

# *At the end of life . . .*

A Planning Booklet





## Bring us, O Lord God,

at our last awakening, into the house and gate of heaven, to enter into that gate and dwell in that house where there shall be no darkness nor dazzling but one equal possession; no ends nor beginnings but one equal eternity in the habitations of thy glory and dominion, world without end. Amen.

*John Donne*

## O Lord,

support us all the days long, until the shadows lengthen and the evening comes, and the busy world is hushed and the fever of life is over, and our work is done. Then in thy mercy grant us a safe lodging and a holy rest, and peace at the last. Amen.

*Cardinal Newman  
in the 1928 Book of Common Prayer, pg. 594*

## Lord, Jesus Christ,

by your death you took away the sting of death: Grant to us your servants so to follow in faith where you have led the way, that we may at length fall asleep peacefully in you and wake up in your likeness; for your tender mercies' sake. Amen.

*1979 Book of Common Prayer, pg. 504*



Dear Friends in Christ,

Both clergy and grieving families will tell you how helpful it is to have booklets like this one filled out and updated. Eliminating guesswork can help make the funeral or memorial service become more personal and less fraught with anxious decisions.

***For A Time  
of Grieving***

In the Gospel of John, Jesus assures us he goes ahead to prepare for us a place in God's "mansion." For the surviving loved ones, this journey through bereavement can be arduous. The clergy and community of St. Philip's In The Hills parish wish to walk this journey with you.

Faithfully yours,

A handwritten signature in black ink, appearing to read "John E. Kitagawa". The signature is fluid and cursive.

The Rev. John E. Kitagawa

Rector



## ***The Best Time For Planning Is Now***

"The Minister of the Congregation is directed to instruct the people, from time to time, about the duty of Christian parents to make prudent provision for the well-being of their families, and of all persons to make wills, while they are in health, arranging for the disposal of their temporal goods, not neglecting, if they are able, to leave bequests for religious and charitable uses." —1979 *Book of Common Prayer* pg. 445

What we ask and urge you to do is (1) put your financial affairs and notions of your own funeral arrangements down on paper, and (2) prepare or update, as the case may be, your will or trust.

## ***A Guide to Funeral Planning***

When you plan the kind of arrangements you and your family want, you

- save needless expense.
- secure peace of mind.
- smooth the way for those you leave behind.

How much you choose to spend may influence your decision.

## ***Traditional (in-ground) Burial***

Body burial costs depend on the casket selected, the services provided by the mortician, and the charges made by the cemetery (the grave site, the vault or liner, opening and closing the grave, the marker or monument and perpetual care). Costs can range from \$1,000 to well over \$10,000.

## ***Cremation***

Today, many people are searching for a less expensive alternative to grave site burials—one that offers beauty and simplicity. Cremation is a step in the preparation of human remains that provides a simple return to nature and accomplishes in a few minutes what otherwise takes years for nature to accomplish. A modest container, rather than an expensive casket, is generally used and total costs can range from about \$500 to \$1,500.

Cremated remains (cremains) may be scattered, buried or stored in an urn or box. They can be easily transported or inexpensively shipped. Their disposition can be handled by the next-of-kin or a designee.

In Arizona, a body must be held for 48 hours after death before it can be cremated. Cremation does not preclude the option of a funeral service at St. Philip's with a plain closed casket draped with a simple pall. It is not customary for family or friends to be present at the crematorium. There is no need to purchase an urn if ashes are to be inurned in a niche at St. Philip's, as the size of these niches (6"x6"x6") precludes this. Niches are already in place and are sealed with an engraved plaque following inurnment.

Inurnment in the St. Philip's Columbarium, located on the west side of the church along Campbell Avenue, costs \$850. This is only available to church members and their families.

## ***Beginning the Planning Check Sheet***

As you begin to think about planning for the end of your life, it is very helpful to complete a planning check sheet, such as the one that follows. This information will be helpful to your survivors in many ways, including the writing of your obituary.



# Instructions

## Mortuary Preference

If you have none in mind, one of the staff clergy can give you the names of several that are experienced with funerals at St. Philip's.

**I have given instructions to the mortuary listed above:**  No  Yes

Advance consultation with a mortuary is especially helpful if remains are to be interred without cremation. Such consultation can be by telephone or through the offices of St. Philip's.

Even if you have given complete instructions to a mortuary, please complete the balance of this booklet.

**I wish provision to be made at the mortuary for:**

**Visitation**  No  Yes

**Viewing**  No  Yes

**I am a Mason**  No  Yes \_\_\_\_\_

If yes, and if you wish a Masonic service to be held at the mortuary prior to the church funeral, please provide your Tucson Masonic affiliation above.

Visitation and viewing and/or a Masonic funeral do not always require embalming and a casket, neither of which is required for cremation.

**Do you wish to be cremated?**  No  Yes *I wish cremation to take place:*

- As soon as possible
- After service at St. Philip's
- Other \_\_\_\_\_

*Disposition of my ashes:*  
 St. Philip's Columbarium  
 Other \_\_\_\_\_

*If remains are not retained at St. Philip's, a memorial plaque can be displayed at St. Philip's.*

OR

**Do you wish to be buried?**  No  Yes

*Location of burial plot, cemetery, etc:* *Instructions re: casket, vault, etc.*

_____	_____
_____	_____
_____	_____

**Which service would you prefer?**  Funeral (body present)  
 Memorial Service (usually appropriate with cremation)

**Which would you prefer?**  A reception at St. Philip's after the funeral service  
 Visiting hours at the Funeral Home

Viewing hours \_\_\_\_\_

I would like my casket:  open  closed

**Which would you prefer?**  Flowers  
 Memorial Contributions made in your name  
Please designate a charity or St. Philip's\* as beneficiary.

_____
_____
_____

You may specify any of St. Philip's ministries to receive memorials, including children's programs, outreach, music, library, etc.

## The Service at St. Philip's In The Hills Episcopal Church

The liturgy for the dead is an Easter liturgy. It finds all its meaning in the Resurrection. Because Jesus was raised from the dead, we too, shall be raised.

The liturgy, therefore, is characterized by joy, in the certainty that "neither death nor life, nor angels, nor principalities, nor things present, nor things to come, nor powers, nor height, nor depth, nor anything else in all creation, will be able to separate us from the love of God in Christ Jesus our Lord."

This joy, however, does not make human grief unchristian. The very love we have for each other in Christ brings deep sorrow when we are parted by death. Jesus himself wept at the grave of his friend. So, while we rejoice that one we love has entered into the nearer presence of our Lord, we sorrow in sympathy with those who mourn.

—Book of Common Prayer

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Please prayerfully read the *Burial of the Dead* section beginning on page 468 or 491 in the Book of Common Prayer. Familiarize yourself with the suggested readings and psalms.

- I wish to have:**  Rite I Traditional Language—page 468  
 Or Rite II Contemporary Language—page 491

**Do you want a Eucharist (Holy Communion) as part of your funeral or memorial service?**  No  Yes

**Closed casket present?**  No  Yes

A memorial service, with the casket not present, may be based on the Prayer Book rite and may be used regardless of the type of interment.

**Scripture readings and readers** Please indicate your Scripture passages and psalms from the BCP options, and you may indicate your choice of reader for each passage.

	PASSAGE	READER
Old Testament	_____	_____
New Testament	_____	_____
Gospel	_____	_____

**Music selections** Music may be played for the opening and closing of the service and between the readings. Some you may wish to consider are Hymns 207 ("Jesus Christ is Risen Today"), 208 (traditional Easter "The Strife is O'er, The Battle Done"), 680 ("O God, Our Help in Ages Past") and 688 ("A Mighty Fortress"). Classical selections not from the Hymnal are appropriate as preludes before the service or during communion if there is to be a Eucharist.


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**Suggest pall bearers** \_\_\_\_\_  
\_\_\_\_\_



**If you have not already done so, the following legal and personal matters should be discussed with your attorney.**

**Your last will and testament** Do you have a well-prepared will? Every person of legal age and sound mind who owns property should have a will, including husbands and wives. No matter how much or how little you own, you need a will. A will insures that your estate will be distributed exactly as you desire after your death. Congress has authorized many tax advantages for those who wish to arrange their affairs so that the church and other charities may benefit in the years to come. For maximum benefit, you should bring your estate plan up to date periodically.

Your first obligation, of course, is to remember those you love. We hope you will also remember St. Philip's in the Hills Parish. Even a small bequest to St. Philip's will make a difference and will be used as you direct. A bequest to St. Philip's can be left to the discretion of the Rector and the Vestry for use in meeting parish needs as they arise.

Many people leave their residuary estates in trust for one or more members of their immediate family, with the remainder—or some part of it—going to the church. There are also ways to increase your present spendable income, achieve important tax advantages, and, at the same time, to help St. Philip's. Some parishioners have deeded their homes to the church while they are still living, reserving the right to occupy them during their lifetime.

I wish a representative of St. Philip's to consult with my lawyer and me concerning my affairs.  Yes  No

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I would prefer to speak with  The Rector  The Development Director  Other

My will may be found \_\_\_\_\_

**Trusts** You may want to consider having a living trust, which resembles a will. The trust becomes the legal owner of all your property. However, you're generally the trustee and manage it for your own benefit during your lifetime, just as if the assets were still owned by you.

You may amend or revoke the trust agreement at any time. Typically the trust provides for a successor trustee to manage your assets should you become incapacitated. A trust provides for distribution of assets after your death, but keeps them from having to go through probate. It typically provides that your assets are used for the benefit of your spouse, so long as he or she is alive.

In addition, trusts have important tax advantages. A properly constructed trust can result in reducing federal estate taxes that would be assessed against your estate if you did not have a trust. Please consult your attorney or tax advisor to determine what plan would be of most benefit to you.

Importantly, for federal tax purposes your estate includes life insurance proceeds, retirement benefits and interest in property such as your home or a business, in addition to more obvious assets such as investment portfolios and bank accounts.

If you don't have a will or, if needed, a trust, please make them. Even if you made such plans in the past, they may need to be updated. You owe this to your family, friends and professional or business associates. You owe it to yourself to ensure that your assets are handled the way you would like them to be.

If you do not have a professional advisor, please contact St. Philip's if you would like us to suggest some qualified people.

## Making Difficult Decisions In Advance

**Durable Power of Attorney for Health Care and Medical Directive** A common fear that many of us share, often based on past observations of friends or loved ones, is that we may come to a point in life where we can no longer make critical decisions about our lives or about medical treatments we may or may not wish to receive.

It is important to know that there are some avenues available to deal with such a situation.

- One of these is the **Durable Power of Attorney for Health Care**, which should be considered mandatory for every person, not just for senior citizens.
- Your attorney may recommend that this be accompanied by a **Medical Directive**.

The Durable Power of Attorney for Health Care, called an advance directive, is a legal document stating how you want medical decisions to be made if you are unable to participate in the decision making process, and to what extent care should be provided.

You may specify treatments that you don't want, but you can also use an advance directive to state that you want every effort made to maintain your life. This Durable Power can be a legally binding directive on care providers in Arizona, but the Medical Directive may be necessary if you become seriously injured or ill in another jurisdiction.

In any event, you need to designate someone you trust who is age 18 or older, legally competent, and willing to serve as your medical advocate if you should become incapacitated.

Another document worth considering is the designation for organ donation. You can make this on your driver's license or on a separate card, but you should also make this designation clear to your family and on your Durable Power and Medical Directive.

Just as you should hasten to execute or update your will and trust, these additional documents are ones that should also receive your attention.

**A Living Will** Laws covering living wills vary by state. Arizona recognized living wills when it passed legislation in 1985 entitled The Medical Treatment Decision Act (Arizona Revised Statutes 36-3201-3210). The Arizona legislation, revised in 1991, states that a person may legally direct the withholding or withdrawal of "life-sustaining procedures" when he or she is in a "terminal condition."

"Life-sustaining procedure" is defined as any medical procedure or intervention, including artificially administered foods and fluids, which in the judgment of the attending physician would only prolong the dying process, or artificially prolong life in a permanent vegetative state or irreversible coma. Life-sustaining procedure does not include the performance of a medical procedure deemed necessary to provide comfort care (pain prevention).

"Terminal condition" means an incurable or irreversible condition from which, in the opinion of the attending physician, death will occur without the use of life-sustaining procedures. Terminal condition includes a permanent vegetative state and irreversible coma.

In Arizona, a valid living will must be signed by two witnesses who are not directly involved in the care of the declarant, and one of whom is unrelated to the principal (person making the will) by blood or marriage, not entitled to any portion of the principal's estate under a will or codicil to a will existing at the time of declaration, not a claimant against any portion of the principal's estate, and not financially responsible for the principal's medical care.

continues

**A Living Will (continued)**

*A living will is a more persuasive document if it is made prior to any imminent threat of death. When a person is in great pain and suffering from a serious illness, questions might be raised whether the person was mentally competent to create a living will. In a court contest, a living will prepared with the help of an attorney will probably carry more weight than a self-designed living will.*

*Copies of Arizona-specific Living Wills are available in the church office.*



**Bishop Kirk Smith**  
Diocese of Arizona  
November 2004

*“As Christians we believe that planning for our deaths is more than just an important convenience for our survivors, it is also an act of faith on our part.*

*By having our affairs in order, we proclaim to those around us that death is not something that we fear or through our lack of preparedness, deny, but that death is rather that entry into the larger life. We anticipate that new life with the joyful assurance that "neither death, or life, or angels, nor principalities, nor anything else in all creation will be able to separate us from the love of God in Christ Jesus our Lord.”*

## Notes for Survivors

This is the sequence of things to be decided and done by the bereaved at the time of death.

1. If available, consult the deceased's instructions.
2. Call the church. If at night, the church telephone information menu will help you contact the clergy on call. Their accumulated experience can be very helpful.
3. Will there be a post-mortem? Are the necessary hospital papers signed? Did the deceased authorize organ donation or body donation?
4. Do you, or did the deceased, want cremation? Immediate? This may indicate a Memorial Service (i.e. without the body present).
5. Choose and contact a funeral director and phone them to take the body in custody and await further instructions.
6. Which friends and relatives should be notified? Who will phone them? Make a list.
7. Who is apt to come to a service, and from how far away?
8. Set the day and hour of service in consultations with the priest who will check the church calendar. If it is a work day, consider having the time of service be just before or after lunch.
9. What kind of service? body present, cremains present or memorial? Burial Office only, or Eucharist, too? (Details of service can wait until later)
10. Concerning Interment:
  - *Is there a plot? Where? Who owns it? Where is the record?*
  - *If buying a plot, where, and for how many?*
  - *Planning a whole casket or urn?*
  - *Other disposition of ashes?*
  - *If using St. Philip's Columbarium Garden, no urn is necessary.*
11. Decide whether there will be visiting hours at the funeral home.
12. Closed casket, or open? (At the Church it is closed, covered with the pall.)
13. Decide on "Memorial gifts may be sent to..." We hope you will suggest St. Philip's as one of the recipients of memorial gifts.
14. Decide who will go to the funeral director (bringing deceased's clothing), complete arrangements, and choose casket, vault, or urn.
15. Select pall bearers.
16. Work with the clergy and music director on the particulars of the Service.

## Funeral/Memorial Services at St. Philip's in the Hills

The pastoral staff at St. Philip's in the Hills would encourage members to hold funeral or memorial services in the church rather than at the funeral home. A funeral or memorial service is a worship service that honors a transition and celebrates the relationship between our community of faith and one of our members.

**The family** For most services, the family will gather in the Bride's Room before the service. A few minutes before the service is to begin, clergy conducting the service will come to the Bride's Room to have prayer with the family. They will then lead the family to the church. The family usually sits together on the east side of the center aisle.

At the end of the service the priest leaves the sanctuary and proceeds to the rear of the church. If the casket is present, the priest processes out of the church in front of the casket, followed by the pall bearers with the casket.

At this time, if the family is to greet guests, they return to the Memorial Garden or the Gallery (whichever has been announced as the site for greeting). The location must be arranged for in advance.

**The casket or urn** If the service is to be a Memorial Service, the casket or urn will not be present. For a Funeral Service, the casket or urn needs to be brought to the church prior to the service. The pall is immediately placed on top of the casket or urn. The significance of the pall is that there is equality before the Lord regardless of whether a person is buried in a pine box, an ornate urn, a cardboard box or a bronze casket. Its placement on the casket or urn is a symbolic reminder that in death the grace of God covers all and the covering of the casket symbolically represents the equality of all in death.

At the end of the service the casket or urn is taken out of the church. In the entry way, the pall is removed from the casket. The casket is then taken out carried by the pallbearers. In the event cremated remains are to be inurned in the Columbarium the urn is taken to the niche for committal, or this can also be accomplished at a later date.

**Pictures and mementos** Many families wish to bring pictures and mementos of their loved ones to the church to share with the guests at the service. These are placed either on a table in the entry way or on easels near the table. If there is to be a reception in the West Gallery, they should be placed on the various tables in the Gallery or on easels there.

**Memorials** Many persons who do not wish to have a large number of flowers at the funeral home or church decide to have memorials given in place of flowers. Memorials can be given to any non-profit organization and including St. Philip's.

**Receptions** Persons wishing to have receptions after the service may do so. Arrangements need to be made with the facilities use administrator. A service guild, (The Church Mice) is prepared to assist with a reception. The members of the guild request a donation for these services.

**Bulletins** The church does not furnish bulletins for the service, but will gladly supply you with the service order to use if you wish to print your own. Your bulletin must be approved by the clergy person performing the service.

**Costs** There is no charge to church members for a funeral or memorial in the church. If the service is for a non-member, we ask families to make a \$350 donation to cover the organist, the sexton, the clergy and the church. If the deceased's family wishes special music such as a soloist, another instrument, etc., there is an extra charge. Any musical requests must be arranged and approved by the music director of the church. Please remember, a funeral in the church is a public service of worship and therefore must be consistent with the traditions of the Episcopal Church.

# For Your Personal Use Only

## Help for Those Who Settle Your Affairs

**Financial information for your family** These pages on financial information are not intended to be given to the church. The sole purpose is to assemble needed information for your family. Please complete these pages and place them with the appropriate persons.

**Name of executor**  
NAME \_\_\_\_\_ ADDRESS \_\_\_\_\_  
PHONE \_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

**Name of attorney**  
NAME \_\_\_\_\_ ADDRESS \_\_\_\_\_  
PHONE \_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

**Name of insurance agent**  
NAME \_\_\_\_\_ ADDRESS \_\_\_\_\_  
PHONE \_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

**Name of investment broker/advisor**  
NAME \_\_\_\_\_ ADDRESS \_\_\_\_\_  
PHONE \_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_

**Location of valuable documents** Will \_\_\_\_\_ ORIGINAL DOCUMENT \_\_\_\_\_ COPIES \_\_\_\_\_  
Living Trust \_\_\_\_\_

**Medical Durable Power of Attorney (Patient Advocate)**  
NAME OF INDIVIDUAL YOU HAVE DESIGNATED \_\_\_\_\_

**Financial Durable Power of Attorney**  
NAME OF INDIVIDUAL YOU HAVE DESIGNATED \_\_\_\_\_

INSURANCE POLICY	COMPANY/AGENT	DOCUMENT LOCATION
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

BANK	ACCOUNT NUMBER	DOCUMENT LOCATION
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**IRA and 401K documents** \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Income tax records** \_\_\_\_\_  
Consultant who prepares your taxes \_\_\_\_\_  
\_\_\_\_\_

**Location of certificates** Birth Certificate \_\_\_\_\_  
Children's Births \_\_\_\_\_  
Marriage \_\_\_\_\_  
Automobile Title(s) \_\_\_\_\_

**Location of  
real estate documents**

Deeds \_\_\_\_\_  
Mortgages \_\_\_\_\_  
Notes \_\_\_\_\_

**Location of safe deposit box**

Box Number \_\_\_\_\_  
Location of Keys \_\_\_\_\_  
Additional Key Holders \_\_\_\_\_

**Securities**

BROKERAGE FIRM	FINANCIAL ADVISOR	CONTACT INFORMATION
_____	_____	_____
_____	_____	_____
_____	_____	_____

**Location of bank accounts**

TYPE OF ACCOUNT	NAME OF BANK	CONTACT INFORMATION
_____	_____	_____
_____	_____	_____
_____	_____	_____

**Locations of other valuable items**

Antiques \_\_\_\_\_  
\_\_\_\_\_

Jewelry \_\_\_\_\_  
\_\_\_\_\_

Artwork \_\_\_\_\_  
\_\_\_\_\_

Family Items \_\_\_\_\_  
\_\_\_\_\_

**Locations of other important documents**

Social Security Documents \_\_\_\_\_

Pensions/Retirement Benefits \_\_\_\_\_  
\_\_\_\_\_

Veteran's Administration \_\_\_\_\_  
\_\_\_\_\_

Annuities \_\_\_\_\_  
\_\_\_\_\_

Now that you have finished this working booklet, we suggest that you file one copy with the church office (except for the final pages), one with your attorney, and keep a third for your family or your personal records. Please place financial information on final pages in a safe place at your home.

Additional booklets are available in the church office, or you may make additional photocopies of this book. A print-friendly Adobe PDF version is available online at: [www.stphilipstucson.org](http://www.stphilipstucson.org).

## *Into your hands,*

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

## *Psalm 121*

I lift up my eyes to the hills;  
from where is my help to come?

My help comes from the Lord,  
the maker of heaven and earth.

He will not let your foot be moved  
and he who watches over you will not fall asleep.

Behold, he who keeps watch for Israel  
shall neither slumber nor sleep;

The Lord himself watches over you;  
the Lord is your shade at your right hand,

So that the sun shall not strike you by day,  
nor the moon by night.

The Lord shall preserve you from all evil;  
it is he who shall keep you safe.

The Lord shall watch over your going out and your coming in,  
from this time forth for evermore.

# *A strong and loving community*

that welcomes, encourages,  
and empowers all  
to grow in Christ  
and to do God's work  
in the world.

The Rev. John E. Kitagawa  
*Rector*

The Rev. Blake R. Hutson  
*Assistant to the Rector*

The Rev. Dr. Clare Yarborough  
*Assistant to the Rector*

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