

Libby, Larry. *Someday Heaven.* Questar Publishing 1993.

This provides biblically based answers on a topic that's not always easy to explain to a young child. It helps children discover the answers to the wonders of God's mysterious and glorious home.

McCracken, Anne and Semel, Mary. *A Broken Heart Still Beats: After Your Child Dies.* Hazelden 1998.

Organized by a journalist and psychotherapist, each of whom has lost a child, this book is a remarkable compilation by a variety of writers, many of them bereaved parents as well. Includes poetry, fiction, and essays about the pain, stages of grief, and the coping and healing process that follows the death of one's child.

McHugh, Adam S. *The Listening Life: Embracing Attentiveness in a World of Distraction.* Intervarsity Press 2015.

Listening is one of the best gifts we can give or receive. Listening changes things and opens unimaginable doors.

Mehren, Elizabeth. *After the Darkest Hour the Sun Will Shine Again.* Fireside 1997.

The inspiring guide to coping with the loss of a child combines the author's own story with the experiences and wisdom of others who have gone through this tragedy.

Munday, John S. *I Wasn't Ready.* Skipjack Press Inc. 1991.

This is the story of hope found in the understanding that, although we cannot have our child back, we can be healed.

Neufeld, Elsie K. *Dancing In the Dark: A Sister Grieves*. Herald Press 1990.

Filled with love and compassion, this book is helpful for anyone who has lost an adult sibling.

Nouwen, Henry. *In Memoriam*. Ave Maria Press 1999.

Spiritual writer Henry Nouwen wrote a brief reflection on the death of his mother solely for a small circle of family members and friends, but was persuaded to share it with a larger audience.

Porter, Max. *Grief is the Thing With Feathers*. Faber & Faber LTD 2015.

A book to cherish. It has the perfect balance of being very sad and very funny, full of darkness and full of light. Part Prose, part poetry, an exploration of grief and healing.

Redding, LaTisha. Illustrated by Boyd Aaron. *Calling The Water Drum*.

Lee & Low Books Inc 2017.

A tender book at the courage of those who have faced danger in the search to improve their lives and a little boy's quiet resilience as he finds a healing path back to hope and happiness.

Resch, Kimberly and Ross, Brian with Casanova, Corrine. *Light In The Darkness: Uncovering Grief and Trauma*. Conscious Content LLC 2020.

Childhood trauma, Generational trauma, violence, post-traumatic stress disorder (PTSD), how to find hope and ways to cope after a trauma or during ongoing trauma, how to break the cycle of generational trauma.

Riecke, Patrick Shawn. *How to Talk with Sick, Dying, and Grieving People*.

Emerald Hope Publishing House 2018.

What to say and what not to say when there are no magic words.

Schweibert, Pat. *Tear Soup*. Grief Watch, Portland 2005.

Although this is a picture book, it is not just for children but also for adults who have experienced loss. It affirms the bereaved, educates the unbereaved, and is a building block for children.

Schweibert, Pat. *We Were Gonna Have A Baby, But We Had an Angel Instead*.

Grief Watch 2003.

This is a book to help children know that the baby that died can still be remembered in a special way.

Sitzer, Gerald L. *A Grace Disguised*. Zondervan Publishing House, Grand Rapids 1996.

A drunk driver on an Idaho road caused the tragic loss to Sitzer's family, his mother,

Continued...

his wife, and his young daughter. The book is more than a chronicle of the author's sorrow; it is a very moving reflection on the losses we all suffer and the amazing grace of God that can transform us.

Temes, Roberta. *The Empty Place: A Child's Guide Through Grief.* Small Horizons 1992.

When a 9-year-old boy's beloved sister dies, he is confused, angry, and fearful. For the first time he must face the finality of death and the pain of loss. His parents, also grieving, seem distant, until a counselor teaches them all to dialogue and heal.

Thomas, Pat. *I Miss You: A first Look at Death.* Barron's 2000.

When a close friend or family member dies, it can be difficult for children to express their feelings. This book helps boys and girls understand that death is a natural complement to life, and that grief is a normal and necessary feeling to have following a loved one's death.

Wengerd, Sarah. *A Healing Grief.* Herald Press 2002.

After years of experience with death in her work as a hospice nurse and care for the elderly, the author gives advice for those of us who feel awkward and hesitant when talking to a recently bereaved person.

Wild, Margaret. *Old Pig.* Pictures by Ron Brooks. Puffin Books, Penguin Publishing Group 1995.

A beautiful book on how to prepare for death as a celebration of life and a loved one's contributions to it.

COMMUNITY SUPPORT AND GRIEF RESOURCES

HOSPICE SERVICES

Mishawaka Center for Hospice Care serving the following nine counties in northern Indiana: Elkhart, Fulton, Kosciusko, LaGrange, LaPorte, Marshall, Porter, St. Joseph and Starke.

501 Comfort Place
Mishawaka, IN 46545
Phone: (574) 243-3100 / (800) 413-9083

Goshen Home Care and Hospice

1147 Professional Dr.
Goshen, IN 46526
Phone: (574) 364-2700
www.goshenhealth.com

Heart to Heart Hospice

1178 Fremont Ct. Suite 2
Elkhart, IN 46516
Phone: (574) 350-4977

Gentiva Hospice Care serving North Central IN counties of Elkhart, Kosciusko, LaPorte, Marshall, St. Joseph, and Starke

230 W Catalpa Drive #D
Mishawaka, IN 46545
Phone: (574) 357-7551

Continued...

FUNERAL HOMES

Rieth-Rohrer-Ehret Funeral Homes

311 S Main St
Goshen, IN 46526
Phone: (574) 533-9547
www.rrefh.com

The website has an extensive list of Grief Support and Community Resources under the tab Grief and Healing, including valuable information on Pregnancy Loss Support and Suicide Loss Resources.

Yoder-Culp Funeral Home

1911 S Main St
Goshen, IN 46526
Phone: (574) 533-3153
www.yoderculpfuneralhome.com

The website has many resources available under the tab Resources>Grief Library including *Helping Yourself with Grief* and *Helping Others with Grief*, by the Center for Loss and Life Transition, Alan Wolfelt, Ph.D., Director.

AGENCIES

Camp Evergreen A day grief camp in early summer for youth and teens and a Saturday family workshop for youth and parents/guardians in the fall.

Phone: (574) 243-3100
www.cfhcare.org/campevergreen

Center for Hospice Care-Elkhart Office For Grief and Bereavement programs call (574) 255-1064 for dates, locations, and times of groups.

22579 Old US 20 E
Elkhart, IN 46516
Phone: (574) 264-3321
www.cfhcare.org

Goshen Health System The chaplain provides individual and family support to those who are hospitalized. Individuals are referred to area counselors and support groups once they leave the hospital.

Phone: (574) 364-1000

Chaplain (574) 364-2715

www.Goshenhealth.com

Goshen Home Care and Hospice

Phone: (574) 364-2700

www.goshenhealth.com/care-services/home-care-services

There are many resources listed at the bottom of the page. See especially: Bereavement Services (including information about Bereavement Support Groups) and End-of-Life Services.

Greencroft Communities, Goshen Offers a support group for Greencroft residents facilitated by a social worker from Goshen Health. Contact the Greencroft Chaplain at (517) 605-0494 to learn when the groups are meeting.

Phone: (574) 537-4000

www.Greencroft.org

Grief Share A number of churches in Elkhart County provide grief support through this nationally-based program by providing support groups to assist persons dealing with loss and grief. 13-week support groups provide a safe, welcoming place where people understand the difficult emotions of grief and what's "normal" in grief in the days ahead. Find a group near you by visiting their website.

www.griefshare.org

Oaklawn Although Oaklawn is not a primary resource for grief counseling and support, they provide a full range of mental health and addiction services for children, adolescents and adults in Elkhart and St. Joseph counties. Oaklawn has open walk-in clinic hours to access services. See website for more information including locations and hours. No appointment needed. Spanish speakers.

Phone: (800) 282-0809 for accessing services

www.oaklawn.org/our-services

Continued...

Ryan's Place Provides support in a safe and supportive environment where grieving children, teens, and their families can share their experience as they move through the healing process. Includes death by suicide and Spanish speaker's support.

118 S Main St

Goshen, IN 46526

Phone: (574) 535-1000, (574) 202-1688

www.ryansplace.org

Samaritan Health and Living Center Provides individual counseling. They may often have a long waiting list.

311 W High St

Elkhart, IN 46516

Phone: (574) 262-3597

www.elkhartsamaritan.org

ONLINE ONLY

www.Grief.com Because Love Never Dies

Dedicated to helping everyone deal with the often unknown terrain that comes along with all kinds of grief. Through education, information and other helpful resources they hope to make the challenging road of grief a little easier.

www.whatsyourgrief.com

What's Your Grief is a grief website and online community for grieving people and grief support professionals. They honor all types of loss and grief.

PERSONAL REFLECTIONS— A GIFT TO FAMILY

Possible things to include:

- Fill out the online form at www.fivewishes.org: *My Last Wishes*.
- Discuss with your families the Five Wishes with the help of the *Conversation Guide for individuals and Families*: www.fivewishes.org.
- Consider writing your personal reflections on life. This can be a way of sharing your values, faith, life lessons, precious moments, and hopes.
- Fill out the questionnaire on preparing for **End-of-Life** questions (pg 41) and discuss with your family.
- Fill out **A Loving Legacy**, pg 49.
- Consider sharing historical information, including a family tree, or write whatever would help your loved ones understand their heritage.
- Consider writing how you would want to be remembered.
- Consider writing your own obituary.
- Work with your family through the *Personal Financial Affairs Directory* available from:
Everence
1110 N Main St
Goshen, IN 46527
Phone: (574) 533-9511
www.everence.com/financial-services/financial-planning

PREPARING FOR END-OF-LIFE QUESTIONS

What do you consider a gift of aging?

What do you consider a burden of aging?

How would you define quality of life for yourself?

If you had one year to live what would be important to you?

What role does church play in your life?

What are your hobbies? What is important to you?

Continued...

Which priorities in your daily living are most important to you?

Where and when do you experience joy?

What do you believe about life after death?

Do you believe that God has a purpose for your life?

How does your faith shape your thinking about dying and death?

How do you define dignity of living and of dying?

Are you afraid to die?

WHAT I BELIEVE ABOUT GOD

- God has a plan for my life and I need to work to fulfill that plan.

- God is in control and I will die only when it is time for me to die.

- I look to science to provide the ability to heal. I do not pray for miracles.

- God has the power to heal when I turn to God in faith.

- Using the gifts I was born with, it is up to me to make the most of life.

- Nothing in my experience suggests that there is a God.

- Life is a mystery and has nothing to do with God.

Continued...

If I am not healed when I pray for healing, it is because I lack faith.

Because of Jesus, I know that God is with me as I suffer and will bring me to new life before and after death.

I need to look for the good that may come out of suffering for me and others.

MEDICAL CARE WHEN I HAVE A TERMINAL DIAGNOSIS

- I want everything done to extend my life, for where there is life there is hope.

- If I am confused, unaware, and unable to relate to others, I don't want life support measures that would extend my life.

- Personal dignity is important to me and I don't want that compromised even though it may shorten my life.

- When further treatment for my condition is considered futile, I want only the care necessary to keep me comfortable

- I don't want the expenses of my dying to create a financial burden for my family.

- I prefer to die in my own home.

Continued...

I prefer to die in a hospital or nursing home.

I want Hospice Care when medically appropriate.

Would you want artificial feeding through a stomach tube?

Do you want to spend your last years in a nursing home?

Do you want to continue with all offered medical treatments when you have dementia and need total care?

GRIEF

- How have you dealt with grief in the past?

- What kind of grief have you experienced?

- What kind of grief are you experiencing now?

- How does your faith help you in your grief?

- Have you dealt with anticipatory grief? How and when?

- Have you dealt with enfranchised grief? How and when?

- Have you dealt with grief related to a trauma? How and when?

- What kind of support system do you have? Are you looking for more support?

- What coping mechanisms do you have when going through a trauma?

- What are your fears regarding the end of life?

Continued...

- If you have a slow dying process, what would the last weeks of your life be like?

- Where would you want to be?

- Who would be present?

- What would you want to be doing?

- Would you want to have communion?

- Would you want to give your children and grandchildren a blessing?

- Would you want to share stories and sing songs?

- Would you like to be read to? If so, what?

- If you are able, do you want to talk with your family about your impending death?

- Have you indicated where your important documents are?

- Are you willing to talk with your family members about grief?

- Would you consider Hospice Care?

A LOVING LEGACY

FOR PARENTS TO CHECK APPLICABLE ITEMS

Being of sound mind, body and spirit, I would like for you, my children, to do the following things at the appropriate point in the future when, after much thought, prayer, wrestling, and research, you think it is for my own good:

- Tell me when I should stop driving.
- Tell me when I need a hearing aid. Tell me when I should turn my media player down.
- Tell me when I need to start using a cane, walker, or wheelchair.
- Tell me when it is not safe for me to live by myself anymore.
- Tell me when I need to consult my children before making financial decisions.
- Tell me when I need to have someone to check my finances or checkbook.
- Tell me when I need to go to the doctor and take me there.
- Tell me when I need to eat better and drink more and take less supplements.
- Tell me when you think I am getting really forgetful and need to see a doctor.
- Tell me if I need to take a bath and if I need to find help for my urinary incontinence.
- Tell me if I need to have a haircut or need to have my nails done and help me to get to the hairdresser and beautician.
- Tell me if I am wearing too much cosmetics or if my clothes don't match.
- Tell me when my clothes are not well washed or need mending.
- Tell me when my moods are swinging inappropriately and take me to a doctor.
- Ask me about my insurance and funeral plans.
- Tell me if I need to focus more on others rather than on myself.
- Tell me gently if my words are inappropriate and if I have hurt somebody.
- Tell me when I need to accept help doing chores around the house and the yard.
- Tell me when I need to downsize and get rid of unnecessary items.
- Tell me what I have in my possession that you would enjoy having in memory of me.
- Tell me when I have to write a will and designate certain items.
- Tell me if you want me to write stories about my things or about people.
- Tell me if you want us to talk about our feelings towards each other.
- Tell me if you want to talk about our family, our history, and about my faith journey.
- Tell me what memories you have about our special relationship.
- Remember me with little notes, little flowers, personal visits, and small gifts I can share.
- Remember me in your prayers.

Continued...

FOR PARENTS TO SIGN

SIGNED _____ DATE _____

FOR CHILDREN TO SIGN

We, the undersigned children, because we love, respect, and honor you, want to uphold your dignity and decision-making abilities. We honor and respect the fine qualities you possess and the way you have conducted your life, and wish to help you make your later years as successful, peaceful and happy as they possibly can be. We promise to visit more often when you can no longer drive, take you to church or on other errands, discuss decisions to be made rather than making decisions for you, and do all we can to keep your grandchildren in touch with you. We pledge to talk about the items you have checked and then, when necessary, will use the above as your permission for us to help you make the decisions you know need to be made. We pledge...

SIGNED _____ DATE _____

SIGNED _____ DATE _____

SIGNED _____ DATE _____

SIGNED _____ DATE _____

MY RECORD OF PERSONAL AFFAIRS

KEEP THIS RECORD IN A SAFE, SECURE PLACE. TELL YOUR FAMILY WHERE TO FIND IT.

Full Legal Name: _____

Social Security #: _____ Phone: _____

Name of Spouse: _____

Attorney's Name: _____ Phone: _____

Address: _____

Accountant's Name _____ Phone: _____

Address: _____

Investment Advisor: _____ Phone: _____

Address: _____

Executor: _____ Phone: _____

Address: _____

Power of Attorney: _____ Phone: _____

Address: _____

BANK CHECKING/SAVINGS ACCOUNTS

Institution's Name: _____ Account #: _____

Location: _____

ANNUITIES AND LIFE INSURANCE

Institution's Name: _____ Policy #: _____

Location: _____

Continued...

RETIREMENT ACCOUNTS AND PENSIONS

1. Institution's Name: _____ Account #: _____

Location: _____

2. Institution's Name: _____ Account #: _____

Location: _____

CERTIFICATE OF DEPOSIT (CDS), STOCKS, BONDS, MUTUAL FUNDS, BROKERAGE ACCOUNTS, OTHER

1. Name: _____ Account #: _____

Location: _____

2. Name: _____ Account #: _____

Location: _____

3. Name: _____ Account #: _____

Location: _____

4. Name: _____ Account #: _____

Location: _____

REAL ESTATE DEED/MORTGAGE

1. Address: _____

Location of Deed or Mortgage: _____

2. Address: _____

Location of Deed or Mortgage: _____

ACCOUNTS, LOANS, AND NOTES DUE

1. Owed to whom: _____

Description: _____

2. Owed to whom: _____

Description: _____

3. Owed to whom: _____

Description: _____

SAFE DEPOSIT BOX Location: _____

Location of Key: _____

INCOME TAX RECORDS Location: _____

AUTOMOBILE REGISTRATION Location: _____

WILL Location: _____

If no Will, suggest the following to be administrator:

Name: _____ Phone: _____

Address: _____

BIRTH CERTIFICATE Location: _____

MARRIAGE CERTIFICATE Location: _____

LIVING WILL Location: _____

Continued...

BIOGRAPHICAL INFORMATION

This form records pertinent information and your current thinking and preferences regarding end-of-life arrangements at the time of your death. You are giving your family a final gift by taking time now to express your wishes and preferences. This will be filed in the church office, with a copy made for a spouse, relative, or friend. It can be updated at any time.

Full Name: _____ Date: _____

Street Address: _____

City/State/Zip: _____

Email: _____ Social Security #: _____

Phone: _____ Cell: _____

Birth Date: _____ Birthplace: _____

Baptismal Date: _____ Date I joined WMC: _____

Church Memberships (Congregation, Location, Dates): _____

Single Married Divorced Widowed

Date/Place of Marriage: _____

Spouse's Name: _____

Date/Place of Spouse's Death: _____

YOUR CHILDREN

1. Child's Name: _____ Phone: _____

Street Address: _____

Continued...

City/State/Zip: _____ Email: _____

2. Child's Name: _____ Phone: _____

Street Address: _____

City/State/Zip: _____ Email: _____

3. Child's Name: _____ Phone: _____

Street Address: _____

City/State/Zip: _____ Email: _____

4. Child's Name: _____ Phone: _____

Street Address: _____

City/State/Zip: _____ Email: _____

5. Child's Name: _____ Phone: _____

Street Address: _____

City/State/Zip: _____ Email: _____

Number of Grandchildren: _____ Number of Great-grandchildren: _____

Father's Name: _____

Mother's Maiden Name: _____

BROTHERS/SISTERS

1. Name: _____

City/State: _____

2. Name: _____

City/State: _____

3. Name: _____

City/State: _____

4. Name: _____

City/State: _____

5. Name: _____

City/State: _____

6. Name: _____

City/State: _____

7. Name: _____

City/State: _____

8. Name: _____

City/State: _____

Preceded in Death By: _____

Education/School/Location: _____

Continued...

Occupation(s): _____

Membership in Significant Organizations: _____

Service Experiences (VS, I-W, PAX, Military, Etc): _____

Spiritual/Natural Gifts: _____

Highlights of My Life: _____

Spiritual Journey: _____

Involvement with WMC: _____

LOCATION OF INSURANCE POLICIES AND OTHER IMPORTANT PAPERS

Location of Will: _____

Executor of Will: _____

Medical Doctor: _____ Phone: _____

Attorney: _____ Phone: _____

Durable Power of Attorney: _____

Phone: _____

Healthcare Power of Attorney: _____

Phone: _____

I have included WMC among charities in my estate plan: Yes No

I am interested in talking with someone about estate planning: Yes No

Continued...

