



Handbook for Funerals, Memorial Services, Burials and Other Options

Created by

Chestnut Hill Friends Meeting
End-Of-Life Working Group (ELI)

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Introduction

This Member Handbook is full of practical lists, information, and resources to help you and/or your family/loved ones make plans for your funeral/memorial service, and options regarding the disposition of the body of the deceased, including Cremation, donating one's body to science, Natural/Green Burials, and the Burial at the CHMM Burial Ground in Plymouth Meeting. The extensive Appendices provide local resources and detailed information on some of the topics that we will discuss. We plan to revise this handbook periodically. Some information may change before we get a chance to publish a revision. The best way to use this Handbook is as a starting point for your own research.

Too often we Friends make our end-of-life decisions in the context of the surrounding culture, rather than use the Testimonies as a context and guide to making decisions in the manner of Friends. We hope that you will let the following testimonies, described in the PYM Pamphlet, "[End of Life Decisions and Quaker Testimonies](#)," give you guidance:

SIMPLICITY guides Friends in the choice of burial arrangements, how the Memorial Meeting is conducted, and any reception afterwards. It also guides Friends to make decisions ahead of time, pre-planning and, perhaps, pre-paying.

PEACE for some Friends means having their wishes clearly stated in advance directives and wills to help their loved ones in caring for them when they cannot make medical decisions on their own and to provide direction on how to distribute the estate according to their wishes. The testimony of Peace invites Friends to make peace, to forgive and to ask for forgiveness of any and all. To say, "I'm sorry, please forgive me, thank you, I love you," is the greatest gift that can be bestowed on those left behind.

INTEGRITY speaks of honesty and truth telling, having one's affairs in order, living a life that is of a piece. Integrity calls Friends to an honest assessment of their medical situation and speaking of it truthfully. Integrity means honestly facing one's diminishments and need for care; accepting that the feeling of being independent and in control may come to an end, for, in truth, people are never as independent and in control as they imagine.

COMMUNITY reminds Friends that they are part of a worshiping community and as such, they have a responsibility to offer help and support to each other when there is a need, whether that is listening, driving, or praying. Community also recognizes the requirement to accept the gifts of care, help, and support offered by the worshiping community. It is in this mutuality of giving and receiving that we act on our testimony of community.

EQUALITY calls Friends to be fair in their dealings with family, not treating anyone as a "favorite." It can also invite consideration of "Jubilee," that is, restoring justice, making amends in either a personal or a global sense.

STEWARDSHIP reminds Friends that we have borrowed the earth from future generations. That understanding might impact decisions about embalming, preparation of the body, and choice of burying grounds. Reflection on the requirements of Stewardship should also prompt Friends to have their affairs "in right order."

How do I make provisions for the settlement of all outward affairs, so that others may not be burdened and so that I may be freed to live more fully in the truth?

The Advices, PYM Faith and Practice, 2002

Are my nearest and dearest familiar with my wishes for what follows my death? Have I prepared plans for those events? Do they understand my religious, spiritual, ethnic and cultural beliefs and practices, my thoughts about life in general?

http://lanqleyhillquakers.org/death_decline.aspx#dd1a

CHMM End of Life Planning Form

Direct link to the EOL planning form: [End of life planning form](#)

One of the functions of the Worship & Ministry and Care & Counsel's working group on End-of-Life Issues (known as ELI) is to assist Members, Attenders, and their families as they make the arrangements necessary at the time of death of a loved one. One of the major concerns expressed by those who must make the decisions after the death of a loved one is, "What would he/she have wanted?" The Care & Counsel Committee created this End-Of-Life Planning form so that you can answer that question for your loved ones and for the CHMM while you are "of sound mind and in good health and not in anticipation of death, but mindful of the certainty thereof..." We suggest that you discuss your answers with those closest to you as you fill out the form. We suggest that you give your loved ones a copy to keep as a reminder. We also ask that you return one signed and dated hard copy of the form to the Clerk of the Care & Counsel Committee so that it will be available to CHMM when we are called on to assist your family when death occurs. You should keep a signed and dated copy with your files.

Friends are urged to provide guidance, in their wills, in the CHMM End of life planning form, or in other written statements to help family/loved ones at a time of great emotional distress. At a minimum, these instructions should include directions about the place of burial, arrangements for the disposal of the body. The CHMM End of life planning form covers all of these arrangements and the information necessary to complete a death certificate application.

This handbook contains resources that will help you complete the CHFM's one-page End of Life Planning Form with your family/loved ones.

Meeting's help with practical preparations for death

The Care & Counsel and Worship & Ministry Committees and the End-of-Life Working Group (ELI) are available to help friends with issues that may arise as part of the planning process. At your request we can help you with the process. Individual friends with some expertise or relevant experience also might be called upon, whether the planning relates to your own decline and death or a loved one's.

If a group of friends wishes to convene a discussion group or working party on some of the matters raised in this handbook, ELI stands ready to facilitate the process.

Important Facts To Know Up Front

In Pennsylvania and New Jersey, after twenty-four hours, a body must be:

- Buried in a local cemetery without embalming, or held under refrigeration or in a hermetically sealed casket for a short period prior to burial;
- Embalmed and buried;
- Cremated without embalming;
- Embalmed and cremated;
- Willed to an institution for the promotion of anatomical science.

Is embalming is required?

Contrary to what many people believe, embalming is not required under the law in PA or NJ. There is also no requirement that the deceased be buried in a vaulted casket unless the person has died of some infectious diseases. According to the CDC, COVID-19 does **not** need to affect whether the funeral takes place through burial or cremation. Cremation and Green (or natural) burials (no embalming, use of biodegradable materials such as simple wood, wicker, shrouds etc.) are becoming much more common in the U.S.

Do I have to use a funeral home?

The use of a funeral home is an option in Pennsylvania. PA law does not require families/loved ones to engage a funeral director to take care of the body after death. New Jersey State law, however, requires NJ residents to hire a Funeral Home for certain services like filing the death certificate etc.

Who can pronounce or declare a death in Pennsylvania?

The Uniform Declaration of Death Act (1980) states that death has occurred when an individual has sustained either 1) irreversible cessation of circulatory and respiratory function or 2) irreversible cessation of all function of the entire brain including the brain stem. It also states that a determination of death must be made in accordance with accepted medical standards but does not specify what those standards should be.

Legal requirements surrounding the dying process generally include two parts: (1) the initial declaration or pronouncement of death; and (2) the certification of death. The initial determination of death can be declared/pronounced by the treating physician, dentist (under specific circumstances), Certified Nurse Practitioner; Physician's Assistant, and a Registered Nurse (only when the other afore-mentioned medical professionals are not able or available to do it). See 35 P.S. § 450.501. Emergency Service Technicians and paramedics can declare/pronounce death only in those circumstances apparent to any layman — where the person is unresponsive, non-breathing, pulseless, and there is evidence of death. The EMT/Paramedic determination of death carries little legal standing — any one of the

Important Facts To Know Up Front, Cont.

aforementioned medical professionals must be summoned to confirm and legally pronounce the person dead.

The resident is considered legally dead when s/he has been declared/pronounced dead. The family or responsible party is notified, the body may be moved for storage and appropriate religious rituals initiated, and the grieving process begins.

The certification of death. This includes identification of the time and cause or causes of death. The deceased person's doctor, certified nurse practitioner, physician's assistant or the coroner will complete the medical portion of the death certificate. Only after the death certificate is filed, and the potential need for involvement by the medical examiner or coroner determined, can burial proceed.

Who makes sure that a death certificate is completed?

In Pennsylvania or New Jersey: if a funeral home is involved in making final arrangements, the funeral director will do everything that is necessary to get the death certificate filed. In Pennsylvania only: if no funeral director is involved in making final arrangements, you must complete and file the [death certificate](#) yourself. Pennsylvania law requires you to file the death certificate with the state or local registrar of vital statistics within four days after the death and before final disposition. ([35 Pennsylvania Statutes §§ 450.501 and 450.504](#) (2018)). The deceased person's doctor, certified nurse practitioner, Physician's Assistant or the coroner (only in certain cases) will complete the medical portion of the death certificate, which contains such information as date, time, and cause of death. You will then need to fill in the rest of the information and file the death certificate. ([35 Pennsylvania Statutes § 450.502](#) (2018).) For more information, contact the [Pennsylvania Bureau of Health Statistics](#).

What do I do when a family member dies at home?

In New Jersey: If the person dies at home, call the local emergency number: The police and emergency personnel will respond. For at-home deaths and deaths in the hospital or other healthcare facility: if there is a medical history of chronic disease and there is nothing to suggest any other cause of death, the doctor who was treating the person is obliged to pronounce death and to issue an appropriate death certificate. The family can have the body moved to the funeral home of their choice. Advanced practice nurses (nurse practitioners) have the authority to determine and certify cause of death and sign a patient's death certificate when the nurse is the primary care provider, and a collaborating physician is not available.

See: <https://www.nj.gov/oag/dcj/faq-sme.html>

In Pennsylvania: The family/loved ones should call 911. The rest is the same as in New Jersey except that, in Pennsylvania, a treating physician's assistant and registered nurse (in the absence of any other treating medical professional) can also declare/pronounce a person dead.

Important Facts To Know Up Front, Cont.

Can I be buried on private family property?

In Pennsylvania, you must obtain a permit from the local registrar or State Registrar of Vital Statistics before you bury or otherwise dispose of a body. ([35 Pennsylvania Statutes § 450.504.](#)) Most bodies are buried in established cemeteries, but *burial on private property may be possible in Pennsylvania*. Before conducting a home burial or establishing a family cemetery, check with the county or town clerk for any local zoning laws you must follow. If you bury a body on private land, you should draw a map of the property showing the burial ground and file it with the property deed so the location will be clear to others in the future.

In New Jersey, *the only place that burial can take place in New Jersey is on land that is dedicated for cemetery purposes*. For your property to be used for burial, you would have to apply to the New Jersey Cemetery Board for a Certificate of Authority to operate as a "cemetery company." See: <https://www.njconsumeraffairs.gov/cem/Pages/default.aspx>

Are Prepaid Funeral Home Plans Worth It?

From: <https://www.lhlic.com/consumer-resources/how-pre-paid-funeral-plans-work/>

Although purchasing a funeral plan from a funeral home is a compassionate and seemingly wise idea to help your family/loved ones, the truth is that there are more financially savvy ways to pay for your burial costs. Most experts agree that there are too many risks associated with prepaying your funeral and working directly with a funeral home.

In fact, state and federal authorities have investigated funeral homes and pre-payment providers and have found alarming violations of trust because these plans don't have a lot of regulatory oversight. If a funeral home isn't reputable, they can mispend or embezzle your funds. Some even go out of business before the need for the pre-paid funeral arises. Others sell policies that are virtually worthless. Federal authorities passed the Funeral Rule in 1984 that provides some consumer protection, but state laws vary and some states offer less protection than others.

An alternative to pre-paying for your funeral expenses is to take out a small, final expense life insurance policy. These policies are highly regulated by numerous state and federal authorities and offer more flexibility than pre-paid funeral plans.

More Alternatives to a Pre-Paid Funeral Home Plan

From: <https://www.thebalance.com/what-is-a-prepaid-funeral-plan-4165990>

Instead of a risky prepayment plan, you could set up a [payable on death](#) account. This account is set up through your bank and allows the designated beneficiaries to receive the money in the account when you pass away. Because it works just like a regular bank account, you can make deposits as often as you would like, and the money will gain interest income over time without the fees and complications of insurance policies.

Important Facts To Know Up Front, Cont.

If you want to prepay expenses, one of the best ways to do so is to save the necessary amount of money on your own and ensure it is available to those taking care of the services. If you must repay through a funeral home, be sure you have written guarantees on refunds, services to be provided, and agreements for the transfer of services to other providers.

See Appendix A for Funeral Planning Checklist

See Appendix B for Quaker Memorial Services

See Appendix C for Local Funeral Homes

Oh God, our Father, spirit of the universe, I am old in years and in the sight of others, but I do not feel old within myself. I have hopes and purposes, things I wish to do before I die. A surging of life within me cries, "Not yet! Not yet!" more strongly than it did ten years ago, perhaps because the nearer the approach of death arouses the defensive strength of the instinct to cling to life.

Help me loosen, fiber by fiber, the instinctive strings that bind me to the life I know. Infuse me with Thy spirit so that it is Thee I turn to, not the old ropes of habit and thought. Make me poised and free, ready when the intimation comes to go forward eagerly and joyfully, into the new phase of life that we call death.

Help me to bring my work each day to an orderly state so that it will not be a burden to those who must fold it up and put it away when I am gone. Keep me ever aware and ever prepared for the summons...

Elizabeth Gray Vining, 1978
PYM Faith and Practice (2018)

[Dig] deep, ...carefully cast forth the loose matter and get down to the rock, the sure foundation, and there hearken to the divine voice which gives a clear and certain sound.

John Woolman c. 1770
PYM Faith and Practice (2018)

Home Funerals: An Alternative to Funeral Homes

Home Funeral Services in Pennsylvania and New Jersey

From: www.HomeFuneralAlliance.org

In Pennsylvania and 40 other states (including Delaware), families can take care of everything that is necessary on their own without hiring a funeral director. However, in New Jersey and eight other states, the law impedes families from completing all tasks and may require hiring a funeral director to provide specific services.

In New Jersey, a Funeral Director must be hired to file the death certificate and supervise disposition. By law, a licensed funeral director must oversee the final disposition of a body in New Jersey. For example, state law requires that “the funeral director in charge of the funeral or disposition of the body” must file the death certificate. (See [New Jersey Statutes § 26:6-6](#) (2018)). But hands-on care is still an option for families if that is desired.

What is a Home Funeral?

Instead of engaging a funeral home to care for the body after death, one can choose to have a home funeral. A home funeral happens when a loved one is cared for at home after death, giving family and friends time to gather and participate in planning and carrying out after-death rituals or ceremonies and preparing the body for burial or cremation by bathing, dressing and laying out for visitation. Some nursing homes, for example, may allow the family to care for the deceased after death, and more religious committees are housing and caring for the dead. Support and assistance to carry out after-death care may come from home funeral educators or guides, but their goal is to facilitate maximum involvement of the family and friends in the funeral process.

A home funeral, also referred to as a Traditional Home Funeral, is a family centered response to death that allows time to honor the life of the departed and may involve:

- family doing the necessary paperwork that a funeral director would typically do
- transportation
- body care
- ceremony
- making/arranging for caskets, urns, shrouds, etc.
- disposition of the body
- having them lay in honor in the home for one, two or three days

Why Have a Home Funeral?

- emphasizes the family maintaining control in the days following a death
- offers a beautiful and healing experience for loved ones
- is often more affordable and respectful to the environment than contemporary funeral industry-led funerals

Home Funerals: An Alternative to Funeral Homes, Cont.

Home Funeral Directory

<https://www.homefuneralalliance.org/directories.html#!directory>

Search the Directory to locate Home Funeral Guides, Death Doulas, Celebrants, Funeral Directors, Speakers and Educators.

Options for Disposing of the Body

Have I made arrangements for the disposal of my body and for notification of family, friends, and communities upon my death?

Queries for the Individual on End-Of-Life Matters, PYM Faith and Practice, 2018

The well-being of the earth is a fundamental spiritual concern. Friends feel deeply the call to walk gently on the earth.

PYM Faith and Practice, 2018 (pp 30-31)

Quaker practices may help in these decisions about the bodies of Friends. Our Testimony of Simplicity would indicate that wakes, viewings, formal funerals and receptions, burial ceremonies, embalming, coffins, large tombstones, etc., are not common among Friends.

Our testimony of Stewardship leads us to be mindful of the impact on the environment that our decisions about embalming, preparation of the body, and choice of burying ground could have.

In the next pages, we will discuss the options for disposing of one's body at death: Cremation and scattering or interment of ashes; Burial in the Plymouth Meeting Burial Ground, Green Burial, and donating one's whole body to medical research or teaching.

They that love beyond the world cannot be separated by it.

Death cannot kill what never dies.

Nor can spirits ever be divided, that love and live in the same divine principle, the root and record of their friendship.

If absence be not death, neither is theirs.

Death is but crossing the world, as friends do the seas; they live in one another still.

For they must needs be present, that love and live in that which is omnipresent.

In this divine glass they see face to face; and their converse is free, as well as pure.

This is the comfort of friends, that though they may be said to die, yet their friendship and society are, in the best sense, ever present, because immortal.

– **William Penn, 1693** –

Cremation

What is Cremation?

From: <https://funerals.org/?consumers=cremation-explained-answers-frequently-asked-questions>

Cremation is the process of reducing the body to ashes and bone fragments through the use of intense heat. The process usually takes from two to four hours. The cremated remains are then pulverized to break up larger bone fragments to a granular texture.

The number of cremations in the United States has steadily risen from about 15% of deaths in the 1990's to almost 55% in 2019. Cremation is often chosen because it's simple and more economical, allows more flexibility in funeral and memorial services, or uses less of our land resources than traditional earth burial.

What is "Direct Cremation"?

With this affordable option, the body is cremated shortly after death, without embalming, viewing or visitation. One can choose to have a memorial service after cremation and can decide the time of burial or scattering of ashes. Just like a funeral home, the direct cremation providers can provide transportation of the body, provide a container for the cremains, notify the Social Security Administration or other governmental agencies, if applicable, and apply for death certificates on your behalf.

If a funeral home's Cremation services are used, their charges will include the necessary paperwork, basic services fee, transportation, a container for cremation, and, in some cases, the crematory fee.

Must I Hire a Funeral Director?

In some states, only a licensed funeral director can arrange a cremation. But most states [including PA] permit private citizens to obtain the necessary death certificate and permits for transit and disposition. You should check first to make sure the crematory will accept the body directly from the family, as some crematories will only work through funeral homes.

Is a Casket Required?

No, a casket is never required for cremation. However, most crematories do require that the body be enclosed in a rigid, combustible container. Under federal regulations, all funeral providers must make available an inexpensive cremation container, often referred to as an "alternative container." Or you can make or furnish your own suitable container instead.

Can a Casket Be Rented For Viewing?

Many funeral homes will rent an attractive casket to families who want the body present for visitation or service before cremation. After the service, the body is transferred to an

Cremation, Cont.

inexpensive container for cremation. Rental caskets often cost \$800 or more, however, so you might consider using the less expensive alternative container and draping it with an attractive cloth, a quilt, or a flag.

Must I Buy An Urn?

No. Some funeral homes will urge you to purchase a decorative urn, but you may simply use the plain container in which the ashes are returned from the crematory. The cardboard or plastic container is perfectly adequate for burial, shipping, storing, or placing in a columbarium.

How Much Does Cremation Cost?

A reasonable price for direct cremation ranges from \$700 to \$1,400 depending on the region. Adding visiting hours, a funeral service, or casket can increase the price substantially. It makes no difference whether you buy a direct cremation from a funeral home or from a cremation-only business.

When a funeral home uses a third-party crematory, which is common, the cremation charge is usually between \$250 and \$400. Be sure to check if that charge is included in the quoted price for the cremation or if it's additional.

How Do I “Shop Around”?

All funeral homes and cremation businesses must give prices over the telephone or give you a copy of their General Price List if you come to the door. If your local Funeral Consumers Alliance publishes a price survey, you can easily compare prices for several funeral homes and make an informed decision. Likewise, before choosing a cemetery, you should call several and ask their prices for a gravesite or columbarium, and their charges for interring the remains or placing them in a niche.

What Can I Do With The Remains?

For Chestnut Hill Friends, you can inter your ashes at the CHMM Burial Grounds in Plymouth Meeting. For more information, contact the clerk of the Burial Committee – Burial@chestnuthillquakers.org. You have a wide range of other choices as well. They can be put in a niche in a columbarium (a structure for the respectful and usually public storage of funerary urns, holding cremated remains of the deceased), buried, scattered, or kept by the family. Cremated remains might be divided among family members to be kept, sprinkled or buried in several different places (i.e. with a first and second spouse). The ashes are sterile and pose no health hazard. Their disposition is generally not regulated by law.

See Appendix D for a list of local Direct Cremation Providers

Environmental Impact of Cremation

From: https://www.greenburialcouncil.org/environmental_impact_cremation.html

Cremation results in toxic emissions including persistent pollutants such as volatile organic compounds (VOCs), particulate matter (PM), sulfur dioxide (SO₂), nitrogen oxides (NO_x), polychlorinated dibenzo-p-dioxins and dibenzofurans (PCDDs/DFs), co-planar polychlorinated biphenyls (co-PCBs), and heavy metals.

Many of these toxins can bioaccumulate in humans, including mercury. Cremation causes release of mercury (often from dental amalgams, but also from general bioaccumulation in the body) into the environment both in areas close to the source and into the atmosphere.

But it's not just the release of toxins that have an environmental impact. Cremation also requires a significant amount of fuel, and results in millions of tons of carbon dioxide (CO₂) emissions each year.

Check the [Green Burial Council](#) website for more detailed information on the environmental impact of cremation and eco-friendly options to dispose of cremains.

Burial at the Plymouth Meeting Burial Ground CHFM Burial Committee

A place of burial at the Plymouth Meeting Burial Ground is provided to the following people at no cost:

- Meeting members
- Spouses, widow(er)s, children, parents of members
- Other non-members as approved by the committee

At a minimum, the Burial Committee provides the following services to loved ones/family members:

- Designates a plot for burial
- Provides the names/contact information for commercial grave opening/closing services
- Provides information regarding funding available to assist in cremation costs (Jeanes Fund)
- Provides specifications for burial
- Provides specifications for head stones/foot stones

In addition, the Burial Committee will endeavor to:

- Work with the family of the deceased to select /designate the plot of their choice
- Provide grave opening/closing services, at no cost, for burial of cremation urns

Burial at Plymouth Meeting Burial Ground, Cont.

Family Information regarding permits for Interment at the Burial Ground

Family members/loved ones applying for permits for interment at the Plymouth Meeting Burial Ground are required to provide accurate information regarding the following:

- The name(s) of the deceased (with correct spelling of the name and middle letter, if any)
- Date of death
- Date of birth and age at death
- Place of residence at the time of the deceased's death

Notable Burial Ground Rules:

- The expense of interment and opening (digging) of the whole body burial grave is borne by the deceased's estate or by the applicants for the permit for interment.
- The cost of furnishing and setting stones is to be borne by the deceased's estate or by the Applicants for the permit for interment.
- Any special care required to individual graves at the time of burial, the sinking of graves or the realignment of stones is not the responsibility of the Chestnut Hill Friends Meeting. The family of the deceased will be expected to reimburse the caretaker for such necessary work, including reseeding and sodding.
- While families may designate in advance certain lots in accordance with their requirements, no right to do so is reserved. If, in the opinion of the Burial Committee, this space is needed for others, it may be taken.
- Floral and other decorations are discouraged on the burial grounds.
- No religious services except those according to the order of the Society of Friends permitted in the Burial Ground, except by permission of the Burial Committee.
- CHFM, while assuming no responsibility, will endeavor to keep the grass mowed and in other respects keep the Burial Ground in condition.

Environmental Impact of a Traditional Burial

Unfortunately, the environmental impact of "full-service" burial, including a casket, vault, tombstone, and flower wreaths, is considerable. According to the nonprofit Centre for Natural Burial, 10 acres of cemetery contains nearly 1,000 tons of casket steel, 20,000 tons of concrete for vaults, and enough wood from buried coffins to build more than 40 homes. See:

<https://www.sevenponds.com/after-death/environmental-impact-of-death>

Specific Impact of Embalming

About 800,000 gallons of formaldehyde-based embalming fluid are buried in U.S. cemeteries every year. Embalming remains a widespread practice, in part thanks to the success of the funeral industry's efforts to promote it as a health and sanitation issue. Yet contrary to many consumers' beliefs, embalming is not known to have any environmental or health benefits, and is only rarely required by law, such as in instances of inter-state transport of the remains or following death by infectious disease. More often than not, no matter how embalming may be presented by funeral industry personnel, it will be up to you, and you alone, whether or not to purchase this service. State laws differ in this regard. To adequately protect yourself, you will want to contact a chapter of the [Funeral Consumers Alliance](#) in your state, and familiarize yourself with the FTC's [Funeral Rule](#), a specialized law designed to protect the funeral consumer. See: <https://www.sevenponds.com/after-death/environmental-impact-of-death>

Green Burials

In view of Global Warming and the Testimony of Simplicity, some Friends are turning to traditional methods of preparing bodies for burial, so they are having them buried soon after death in a simple shroud or cardboard or wooden casket without embalming or other changes to the body. This has been found to consume quite a bit less energy (and money) than more conventional methods of disposition of the body. From: "*Planning for, and Coping with, Decline and Death*," http://lanqleyhillquakers.org/death_decline.aspx#toc.

What is a Green Burial?

From: https://www.greenburialcouncil.org/green_burial_defined.html

There is great debate over the use of the word "green" when discussing burial. The Green Burial Council believes cemeteries, preserves, and burial grounds can broadly be considered green if they meet the following criteria:

- caring for the dead with minimal environmental impact that aids in the conservation of natural resources, reduction of carbon emissions
- protection of worker health,
- the restoration and/or preservation of habitat

Green burial necessitates the use of non-toxic and biodegradable materials, such as caskets, shrouds, and urns.

Hybrid, natural, and conservation cemeteries choosing to follow these basic guidelines fall under the general category of green cemeteries as opposed to conventional lawn cemeteries that require concrete, plastic or other vaults or liners, and allow embalmed bodies and exotic wood or metal caskets.

What is a Natural Burial?

A Natural Burial is essentially the same as a green burial. Great Britain and parts of Europe refer to Green Burials as Natural Burials.

See Appendix E for a list of Green/Natural Burial Grounds

Opportunities For Funeral and Green Burial Planning

by Brad Sheeks, RN, a retired hospice nurse and former member of Central Philadelphia Monthly Meeting. He served as the clerk of the Southwestern Burial Ground Committee of Philadelphia Quarterly Meeting. Written on 9/6/2013.

<https://www.pym.org/opportunities-for-funeral-and-burial-planning/>

-- What can we do to help his breathing? asked the daughter as I approached the bed of the elderly man. After a brief assessment of her father's condition, I turned to her.

-- Can we sit down and talk about this?

-- We just have this small bedroom, she replied.

-- Okay, here's the situation. Your father is very near the end of his life. He seems free of pain or any distress that we can fix. All that's left is for us to be here with him.

Others gathered around his bed, each one reaching out to touch part of his body, quietly weeping. I noticed his breathing slowing down and finally stopping. There was complete silence for a moment. Then the room filled with weeping and crying as the reality of his death registered in the awareness of family and friends.

Later, I went to another room and started a death certificate. The daughter came over and sat down beside me.

-- We didn't make any plans for this. He just came on hospice a couple of days ago, she said.

I made some suggestions about what they could do next, including choosing a funeral home and deciding about cremation or burial. She thanked me for being there for them.

Driving home after the visit, I thought about how easily we miss opportunities to plan for the event of our own death or the death of a loved one. I thought about Friends who had come to the workshop we had last March at Friends Center when Cheryl Clark spoke to us about how families can make plans for caring for the body at home and make arrangements for disposition of the body, including a green burial.

This half-day workshop focused on the practicalities of planning a family directed funeral and green burial. Participants explored the tasks of a meeting Care Committee giving practical, emotional and spiritual support to families during difficult times, including terminal illness and death.

Green burials are done at Friends Southwestern Burial Ground in Upper Darby as well as other burial grounds maintained by Friends. David Morrison of Lancaster Friends Meeting told of his experiences in Lancaster of helping families for care of the body at home. Friends have been doing this for generations, Dave reminded us, and Quaker burial grounds have been "Green" for hundreds of years. Reviving the tradition of simple, green burials is not a burdensome task for those charged with overseeing Quaker burials grounds.

While Meetings do well giving spiritual support when there is a death in the family and arranging for a memorial service, often there is a gap in the process when it comes to the idea of caring for the body at home, and helping the family arrange for a green burial, if this is desired.

We also learned at the March Workshop that thorough and well-thought-out procedures and training are available to equip Friends in the PYM area to properly care for a body at home and/or to make private arrangements for removal to a crematorium or to a burial ground.

Donating Your Body To Science

Open casket funerals are not possible with whole body donation. However, many families choose to hold a memorial service after they receive cremated remains.

Humanity Gifts Registry

hgrpa.org

info@hgrpa.org

(215) 922-4440

This is a nonprofit organization available to residents of PA. Formerly known as the Anatomical Board, it was established in 1883 by action of the General Assembly. The organization arranges for bodies that are donated to be transferred to one of nine medical schools in PA. The bodies (cadavers) are used in the education of doctors, nurses and other health professionals. The process to sign up for this is clearly explained on the website. The costs to the family/estate of the deceased are minimal.

At the time of death, this organization (and the others listed below) may reject the body due to concerns such as infection, body damage due to severe trauma, or severe wasting disease. This rejection is very infrequent (about 5%) so you or your family/loved ones needs to have an alternate plan in mind should this occur. The organizations listed ultimately cremate the remains which can be returned to the family if that is desired.

Member schools hold memorial Celebrations of Remembrance in Philadelphia, Pittsburgh, and Hershey. The families and friends of the deceased donors are invited to join in honoring their memories and thanking them for making such a selfless gift.

Science Care

sciencecare.com

Available nationwide. Register online or call: 1-800-417-3747 or register at the time of entrance into hospice or palliative care.

Medcure

medcure.org

Medcure Donor Brochure: <https://medcure.org/wp-content/uploads/2019/07/MK-002.2-MedCure-Brochure.pdf>

Not available in New Jersey. Register online or call 1-866-560-2525 or register at the time of entrance into hospice or palliative care.

Both Science Care and Medcure are for-profit companies and their services are certified by the American Association of Tissue Banks (a national and respected organization that sets rules/process for ethical handling of body/tissues after death). Both Science Care and Medcure are no cost options that include transportation from the location of passing, cremation, the return of cremated remains, and filing of the death certificate.

Science Care and MedCure partner with qualified medical researchers and educators in the United States. The bodies can be used for research, teaching, surgical learning by other

Donating Your Body To Science, Cont.

organizations (medical schools, research universities etc. The details of this are discussed on each of their web sites. Again, a body may not be accepted at the time of death because of certain infections or poor condition of the body, so alternate planning needs to be done as backup.

New Jersey: Rutgers Robert Wood Johnson Medical School Anatomical Association

<https://rwjms.rutgers.edu/departments/neuroscience-and-cell-biology/anatomical-association/about-the-association>

675 Hoes Lane West, Room R327

Piscataway NJ 08854-5635

800.443.8211

Fax: 732.235.3249

santanre@rwjms.rutgers.edu.

The Robert Wood Johnson Medical School Anatomical Association Body Program (“Anatomical Association”) The Anatomical Association (formerly Rutgers Pathological and Anatomical Association) has been in existence for over 40 years and operates in complete compliance with state and federal regulations. Anatomical Association is a whole body donor program in which individuals can donate their body for medical science after death. In depth study of the human body is an essential part of medical education that is made possible by generous people who give the ultimate gift of donating their bodies for medical education. Countless individuals enjoy fullness of health in part through their well-educated physicians. These physicians are always mindful of the gift of the human body and acknowledge their indebtedness to their anonymous donors.

New Jersey Sharing Network

<https://www.njsharingnetwork.org/>

For North or Central NJ residents:

Call 1-800-742-7365

info@sharingnetwork.org

Gift of Life Donor Program

<https://www.donors1.org/>

For Southern NJ residents:

Call: 1-800-366-6771

info@donors1.org

The [Gift of Life Donor Program](#) (southern NJ) and [NJ Sharing Network](#) (northern and central NJ). are two nonprofits that coordinate the organ and tissue transplants for all New Jersey residents.

Thoughts On Choosing a Simple Casket

“Simple and Cheap,” My Father Said

by Josephine Black Pesaresi

My father, Hugo L. Black, died in 1971. At that time, he was 85 years old and the second longest sitting Associate Justice in the history of the United States Supreme Court, having sat on the Court for nearly 35 years. An avid tennis player, he served on his two beloved courts—the Supreme Court and the tennis court— until a few months before his death. He gave up both reluctantly but died at peace with his life and his death.

He was buried in Arlington National Cemetery, not as a Supreme Court Justice but as a Captain in the Cavalry during the First World War. His grave is next to my mother, Josephine, who died in 1951 and had been a Yeomanette in the Navy during the same war. Their grave markers are standard government issue, and they note only the dates of birth, death, and service in the armed forces. A funeral service was held for my father at the National Cathedral in Washington, D.C. Over 1,000 people attended, including the President of the United States, the Supreme Court, judges, and many Congressmen and Senators. The Bishop of the Cathedral, Dean Francis Sayre, oversaw the arrangements and delivered a eulogy.

In making the funeral arrangements, we had only three directives from my father: 1) simple, 2) cheap, and 3) no open casket.

These were not last-minute orders. Our family had heard my father’s views about funerals for many years. Appalled by the high costs, he felt that “funeral merchants” often took advantage of grieving families when they were at their most vulnerable. Coming from a humble background, he had seen families spend themselves into debt. He was equally appalled by any person who wished an elaborate and expensive funeral, seeing this as evidence that the person was “puffed up about his own importance in the scheme of things.”

With my father’s directives firmly in mind, we planned our trip to the funeral parlor to pick out a coffin. We had chosen Gawler’s Funeral Home in Washington, D.C., recommended as a place used by many government officials [now owned by SCI]. Our group included three family members—my brother, my stepbrother, and myself—and two Supreme Court Justices—Byron White and William Brennan.

The casket room was elegantly appointed. The carpeting, wall paneling and piped in music set a tone for coffin shopping in undisputed good taste. On entering, one’s eye was immediately drawn to the extreme left wall where a superbly crafted dark wood coffin, softly spot-lighted to show the fine wood grain, was perched high on a velvet-draped dais. It looked like a throne coffin. However, we were steered counterclockwise, starting our search at the right. The caskets were arranged head to toe in a semi-circle leading up to the throne coffin, and it was obvious that we were going from least to most expensive.

The first coffin we came to—the cheapest—was covered with pink organza, pink satin bows, with a pink ruffled skirt around the bottom. Tasteless and frilly, it seemed totally out of place.

“Simple and Cheap,” My Father Said, Cont.

The next ones were also cloth-covered, but the cloth looked increasingly more expensive. Our salesman was surprised that we even glanced at these, let alone asked their prices, and indirectly dismissed these as a final resting-place for a man of importance. He began to hurry us on until we came to the throne coffin.

We stood in front of this masterpiece of craftsmanship with heads slightly bowed reverently. “This,” the coffin salesman said, “is the worthy resting place for a Justice of the United States Supreme Court.” When we asked the cost of the throne coffin, he did not immediately give a dollar amount. He noted that while it was the most expensive, he knew that the price was not our main concern when burying a man of my father’s stature. Cost considerations would be unworthy. This response was a big mistake and backfired immediately.

Suddenly, almost simultaneously, we looked at each other, smiling as my father’s directive hit us full force—cheap. We moved to another emotional dimension—common at wakes—going from a deep grieving sadness to an almost playful mood. Right there, in that elegant room, we knew that together we could do one last thing for my father. No one was going to talk us out of cheap! When pressed, the coffin salesman allowed that the throne coffin cost thousands of dollars. That settled that.

We dispersed, zigzagging around the room, separately appraising the caskets and asking prices down to the penny. All of the polished wood caskets were soon dismissed as too expensive. It had to be a cloth-covered one. To the salesman’s horror, Justice White began to scrutinize the first pink organza coffin and then asked what was under the frills. The salesman said it was just a plain, unfinished pine box. Then someone asked about the most expensive cloth-covered casket. That, too, was a plain pine box. When asked the difference between the boxes, the salesman—now completely befuddled—whispered that the more expensive had a “better shape.” We looked and thought the shapes were identical.

Huddling for a final conference, someone asked, “Shall we get the pink, the cheapest?” and we all gave a resounding “YES.” We said we would buy the pink for \$165 with the cloth stripped off. The salesman said that was impossible, it would look terrible. We, however, wanted to see for ourselves since this was our coffin of choice. First, one of us pulled away a little cloth to take a peek, then another ripped more forcefully, and finally we all started ripping off the fabric with careless abandon. Off came the bows, the coffin skirt, and all but a few patches of stubbornly glued pink organza. There stood a perfectly fine plain pine box. The debris littered the elegant carpet, but we were practically euphoric. We had followed my father’s directive almost to a tee, with the added bonus of deflating pretensions in this very pretentious room (though my father would have felt some compassion for the poor coffin salesman).

When we went into the office to settle the bill, the funeral home director, now understanding our zeal for cheap, asked timidly about filling in the nail holes and sanding down the glue spots. With a closed casket visitation at the funeral home and a display at the cathedral, they felt their reputation was at stake. We agreed if nothing was added to the bill and were assured nothing would be.

“Simple and Cheap,” My Father Said, Cont.

Dean Sayre of the National Cathedral made a final request in the spirit of my father’s wishes. He asked that at the funeral we have the casket displayed without the American flag or flowers on top of it. He, as my father, had long been concerned about the excessive cost of burying the dead and the financial burden this put on living loved ones. He wanted people to see that the cost of a coffin did not symbolize the abiding love of the living for the dead, nor did it reflect the stature of a man.

From: <https://funerals.org/?consumers=simple-cheap-father-said>

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Financial Assistance for Burials and Cremations

Burials and Cremations

[PA Department of Human Services](#)

Who is eligible for this service?

- Individuals who received Supplemental Security Income or SSI.
- Individuals receiving cash benefits from the Department of Human Services prior to death.
- Individuals who were found eligible for cash assistance prior to death.
- Residents of nursing homes who received SSI or nursing home care payments prior to Jan. 1, 1973, continuously to the present.

Eligibility for assistance with burial costs is determined by the [local county assistance offices \(CAOs\)](#).

To receive payment, a funeral director must be registered as a provider with DHS. A funeral director may register by contacting:

Department of Human Services

Office of Medical Assistance

DHS Enrollment

Bureau of Fee for Service Programs

P.O. Box 8045

Harrisburg, PA 17105-2675

Toll Free: 1-800-537-8862, option 3

Additional information on eligibility rules and payment may be found at [Office of Income Maintenance \(OIM\) Manuals](#).

Veterans Benefits for Burial or Cremation

U.S. Department Of Veterans Affairs: [How to apply for a Veterans Burial Allowance](#)

It is best to get onto the Veteran's Affairs website to see all of the eligibility requirements and schedule of monetary benefits for service-related and non-service-related deaths. You must file a claim for a non-service-connected burial allowance within 2 years after the Veteran's burial or cremation. If a Veteran's discharge was changed after death from dishonorable to another status, you must file for an allowance claim within 2 years after the discharge update. There's no time limit to file for a service-connected burial, plot, or interment allowance.

Financial Assistance for Cremation

Anna T. Jeanes Fund

The Anna T. Jeanes Fund will partially reimburse cremation costs (up to \$800) only for **members** of Philadelphia Yearly Meeting. All members of Chestnut Hill Monthly Meeting are members of Philadelphia Yearly Meeting. For information, contact the PYM Grants Staff at Grants@PYM.org

Financial Assistance for Burials and Cremations, Cont.

How To Apply

Application may be made by Monthly Meeting pastoral care committees, family members, administrators or executors for a deceased member of Philadelphia Yearly Meeting. Apply within one year after the member's death, after cremation costs are paid, and once required documents are available.

You can [download an application form](#) [PDF], or request it from grants@pym.org or call (215) 241-7218. Completed application forms, with the two other required documents, may be submitted by e-mail or via US Post Office.

Application requires:

1. a receipted bill from crematory or funeral home,
2. a copy of the death certificate
3. the name of the Meeting of which the deceased was a member at the time of death.

How to Obtain a Death Certificate in Pennsylvania

From: <https://www.health.pa.gov/topics/certificates/Pages/Death-Certificates.aspx>

A death certificate is an official legal document that includes information from a person's death record. In Pennsylvania, a death certificate is printed on specialized security paper that contains a raised seal. This document is frequently used for closing financial accounts, settling estates, claiming life insurance and pension beneficiary benefits, cancelling accounts or re-establishing the account holder contact with utility companies, and serving as documentation for a widow/widower to remarry.

How do I apply for a death certificate?

For online services: You may order a death certificate online (24 hours/day, 7 days/week) from Pennsylvania's *only* authorized vendor at www.vitalchek.com[Opens In A New Window](#). In addition to the standard death certificate fee of \$20, a \$10 processing fee also applies. Payment is by credit card. Select First Class Mail® or UPS as your shipping option.

Please note that the Department of Health processes requests for all orders. Online service providers collect your order and submit it to our office for processing. VitalChek is the only authorized vendor who collects orders on our behalf. All other online service providers convert your orders to a paper application. Therefore, expect a delay in service if you use an online service provider other than VitalChek.

For telephone services: You may order a death certificate by calling VitalChek, Pennsylvania's authorized service provider at 866-712-8238 (24 hours/day, 7 days/week). In addition to the standard death certificate fee of \$20, a \$10 processing fee also applies. Payment is by credit card. Select First Class Mail® or UPS as your shipping option.

For in-person services: Please see our [Public Office](#) page for limited in-person services now available. Due to social distancing requirements associated with the COVID-19 pandemic, all in-person services are by appointment only.

For mail services: You may complete an [Application for Death Certificate](#) and mail it to the address listed below. All certificates are mailed using First Class Mail®. If you require expedited shipping, please apply online and select "UPS" as your shipping option.

Division of Vital Records
Death Certificate Processing Unit
PO Box 1528
New Castle, PA 16103

Who can apply for a death certificate?

You must complete the following requirements to receive a death certificate.

- You must complete an [Application for Death Certificate](#).
- You must show [valid identification](#).
- You must sign your application.

Who is eligible to apply for a death certificate?

You must be an eligible applicant. Eligible applicants must be 18 years of age or older, and include the following:

- Spouse
- Ex-spouse. An ex-spouse must provide documentation to establish direct interest.
- Parent or step-parent. A step-parent must also submit a marriage certificate to support the relationship to the person named on the death certificate.
- Brother, sister, half-brother, half-sister
- Son or daughter
- Step-son or step-daughter (must submit the parent's marriage certificate to support the relationship)
- Grandparent or great-grandparent
- Grandchild or great-grandchild
- Power of Attorney
- Attorney or legal representative of the decedent's estate (must provide supporting documentation)
- Representative of the decedent's estate (must provide documentation to establish direct interest)
- Individual showing a direct financial interest to the decedent (must provide documentation to support direct interest)
- Government office that has assumed administration of an estate (must provide a letter signed by an official of the government office indicating the purpose for which the applicant is being retained and identifying the estate involved).
- Extended family members who indicate a direct relationship to the decedent (documentation may be required).

How to Obtain a Death Certificate in Pennsylvania, Cont.

How long does it take to get a death certificate?

If you need a death certificate quickly, make your request in person at one of our six [Vital Records Branch Offices](#) or online at www.vitalchek.com[Opens In A New Window](#).

See our [Processing Times](#) for current processing times for applications placed online, by telephone or by mail.

[Processing times](#) are based upon application receipt date and do not include delivery time. It may take longer if we need to resolve application issues, for genealogical requests, or if your application involves a subpoena, court order, or power of attorney. Requests for changes to a death record may also require additional processing.

What is the cost for a death certificate?

The cost for a death certificate is \$20 each regardless of the quantity that you order. This fee is established in accordance with Pennsylvania's Administrative Code of 1929. Payment is deposited upon receipt of your application and is not refundable.

If ordering online, you must also pay a \$10 service fee and applicable delivery fees if selecting UPS overnight shipping. Fees are non-refundable. Payment may be made by credit card if ordering online or by telephone. If applying by mail, please submit payment in the form of a check or money order made payable to "VITAL RECORDS". Cash is **not** accepted.

To qualify for the fee waiver for members of the U.S. Armed Forces, you or your spouse (includes widow/widower if not remarried) must be in active service or was honorably discharged from service. The fee is only waived if you are applying for your spouse's death certificate, if you are applying on behalf of a dependent child of the decedent, or if you are the representative of the decedent's estate (supporting documentation will be required). The funeral home responsible for filing the death record may also apply if the decedent's death record indicates that he/she was a veteran or if the spouse of the decedent is a member of the U.S. Armed Forces. This fee waiver only covers the cost of the death certificate and does not apply to online service fees or UPS delivery fees.

Where can I get more information?

If you have questions about Pennsylvania death certificates, contact the Division of Vital Records using one of the following methods:

- [Online contact form](#) – Allow two to three business days for a response.
- Call 724-656-3100 or toll-free at 844-228-3516, M thru F - 7:15 am to 10:00 pm.

How to Obtain a Death Certificate in New Jersey

From: <https://www.vitalchek.com/death-certificates/new-jersey/new-jersey-vital-records>

New Jersey Vital Records issues certified copies of New Jersey birth certificates, **New Jersey death certificates**, New Jersey marriage records, New Jersey Civil Union records and New Jersey Domestic Partnership records for events that occurred within the State of New Jersey. You may order copies of New Jersey vital records through VitalChek on an expedited basis.

General Identification Requirements – ALL vital Records

New Jersey Vital Records requires **all** applicants to submit a copy of their valid, government issued photo ID. You will be presented with an Authorization Form at the end of your order that includes specific instructions. When faxing your identification, please ensure that your fax is legible.

Your order will not be processed until a legible form of identification is received. Below is a list of acceptable forms of identification:

One of the following forms of ID with address:

- A valid government issued photo driver's license with address, a valid government issued photo non-driver's license with address, a valid government issued ID and an alternate form of ID with address from the list below:

-OR-

Two of the following alternate forms of ID with address:

- Non-photo State issued driver's license/ID card
- Green Card
- Vehicle Registration
- County ID
- Insurance Card
- School ID
- Voter's Registration
- Property Tax Statement
- Passport
- U.S. Military ID w/photo
- Vehicle Insurance Card
- Bank Statement
- Lease or Rental Agreement
- Two consecutive months of utility bills (gas, water, electric)
- Public Assistance Card

NEW JERSEY DEATH CERTIFICATES - Specifics

New Jersey Vital Records issues certified copies of New Jersey death certificates, that can typically be used to obtain death benefits, to claim insurance proceeds and for other legal purposes.

How to Obtain a Death Certificate in New Jersey, Cont.

Who can order a death certificate in NJ?

Copies of New Jersey death certificates will only be issued to persons who establish themselves as the decedent's spouse, parent, adult child, adult grandchild, adult sibling, legal guardian or legal representative.

Proof of Entitlement Requirements - In addition to meeting the Identification Requirements listed above, anyone not listed above, including legal guardians and legal representatives, must fax proof of entitlement (power of attorney, administrator/executor of decedent's estate must submit beneficiary papers, etc.) to Fax #: 877-553-2194. Attorneys must also provide a letter of explanation on their letterhead, along with a copy of their bar card.

Important - If New Jersey Vital Records is unable to establish your entitlement to the record being ordered, a non-certified Certification will be used, which can be used for informational purposes only. A non-certified Certification cannot be used for legal purposes.

How much does a death certificate cost in New Jersey?

From: https://www.cdc.gov/nchs/w2w/new_jersey.htm

Cost of copy: \$25.00 for initial copy. Additional copies of the same record ordered at the same time are \$2.00 each.

Address:

Office of Vital Statistics & Registry

NJ Department of Health

P.O. Box 370

Trenton, NJ 08625-0370

Call toll-free at 1-866-649-8726

APPENDIX A - Funeral Planning Checklist

Here's a comprehensive list of things for you to gather ahead of time for the family/loved ones upon your death but it can also be used by your family/loved ones to plan your funeral in the absence of any directives from you. The idea is to gather your important records/documents in Lists ##1-2 and tell your family where they are located so they can find them after your death. You can choose your funeral home, casket, etc and make plans for your burial and memorial service using this list. This can be done with your family or you can do this alone, if you choose. Either way, it's important to communicate any wishes you may have with your family/loved ones ahead of time.

I. Documents and items to locate

- The Will
- Deed to cemetery plot
- Insurance papers
- Birth certificate
- Marriage certificate
- All deeds and titles
- Mortgages and notes
- Automobile records, titles and registrations
- Tax records
- Bank account information
- Credit card information
- Safe deposit box location and key
- Social Security benefits information
- Benefits from any fraternal, veteran or union organizations
- Veteran discharge papers
- Citizenship papers

II. Personal information to prepare for family

- Information regarding the will (attorney, executor)
- Name of medical power of attorney, if one exists
- Names of accountant, stockbroker or banker
- Information about any real estate, stocks or bonds
- Plans for any pets

Appendix A

III. Funeral service preparations

- Select funeral home
- Select casket or urn
- Prepare death certificate
- Select pallbearers
- Choose a family viewing or a visitation
- Select flowers
- Select music
- Select where to send memorial contributions
- Arrange transportation
- Select clothing/jewelry
- Select which newspapers to notify
- Prepare obituary info (family history, education, professional history, activities, etc.)
- Arrange reception (location and food)
- List family and friends to notify

IV. Church or Memorial Service Plans

- Location of a church or memorial service
- Select clergy
- Name any family or friends that should deliver eulogy or participate in service
- Select scripture or literature to read
- Select photographs to display
- Burial Preparations
- Select cemetery plot
- Select grave marker and inscription

After the Funeral

V. Thank You Acknowledgements

- Send acknowledgement cards for flowers, donations, food, or any significant kindness

Appendix A

VI. Real Estate

- Transfer of Real Estate properties
- Apply for widowed person exemption
- Apply for Homestead & Disabilities Exemption

VII. Notify Insurance Companies and File Claims

- Contact Funeral Director to arrange for Death Certificates for every claim and several extras
- Life insurance
- Medical, Health, Disability, Travel & Accident
- Retirement Benefits & Annuities
- Homeowners
- Car insurance
- Change Survivors Beneficiaries

VIII. Apply for Appropriate Benefits

- Social Security Survivors Benefits
- Veterans Burial & Survivors Benefits
- Pension Benefits (contact place of employment)
- Workmen's Compensation Benefits
- Civil Service
- Railroad Retirement

IX. Notify Stockbroker

- Change ownership of jointly or solely owned stocks
- IRA and retirement accounts
- Transfer bonds
- Mutual or other funds

X. Notify Banks

- Change all jointly held accounts
- Cancel direct deposit benefits payments
- Reestablish safe deposit box
- Reestablish all outstanding mortgages, personal notes, etc

Appendix A

- Apply for life insurance, which may exist on loans, credit card and mortgages
- Certificates of deposit
- IRA accounts

XI. Notify Department of Motor Vehicles

- Transfer titles of all registered vehicles
- Cancel driver's license
- Cancel voter registration

XII. Notify all credit card account companies

- Apply for credit life insurance
- Cancel all individually held credit card accounts
- Change all jointly held accounts

XIII. Notify attorney/accountant/tax consultant

- If a will must be probated
- If your will needs to be revised for income tax purposes

APPENDIX B - A Quaker Memorial Service Reminder List for Families

Once notified of a death in the CHMM community, the end-of-life issues working group (ELI), Worship & Ministry and Care & Counsel committees, and the Burial Committee stand ready to help families/loved ones prepare for a memorial service, reception, and/or burial/disposition of the body, if the family wishes assistance, and to provide care and support to the grieving family/loved ones. Here is a list that will help families organize a Memorial Service for their deceased loved one.

1. The name, email address and cell phone number of the Working Group on End of Life Issues (ELI) Contact, C&C Pastoral Support Contact at Chestnut Hill Monthly Meeting, and the Family Member who will act as the Family Representative, if needed:

ELI Contact: _____

Email: _____

Cell Phone: _____

Pastoral Support (C&C) Contact: _____

Email: _____

Cell Phone: _____

Family Contact (usually one family member who can speak for the family):

Name: _____

Email: _____

Cell phone: _____

2. **FUNERAL HOME:** Name, address, email and phone information for the funeral home you wish to use, if applicable. Please give this information to your ELI or C&C Pastoral Support Contact

Name: _____

Address: _____

Email: _____

Business Phone: _____ Cell: _____

Appendix B

3. Do you wish to have assistance with obituary announcements to be placed in the newspaper?

4. Do you intend a traditional burial, green burial, or cremation?

The Anna T. Jeanes Fund will partially reimburse cremation costs for members of Philadelphia Yearly Meeting

5. Where are the remains to be located? By Whom?

6. Do you wish to have memorial contributions specifically directed? If so, to whom?

7. Do you wish to receive calls? flowers at home?

8. Do you require any assistance with arrangements for the memorial service?

COVID NOTE: During the pandemic, Memorial Services hosted by the Chestnut Hill Friends Meeting will be virtual.

9. How many do you expect may attend?

What are the circles of friends or organizations who need to be made aware?

10. Are attenders aware of the course of a Friends Meeting for Worship and a memorial service?

11. Are there any special seating arrangements for the family or for guests which we should be aware of?

COVID NOTE: if the meeting is virtual, are there any family members or other guests that should be designated co-hosts on Zoom?

12. Do you prefer to have refreshments available for guests at the rise of meeting?

COVID NOTE: Do you wish to have an evening meal delivered to the Family house on the day of the memorial service?

13. Are there any elements of the Memorial Service (virtual or in-person) which may require special arrangements or introduction (eg. flowers, music, readings, etc).

14. Are there any members of the family who would benefit from special attention/contact from the meeting following the service?

APPENDIX C - Funeral Homes

This is a short list of funeral homes in the Philadelphia area that come recommended by CHMM members/attenders. Currently, we have no such list for funeral homes in New Jersey. We will gladly add more recommended Philadelphia area and New Jersey funeral homes to the list!

Craft Funeral Home

- 814 Bethlehem Pike, Glenside, PA 19038
- Contact: David Peake
- 215-233-2231
- <http://craftfuneralhomes.com>
- Offers Full cremation and burial services.
- Described as very genuine and compassionate, no fake funeral stuff, very professional staff. Recommended by Rev. Robin Smith

Jacob F Ruth Funeral Directors

- 8413 Germantown Ave., Philadelphia, PA 19118
- 215-247-9090
- <https://www.jacobfruth.com>
- Cremation and Burial services
- Described as family owned, professional and compassionate.

Fitzpatrick Funeral Home

- 425 Lyceum Ave., Philadelphia, PA 19128
- 215-483-1702
- <https://fitzpatrickfuneral.com>
- Cremation and burial services
- In Roxborough, family owned since the 1920's. Michael Fitzpatrick.

Becket-Brown and Hodges Funeral Home Inc.

- 5618 Baynton St., Philadelphia, PA 19144
- 215-438-9170
- <http://www.bbandhodes.com>
- Cremation and burial services
- African American owned. In Germantown

APPENDIX D - Local Direct Cremation Resources

The following are local cremation resources for the Philadelphia area. Cremation services are available in New Jersey, more likely through a Funeral Home. We do not have any recommended cremation services provided through Funeral Homes in New Jersey but we would be glad to add your recommendations to the list!

Philadelphia Cremation Society

From: <https://www.cremationsocietyofphiladelphia.com/>

Business phone: **(610) 632-1191**

“The Philadelphia Cremation Society serves the Delaware Valley and greater Philadelphia area, providing prepaid cremation plans and immediate need cremation services to countless families in their times of need.

Our experienced industry professionals consist of funeral directors, expert funeral planners, cremation providers, and compassionate people. Our crematorium prides itself on providing simple, easy-to-arrange cremation services in Philadelphia at an affordable cost.

If you’re looking for a cremation society in Philadelphia, contact us to:

- Get started with a single phone call
- Work with trusted, compassionate professionals
- Get help with planning cremation in Philadelphia during every step of the process
- Lock in affordable [Philadelphia cremation costs](#)”

Delaware Valley Cremation Center

Costs for services: <https://delvalcremation.com/our-services/>

Contact Information:

By Phone: 215-543-9339

Email: info@delvalcremation.com

From: <https://delvalcremation.com/>

“Delaware Valley Cremation Center has been dedicated since 1991 to the sensible, flexible and meaningful process of caring for a loved one, and appropriately paying tribute to a life well-lived. We enable consumers to focus on the needs of their family while foregoing many of the expenses associated with customary rituals which they may no longer value.

We are the only crematory in Philadelphia with the ability to directly service the public. Our unique facility and operation allow us to provide uncomplicated positive assistance to help

Appendix D

Delaware Valley Cremation Center, Cont.

relieve the immediate stress of caring for the loss of a loved one. We serve as a relaxed, attentive resource to help you appropriately design cremation service and memorialization options that sensibly complement your individual needs and values. Service arrangements may be kept very basic whereas we simply help take care of the cremation only, or they may involve options such as a gathering in our chapel, your place of worship, a cemetery, or even a local restaurant or catering hall.

At the time of a death, a phone call to our office is all that is necessary. All arrangements, technicalities, and legalities will be handled by our knowledgeable and courteous staff, which is available 24 hours a day. We can assist you in selecting and carrying out a service plan which is in keeping with the wishes of the deceased while also satisfying your family's need for a healthy process of grieving, closure and remembrance."

Hours of Operation

Normal office hours are Monday to Friday 8:00am to 5:00pm and Saturday from 8:00am to 2:00pm, but in the event of a death, our staff can be reached 24 hours a day to assist you.

Mailing Address

Delaware Valley Cremation Center
7350 State Road
Philadelphia, PA 19136

West Laurel Hill Cremation Services

<https://westlaurelhill.com/services/cremation>

Contact Information:

225 Belmont Avenue
Bala Cynwyd, PA 19004
Phone: (610) 668-9900

"Cremation does not limit a family's choices. Families may choose a traditional funeral service that includes a viewing prior to the cremation. After cremation, families may choose a memorial service to be held at a later date. Often families choose both.

West Laurel Hill Funeral Home, unlike most other funeral homes, has its crematory onsite, on the grounds of West Laurel Hill Cemetery.

There are many options available for the final resting place of your loved one's cremated remains. We offer in-ground property, niches, and ceremonial releasing in our scattering garden. All our cremation options include a permanent memorialization.

Appendix D

West Laurel Hill Cremation Services, Cont.

The *Reflection Garden* at West Laurel Hill Cemetery is a perfect inexpensive and dignified way to honor your loved one. Families may have all or a portion of their loved one's cremated remains released in the *Reflection Garden* and permanently memorialized in our Book of Life. Located near our historic crematory and chapel, the *Reflection Garden* is a natural setting of mature trees, seasonal plantings, with an elegant fountain completing this beautiful and serene resting place.

Scattering may be done in many places and may necessitate services of a third party. Our staff can facilitate such arrangements and monitor the process. Some locales may not allow such releasing to take place, and therefore it is important to see if your location of choosing allows cremated remains to be released prior to the service."

APPENDIX E - Green/Natural Burial Grounds

Green Burials

From: <https://www.fcapa.org/green-burial/>

Green burial (also called natural burial) is a way of caring for the dead with minimal environmental impact that furthers legitimate ecological aims such as the conservation of natural resources, reduction of carbon emissions, protection of worker health, and the restoration and/or preservation of habitat.

Hybrid cemeteries are conventional cemeteries offering the option for burial without vaults and with eco-friendly burial containers including shrouds.

Natural Burial Grounds [essentially the same as green burial grounds], do not use vaults, do not allow embalmed bodies, and require burial containers that are made from natural/plant-based materials. They use native plants and materials compatible with the area ecosystem.

Green/Natural Burial Grounds Around Greater Philadelphia

Natural

[Steelmantown Cemetery, Steelmantown, NJ](#) (a natural cemetery certified by the Green Burial Council)

[Penn Forest Natural Burial Park, Pittsburgh Area, PA](#) (a natural cemetery certified by the Green Burial Council)

Hybrid

Chestnut Hill Monthly Meeting Burial Grounds (Part of the Plymouth Meeting Friends Cemetery), Plymouth Meeting PA (contact the clerk of the CHMM Burial committee)

[Friends Southwest Burial Ground](#), (Quaker - green sections in cemetery), Upper Darby, PA

[Green Meadow Burial Ground](#), (green section in Fountain Hill Cemetery) Fountain Hill, PA

[West Laurel Hill Cemetery](#) (*Nature's Sanctuary*, the green section of the cemetery, is certified by the Green Burial Council), Bala Cynwyd, PA

[Eco-Eternity Forest](#) (ashes only) Cresco, PA

Conservation Burial Grounds

From: <https://www.conservationburialalliance.org/definitions.html>

A Conservation burial is a natural burial on permanently protected land. A type of natural cemetery that is established in partnership with a conservation organization and includes a conservation management plan that upholds best practices and provides perpetual protection of the land according to a conservation easement or deed restriction.

There are **no** conservation burial grounds in PA, NJ, DE, or MD.

APPENDIX F - Internet Resources (in alphabetical order)

Federal Trade Commission Consumer Information: Funeral Costs

<https://www.consumer.ftc.gov/articles/0301-funeral-costs-and-pricing-checklist#Calculating>

Website provides details on Funeral costs including basic services fee for the funeral director and staff, charges for other services and merchandise, and cash advances. Make copies of the checklist on the website. Use it when you shop with several funeral homes to compare costs.

Funeral Consumers Alliance of Northern New Jersey

<https://fcannj.org/>

The Memorial Society of Northeast New Jersey and the Memorial Society of North Central New Jersey combined their resources and membership to become the Funeral Consumers Alliance of Northern New Jersey. (FCANNJ).

Website offers numerous brochures and publications as well as detailed information to help you understand what is involved in planning a funeral or memorial service and what your rights are as a funeral consumer.

Funeral Consumers Alliance of Pennsylvania

<https://www.fcapa.org/>

Planning and Shopping; Where to Start; **Funeral Homes and Prices**; Home Funerals; Green Burial; Direct Cremation; What you can do with the Ashes; Cemeteries; Organ and Body Donation; Other Funeral Resources

Green Burial Council

<https://www.greenburialcouncil.org/>

Offers certification programs for [burial grounds](#), [funeral homes](#), and [products](#). Certification is awarded to providers that demonstrate compliance to the established Green Burial Council [standards](#); also includes provider lists; [books, blogs, videos etc.](#) and a [Green burial planning guide](#)

Lincoln Heritage Funeral Advantage

<https://www.lhlic.com/>

This is a Life Insurance site with lots of great information on funeral costs, everything you want to know about cremations, green burials, and burial vs cremation. This link will get you to the home page. Just click on the tab “*Funerals, Burials, and Cremation,*” and it will take you to the important information.

Appendix F

Internet Resources (in alphabetical order) Cont.

National Funeral Consumers Alliance

<https://funerals.org/consumers/>

National Consumers Alliance website with directory of state/region affiliates. Also provides information on: Burials/cemeteries; caskets; cremation; Embalming/organ donation; information in Spanish; financing; and funeral homes.

National Home Funeral Alliance

www.HomeFuneralAlliance.org

Provides information on home funerals, a Home Funeral Directory of professionals who can help, and Resources, including Podcasts, blogs, reading material, and newsletters.

Natural Burial Company

<https://www.naturalburialcompany.com/>

Biodegradable Coffins, Eco Friendly Caskets, and Ash Burial Urns for North America; also, you can download this Natural Burial Planner: https://natural-burial.typepad.com/funeral_plan/natural-funeral-planner.pdf

Natural Death Centre and Natural Death Society (U.K.)

<http://www.naturaldeath.org.uk/index.php?page=the-natural-death-society>

The Natural Death Society was set up by the Natural Death Centre (also U.K.) to bring together people who share the same belief in our human right to approach death with the same freedom that we live our lives. The Natural Death Centre pioneered the natural death movement across the world. The website includes great information on green burials, which are referred to as natural burials in the U.K.

New Jersey State Funeral Directors Association, Inc.

<https://web.njsfda.org/public/consumer/about-njsfda>

The funeral cost information provided on the website will give you a basic idea of average funeral expenses. A funeral can vary greatly in cost depending on your particular wishes, and your merchandise and service selections.

APPENDIX G - Pamphlets, Articles, and Books

Philadelphia Yearly Meeting - [Quaker Aging Resources](#)

Brochures on end-of-life issues ("Green Burials and other options," "Slow Medicine," "Being Present with Ill Friends," "Vigiling," "End of Life Decisions and the Testimonies," etc).

[Facing One's Own Death](#), Elizabeth Gray Vining (1979).

Four copies are available on loan from the Philadelphia Yearly Meeting (PYM) Library. Spoken Essay for the Committee on Worship and Ministry for Philadelphia Yearly Meeting, Printed by the Book and Publications Committee of Philadelphia Yearly Meeting, Phila., PA.

Articles

"A Quaker Approach to Living with Dying," by Katherine Jaramillo, Friends Journal (8/1/2017)
<https://www.friendsjournal.org/quaker-approach-living-dying/>

"For that Solitary Individual: An Octogenarian's Counsel on Living and Dying," by John Yungblut, Pendle Hill Pamphlet #316 (1994) (may be available through the PYM library)

"Letting Go: What should medicine do when it can't save your life," by Atul Gawande, M.D., The New Yorker (8/2/2010) (full article):
www.newyorker.com/reporting/2010/08/02/100802fa_fact_gawande

"More People Want a Green Burial, but Cemetery Law Hasn't Caught Up," by Alex Brown; Pew Charitable Trust (11/19/2019) (full article)
<https://www.pewtrusts.org/en/research-and-analysis/blogs/stateline/2019/11/20/more-people-want-a-green-burial-but-cemetery-law-hasnt-caught-up>

Books

[The American Way of Death Revisited](#), By Jessica Mitford (1996 Revision published in 2000) Paperback, Hardcover, and Kindle.

Only the scathing wit and searching intelligence of Jessica Mitford could turn an expose of the American funeral industry into a book that is at once deadly serious and side-splittingly funny. When first published in 1963, this landmark of investigative journalism became a runaway bestseller and resulted in legislation to protect grieving families from the unscrupulous sales practices of those in "the dismal trade."

Just before her death in 1996, Mitford thoroughly revised and updated her classic study. The American Way of Death Revisited confronts new trends, including the success of the profession's lobbyists in Washington, inflated cremation costs, the telemarketing of pay-in-advance graves,

Appendix G

The American Way of Death Revisited, Cont.

and the effects of monopolies in a death-care industry now dominated by multinational corporations. With its hard-nosed consumer activism and a satiric vision out of Evelyn Waugh's novel *The Loved One*, *The American Way of Death Revisited* will not fail to inform, delight, and disturb.

[Dying Well](#), by Ira Byock, M.D. (1998)

paperback available

Written by an ER doctor turned hospice doctor, Dr. Ira Byock provides a template for families to discuss end of life care decisions that go beyond the scope of medical care alone. He addresses finding meaning in the process, healing relationships, and presents it as a period of time that should not be feared but seen as an opportunity to complete the life cycle in a positive way. A book on dying probably seems macabre to many Americans because it's a topic we're uncomfortable with. But dying is a human experience like any other and this book helps normalize the discussions surrounding it. Dying is somewhat of a taboo topic but avoiding the difficult end of life discussions causes suffering in its own way. Avoidance of the difficult conversations means you are making a decision by default that may not serve the wishes of the dying or their families well.

[Dealing Creatively with Death: A Manual of Death Education and Simple Burial](#), by Ernest Morgan (14th ed. 2014). *Includes a Foreword by Jessica Mitford.*

Available through Upper Access Books and Amazon. Make sure that you get the 14th edition! (Excerpts from the autobiographical notes and history of the book were written by the author, Ernest Morgan.)

“My father, Arthur E. Morgan, was an intensely creative man whose activities had a lasting impact in several areas of American life. He had long felt that American funeral practices could be simpler and more meaningful. In 1948, he formed the Burial Committee of the Yellow Springs Friends Meeting (Quaker) to study the matter in a systematic way....During the five years of study no one in the meeting had died, but as soon as I became chairman they started dying! Then I discovered that what I had anticipated to be a disagreeable chore turned out to be a meaningful privilege—serving one’s friends at a time of profound need. The plan worked well at a small cost, and the memorial services became a comfort and an inspiration to all concerned....

Then, quite by accident, our little burial committee got nationwide publicity. Letters poured in, asking for information. Gosh, I thought, I can’t answer all these letters. Then another thought occurred to me. A burial committee is fine for a close-knit rural group like ours, but in most situations a memorial society that works with funeral directors is more practical. I’d better include some information on memorial societies. So, I started digging out this information.

Appendix G

Dealing Creatively with Death..., Cont.

(There was no memorial society association then. The national group now is the Funeral Consumers Alliance.) ...

The book has expanded over the years, with another name change, *Dealing Creatively with Death*, now in its fourteenth edition and published by Upper Access Press. It is no longer my book but belongs as well to a host of friends and scholars who have helped with it. In particular, my daughter, Jenifer, has done much of the research and writing for recent editions and has been my most faithful and exacting critic. Proceeds from the book still go to the Arthur Morgan School.”

[Being Mortal: Medicine and What Matters In the End](#), by Atul Gawande, M.D. (2017)
Hardcover, paperback, & Kindle available.

“In *Being Mortal*, bestselling author Atul Gawande tackles the hardest challenge of his profession: how medicine can not only improve life but also the process of its ending. In the inevitable condition of aging and death, the goals of medicine seem too frequently to run counter to the interest of the human spirit. Gawande, a practicing surgeon, addresses his profession’s ultimate limitation, arguing that quality of life is the desired goal for patients and families. Gawande offers examples of freer, more socially fulfilling models for assisting the infirm and dependent elderly, and he explores the varieties of hospice care to demonstrate that a person's last weeks or months may be rich and dignified. Full of eye-opening research and riveting storytelling, *Being Mortal* asserts that medicine can comfort and enhance our experience even to the end, providing not only a good life but also a good end.”

[Greening Death: Reclaiming Burial Practices and Restoring Our Tie to the Earth](#), by Suzanne Kelly, Ph.D. (2017)

Kindle, Hardcover and Paperback available

“The first book to get under the covers of an increasingly important environmental/ social/ consumer movement. Suzanne Kelly not only tells thought-provoking stories of those working to make green burial a viable option, she connects their efforts to some of the greatest eco-thought leaders of the past century. By far the most engaging examination of our culture's growing desire to integrate death and life.” -- Joe Sehee, founder of Green Burial Council

[The Green Burial Guidebook: Everything You Need to Plan an Affordable, Environmentally Friendly Burial](#), by Elizabeth Fournier. (2018)

Paperback and Kindle available

“A wonderful guide for the layperson and funeral professional alike, *The Green Burial Guidebook* is a comprehensive treasure trove of information and personal experiences. It sheds light on the cemetery industry and the grassroots movement that seeks to return after-death care to what it used to be: families lovingly caring for their deceased in a final act of kindness. Bravo!”

— Ed Bixby, president of the Green Burial Council and owner of Steelmantown Cemetery and Purissima Natural Burial Grounds