

OREGON MARATHI MANDAL

PRACTICAL ASPECTS OF DEATH, FUNERAL AND LAST RITES*

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In Oregon, over the last 35 years, there has been a significant increase in the population of Indo-American community which is made up of people with faith in Hindu, Buddha ,Jain and Sikh religion. Persons in these religions, cremate the body after death. This Guide is prepared with an intention to organize data for these persons, residing in Oregon and to assist them, when such services will be needed, for their friends or relatives.

This guide will describe various aspects of death and cremation services, especially pointing out what is required by law**

OBJECTIVES

- A) To make the information available to the families, so as to reduce their burden, when they are grieving
- C) To give information regarding the practical and financial aspects of the cremation services
- D) To provide community service effectively and efficiently, when the members of the family and friends are in a state of sorrow
- E) To provide necessary information and forms, required before and after death

SERVICES NEEDED-

- 1) Legal and Practical aspects
- 2) Organ and Tissue donation
- 3) Cremation and Services in the Chapel
- 4) Religious Aspects-rituals and prayers
- 5) Collection and Dispersal of ashes
- 6) Informing about services
- 7) Donations

PLANNING

The most certain thing for all of us is Death and most of us are least prepared for it. Death does not discriminate between the old and the young. When death occurs suddenly or even as anticipated, it produces an environment of panic and confusion, in which, the members of the family or friends do not know how to proceed in an organized way. Proper planning will help to reduce this confusion in times of sorrow, pain and stress.

Proper planning for such an eventuality, will involve gathering the basic information for each family member along with necessary substantiating documents.

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1) PRACTICAL AND LEGAL ASPECTS

a) WHAT TO DO WHEN DEATH OCCURS

Death can occur at home, in the hospital, nursing home, hospice or at any place.

Death at home-

If you are anticipating the death to occur at home, Durable Power of Attorney for Health Care, State approved prehospital DNR (Do Not Resuscitate) form should be kept ready. After death occurs, following information will be needed by the Medical Examiner-Name of the deceased, address of place of death, date and time of death, date of birth and age, name of primary physician, date of last visit with the physician and his phone number, name and duration of the illness, name, address and tel. no. of next of kin and name of the funeral home.

When the death occurs at home, it must be pronounced by one of the following professionals- Doctor, Hospice Nurse, Police, Fire Department or Coroner.

What to do-

Call 911 police department and notify death. The police will inform the Coroner and Coroner will decide if autopsy is necessary. The coroner will issue the Death Certificate and allow the body to be transferred to your designated crematorium or the mortuary.

Death in the Hospital-

Physician will pronounce and certify death and he will inform the coroner, only if needed. You should inform the hospital the Name, Address, Tel. No. of the selected funeral home. Then the hospital will issue the Death Certificate and the funeral home will arrange the body to be transferred to designated crematorium or the mortuary.

b) DEATH CERTIFICATE

The original death certificate is filed in the county where the death occurs. No one ever gets the original death certificate and it stays with the health department of the county. Certified copies are usually available 7-10 days after the death but if death occurs outside the Portland Metro Area, it may take up to 2 weeks. You will generally need certified copies of the death certificate to complete the following (one certified copy for each)- Transfer of real property, insurance claims (one for each company), claims on insured loans and insured credit cards, mortgage insurance claims, union benefits, transfer of stocks, bonds, automobiles, boats etc (one for each), checking accounts, savings or trust accounts and for attorney involved in the estate of the deceased.

First copy of the death certificate costs \$ 15 and for each additional copy \$12.

c) FAMILY HISTORY FORM

A family history form is provided in Exhibit No. 1 -which is necessary to obtain the death certificate. It is recommended that every member of the family (including the visiting parents) should fill out this form and keep it in a safe place

d) WILL OR REVOCABLE (LIVING) TRUST

If you do not have a will or a revocable living trust, you may want to discuss this with your attorney. Following information will be useful-

WILLS

If the Deceased has left a will, probate action may be necessary and the service of an attorney may be required. In certain states, small estate provision act may allow estates of less than \$600,000 to pass to the Deceased's beneficiaries upon the presentation of a proper affidavit and a certified copy of the Death Certificate.

If the Deceased's property consists of community property and all of the Deceased's property is to pass to a surviving spouse under the Deceased's will or by operation of the law, a relatively inexpensive Probate Court procedure and filing of an affidavit may be all that is required.

LIVING TRUSTS (Revocable)

If the property of the Deceased is held in a valid Revocable Living Trust, the trust instrument, rather than the Deceased's last will and testament, control the disposition of such property. If the Trust is properly drafted and funded, no probate action is necessary.

The trust assets are distributed by the surviving or successor Trustee to the beneficiaries, as set forth in the trust documents. In spite of the Trust, several copies of the Death Certificate will be needed to distribute the assets to the beneficiaries and transfer title of various assets.

JOINT TENANCY

If the deceased held property in a Joint Tenancy Form, then the title is automatically transferred to the surviving joint tenant. However, when the property is held on a joint tenancy, there are severe tax consequences, when it is transferred at death. It is strongly recommended that you discuss this with your attorney.

e) DURABLE POWER OF ATTORNEY (Financial affairs)

The Durable Power of Attorney is one by which one can designate an agent to make financial decisions. The duration of this document is unlimited, unless otherwise specified. The scope of this Power of attorney is very broad and general, unless it is clearly specified.

f) DURABLE POWER OF ATTORNEY (For health care)

Too often, the terminally ill persons suffer needless pain and are kept alive, without any hope for recovery. In such situations, you may decide to either prevent the use of mechanical life support to begin with or terminate it. To make sure that this wish of any person can be expressed in advance and be legally binding, the Durable Power Of Attorney for Health Care is utilized. In completing and signing this document, the person delegates vital decision making, in the event the person becomes unable to make the decision for himself or herself, to another person and this person is called ATTORNEY IN FACT. The document is revocable at any time. No health care person can be appointed as attorney in fact. The attorney in fact has the authority to authorize an autopsy, to make disposition of a part or parts of the deceased's body and to direct the disposition of the remains. The document must be signed in the presence of two qualified witnesses and at least one of them must certify that he/she is not related to the principal and is not entitled to any part of the estate. In the nursing home, a patient advocate or the ombudsman can act as a witness.

2) ORGAN AND TISSUE DONATION

Over the last 50 yrs., there have been monumental advances in the field of organ transplantation and a commensurate awareness in the community of importance of organ and tissue donation. Here we are concerned with cadaveric (after brain death) organ donation and 'after death' tissue donation. Organ Donor Program in Oregon began in 1975 as a public education coalition of the major transplant, donation and research programs in the state of Oregon.

Your decision for organ and tissue donation is an individual decision. If you decide to donate, it is because it is consistent with your life values and you feel that it is the right thing to do. One person can potentially help 75 individuals. Donation can dramatically improve-even save-the lives of those suffering from organ failure, bone defects, burns or blindness. The family members will be asked for consent at the time of death for organ or tissue donation.

A living person can donate kidney, part of the liver or lung and bone marrow. Cadaveric donation means the organs are harvested when the patient is declared as 'brain dead' (certified by two physicians), even though his 'life' is maintained on artificial life support. Organs such as heart, liver, kidney, pancreas, lungs are harvested from the brain dead patient (when there is absolutely no chance of recovery) while he is on artificial life support. Tissues such as cornea, sclera, skin, heart valves, saphenous veins, dura mater covering the brain, bone, cartilage, tendon and ligaments can be harvested from the dead body, only if done within specified hours, after death (for eyes within 8 hrs. and for other tissues within 24 hrs-earlier the better).

Thousands of lives are saved thanks to organ and tissue donors. There is no added cost for organ and tissue donation. The age limit for bone, skin and internal organs donation is 75 yrs. and no limit for eye donation. The quality of hospital care does not change if a person is declared as a donor. Removal of organs usually does not interfere with the timing of funeral services and will not prevent an open casket funeral

Law requires that at the time of death, hospital staff must inform surviving family members of the option of organ and tissue donation. With the family members' consent the hospital staff will inform the organ and tissue donation programs. Surgical removal of the organ and tissues takes place either at the hospital or the funeral home. For individuals who die at home, the local funeral director can usually arrange for any possible donation. A national system is in place to distribute organs or tissues fairly. Factors such as race, gender, age, income, or celebrity status are not considered when determining who receives organs or tissues. Buying or selling of organs or tissues is illegal.

If you want to give the gift of life, following is necessary-

- a) Sign a donor card in your family's presence
- b) Carry the donor card with you at all times
- c) Give family members the family card
- d) Code your driver's license with a "D"
- e) Complete and return the ODP Confirmation Card
- f) Remember, even if you have signed, you must tell your family so that they can act on your wishes

DONOR FORM AND CARD

These are available and you can call one of the committee members for the same. Also, following telephone numbers will be helpful-

Oregon Donor's Program (503) 494 7888 or 1-800 452 1369

Donor Referral Program 1-800 344 8916

Body Donation Program (503) 494 8302

3) CREMATION AND SERVICES IN THE CHAPEL

Some of the funeral homes and mortuaries do not have cremation facilities. In such cases, the body is transferred after the services are performed, to a nearby crematorium. It appears that it

is advisable to select facility (funeral home) with the crematory facilities, so that both the Services and Cremation can be performed at the same place.

The body is brought from the Hospital or Home where the death has occurred. If the death has occurred in the hospital, you can request the Funeral Home to bring the body home for private viewing and then the body will be taken to the crematorium. The body is stored in the refrigeration room. The body, according to the law, can be kept out of refrigeration for not more than 6 hrs.

At the funeral home, the religious ceremonies are performed according to the wishes of the next of kin. The facilities, in the funeral home, consist of a chapel for religious rites, viewing of the body by the visiting guests(if so desired by the next of kin), private room for the immediate relatives, sound system for music or speeches or the chanting of the hymns ,flower arrangement(either by the funeral home or by the next of the kin) and the crematorium. By law, cremation must be done in a casket. In certain funeral homes, there is no crematorium and the body is taken to crematorium and the remains(ashes) can be obtained from the funeral home or the crematorium

COST FOR CREMATION PROCESS

As always, the costs will vary according to what type of cremation services are asked for. The following will give you a general idea of the costs involved but the prices are subject to change.

If the floral arrangement is done by the funeral home, it will cost \$150-500. You may bring your own urn or buy it at the crematorium. The actual cremation process takes approximately 4-6 hrs. By law, the cremation of the body must be done in a casket. The casket may be of a cardboard (\$17-\$25) or of a combustible material (\$120-\$2700).

Information about funeral homes and crematoriums

1) Young's Funeral Home.

11831 SW Pacific highway, Tigard, OR 97223, Tel. (503) 639 1206. Crematorium on site

*** Traditional cremation service-usual plus dressing, cosmetology and casketing, visitation from 8 am to 5 pm , funeral coach. \$3045

***-Service of remembrance- removal from place of death, professional service of the staff, sanitary care, refrigeration, cremation, identification view, service in the chapel, care and arrangement of the floral, \$1995

*** Direct cremation (no service or ceremony) \$1370

(*** Information from Young's Funeral Home)

2) Wilhelm Funeral home and Crematory(since 1905),

6637 S.E. Milwaukee Av., Portland, OR 97202. Tel- (503) 235 3101 Crematorium on site.

Simple cremation with private family viewing of the body and memorial services is \$1995. This includes private family viewing before services, no embalming and no casket at the time of service. This offering includes the services of the funeral director and staff for coordinating and directing the services; obituary services; obtaining legal documents; removal of deceased from the place of death to the funeral home (within a certain distance); refrigeration and sanitary care of the deceased; washing, disinfecting, dressing, and cosmetology (if requested); use of the

facilities for private family visitation, use of the chapel facilities and equipment for services; printed memorial folders, register book, thank you cards and the actual cremation process.

3) Finley-Sunset Hills Mortuary-

6801 S.W. Sunset Highway, Portland, Oregon 97225, Tel. No.(503) 292 6654.

There is no crematorium on the site and the body is taken to a crematorium.

+++Complete Funeral Gathering with Cremation-Basic services of the funeral arranger and staff, use of facilities for viewing and for gathering at the chapel or use of equipment and staff for gathering at the Church, embalming or refrigeration, crematory fee, transfer to the crematory, transfer of the remains to the funeral home, funeral coach, dressing and cosmetics, additional care of the remains- \$ 2985

+++Memorial gathering with cremation-no transfer of remains to the funeral home or funeral coach or dressing \$2310

+++ Traditional cremation services including embalming and viewing with your casket selection- \$2195

+++Viewing with Cremation-no use of facilities, staff or equipment for gathering \$1990

+++ Basic cremation with private family viewing-no ceremony or formal services \$1195

+++ (Information from Finley-Sunset Mortuary)

4) Emily's Cremation & Burial-

2700 SE Harrison Street, Ste C, Milwaukie, Tel.No.503 652 3357.

This is a locally owned and operated full service funeral home, offering cremation and burial services, at a modest price. They can have the service at their selected chapel, on Rabb Rd., just off Hwy 26 or you can select any of the other chapels, they have on their list. Oregon Marathi Mandal will be treated as a group with a 5% discount.

The prices are as follows-

Basic services of the Funeral director and Staff -\$750

Use of funeral and memorial staff at other facility- \$495

Removal from place of death-\$175

Funeral Coach-\$300

Service Vehicle- \$150

State Death filing fee-\$7.00

Cremation- \$200

Use of Facility-\$600

Total for required Services- \$2677, with a discount of 5%= \$ 2419

Use of Rental Casket with cremation insert-\$595

All prices mentioned above are for guidance only and should be discussed with respective funeral homes.

4) **RELIGIOUS ASPECTS- RITUALS AND PRAYERS**

The family and friends should decide about following optional services, after they decide the date of the cremation. Please remember that it may take 24 to 72 hrs (more on the week end) to organize the cremation, because of the multiple factors involved in it.

Service with or without a priest-At present time- Mr.Datta P. Shukla , whose father was a Pundit in Varanasi, would perform the Kriyas for the ‘Antyavidhi’. You may contact him at (503) 985-3263 or email-shuklanet@sprintmail.com. He is an engineer but knows how to perform all religious kriyas and he donates the fees to BAPS Swaminarayan Mandir.

For the religious rites (Antyeshthi) to be performed at the chapel, you can also contact “Bramha Premanand Ashram/Temple” at 11515 SW Hall Blvd.,Tigard,OR 97223.Tel.No. 503 598 3073 or visit www.portlandtemple.org.

For those, who want to perform the “Antyeshti Prayog” i.e.”Antyavidhi”(Last Rites) themselves, according to the Vedic Traditions, two booklets, published by Dnyan Prabodhini, 510 Sadashiv Peth, Pune 411 030 are available-1) Antyeshti Prayog in Marathi and 2)Original Vedic Rites with English Translation.

5) FINAL DISPOSITION OF REMAINS-

Cremation remains can be kept in a durable container and stored in a private residence or a designated religious shrine. In State of Oregon, they can be scattered in backyard, river or sea

6) INFORMING ABOUT SERVICES

The family and friends should make a list to invite people for the services and inform them about the date, time, place and directions for the memorial services chapel. If the crematorium is at some other place than the funeral home, then arrangement should be made to take the immediate relatives to the crematorium.

7) DONATIONS

You may want to ask the visitors who are attending the services to donate money for hospital, medical research organizations, universities, nonprofit organizations .It would be prudent to have a board with the name of the organization, with the box for collecting the money, near the entrance of the chapel.

EXHIBIT NO. 1

DEATH CERTIFICATE INFORMATION

DECEASED:(FULL NAME)-----

DATE OF DEATH-----HOUR OF DEATH-----AM/PM

INSTITUTION (OR ADDRESS) WHERE DEATH OCCURRED-----

COUNTY OF DEATH-----CITY OF DEATH-----

SEX-----AGE----- EDUCATION-----

DATE OF BIRTH-----BIRTH PLACE(CITY/STATE)-----

RACE-----CITIZEN OF-----

MARITAL STATUS-----SPOUSE(EVEN IF WIDOWED)-----

WAS DECEASED EVER IN THE ARMED FORCES-----SOCIAL SECURITY #-----

LAST OCCUPATION (EVEN IF RETIRED)-----

KIND OF BUSINESS-----NAME OF THE COMPANY-----

RESIDENCE: STATE-----COUNTY-----CITY-----

STREET ADDRESS-----INSIDE CITY LIMITS-----

FATHER'S FULL NAME-----

MOTHER'S FULL NAME (INCLUDING MAIDEN NAME)-----

INFORMANT'S NAME (PERSON IN CHARGE OF ARRANGEMENT)-----

INFORMANT'S ADDRESS-----

RELATIONSHIP-----TEL.NO.-----

DECEASED'S ATTENDING PHYSICIAN-----

ADDRESS-----TEL.NO.-----

For those who want to recite Verses from GITA, important and relevant verses are given here, with the English meaning of the Verses.

श्रीभगवानुवाच

अशोच्यानन्वशोचस्त्वं प्रज्ञावादांश्च भाषसे ।
गतासूनगतासूंश्च नानुशोचन्ति पण्डिताः ॥
न त्वेवाहं जातु नासं न त्वं नेमे जनाधिपाः ।
न चैव न भविष्यामः सर्वे वयमतः परम् ॥ १२ ॥
देहिनोऽस्मिन्यथा देहे कौमारं यौवनं जरा ।
तथा देहान्तरप्राप्तिर्धीरस्तत्र न मुह्यति ॥ १३ ॥
मात्रास्पर्शास्तु कौन्तेय शीतोष्णसुखदुःखदाः ।
आगमापायिनोऽनित्यास्तांस्तितिक्षस्व भारत ॥
यं हि न व्यथयन्त्येते पुरुषं पुरुषर्षभ ।
समदुःखसुखंधीरं सोऽमृतत्वाय कल्पते ॥ १५ ॥
नासतो विद्यते भावो नाभावो विद्यते सतः ।
उभयोरपि दृष्टोऽन्तस्त्वनयोस्तत्त्वदर्शिभिः ॥
अविनाशि तु तद्विद्धि येन सर्वमिदं ततम् ।
विनाशमव्ययस्यास्य न कश्चित्कर्तुमर्हति ॥

अन्तवन्त इमे देहा नित्यस्योक्ताः शरीरिणः ।
अनाशिनोऽप्रमेयस्य तस्माद्बुध्यस्व भारत ॥
य एनं वेत्ति हन्तारं यश्चैनं मन्यते हतम् ।
उभौ तौ न विजानीतो नायं हन्ति न हन्यते ॥

न जायते म्रियते वा कदाचि-

न्नायं भूत्वा भविता वा न भूयः ।

अजो नित्यः शाश्वतोऽयं पुराणो

न हन्यते हन्यमाने शरीरे ॥२०॥

वेदाविनाशिनं नित्यं य एनमजमव्ययम् ।

कथं सपुरुषः पार्थ कं घातयति हन्ति कम् ॥

वासांसि जीर्णानि यथा विहाय

नवानि गृह्णाति नरोऽपराणि ।

तथा शरीराणि विहाय जीर्णा-

न्यन्यानि संयाति नवानि देही ॥२२॥

नैनं छिन्दन्ति शस्त्राणि नैनं दहति पावकः ।

न चैनं क्लेदयन्त्यापो न शोषयति मारुतः ॥

अच्छेद्योऽयमदाह्योऽयमक्लेद्योऽशोष्य एवचा
 नित्यः सर्वगतः स्थाणुरचलोऽयं सनातनः ॥
 अव्यक्तोऽयमचिन्त्योऽयमविकार्योऽयमुच्यते ।
 तस्मादेवं विदित्वैनं नानुशोचितुमर्हसि ॥२५॥
 अथ चैनं नित्यजातं नित्यं वा मन्यसे मृतम् ।
 तथापित्वं महाबाहो नैवं शोचितुमर्हसि ॥२६॥
 जातस्य हि ध्रुवो मृत्युर्ध्रुवं जन्म मृतस्य च ।
 तस्मादपरिहार्येऽर्थे न त्वं शोचितुमर्हसि ॥
 अव्यक्तादीनि भूतानि व्यक्तमध्यानि भारत ।
 अव्यक्तनिधनान्येव तत्र का परिदेवना ॥२८॥

आश्चर्यवत्पश्यति कश्चिदेन-

माश्चर्यवद्ब्रूदति तथैव चान्यः ।

आश्चर्यवच्चैनमन्यः शृणोति

श्रुत्वाप्येनं वेद न चैव कश्चित् ॥२९॥

देही नित्यमवध्योऽयं देहे सर्वस्य भारत ।

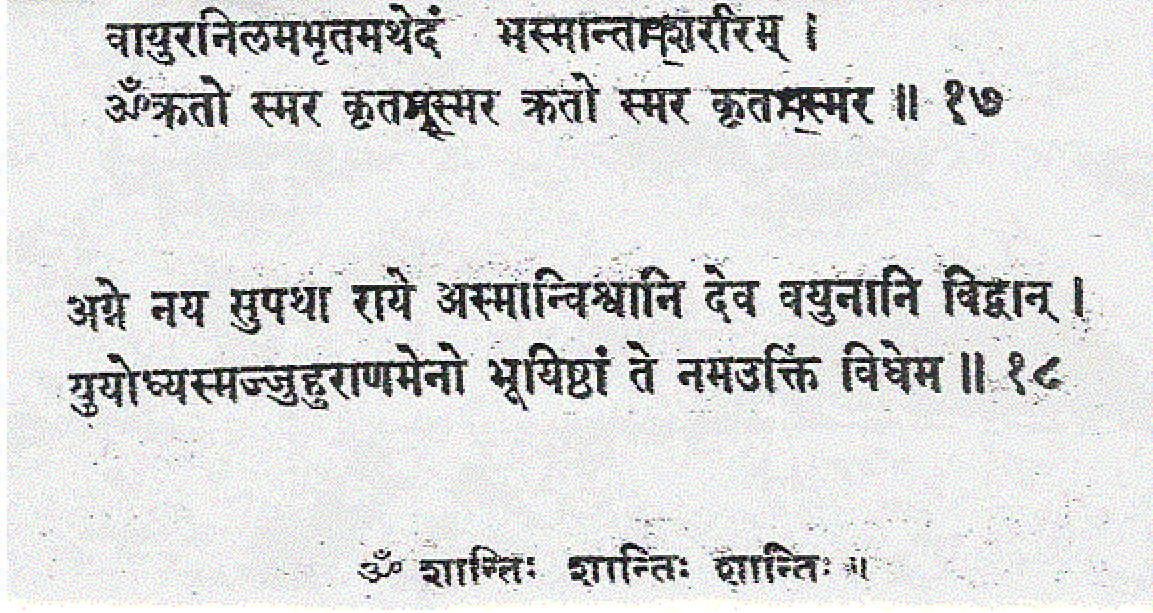
तस्मात्सर्वाणि भूतानि न त्वं शोचितुमर्हसि ॥

SUMMARY OF THE MEANING OF SHLOKAS

As we march on the path of this life, in difficult times, we turn to God and Scriptures of the religion or faith we follow. This is especially true at a time of sorrow when a loved one is taken away from us by Death. The Hindu mind, for centuries, has found in Gita a source of comfort and solace and it approaches that scripture for help and light in such hours of darkness.

Some remarkable verses from second chapter of Gita describe to us the nature and immortality of the soul and clearly distinguish the soul from the physical body. It is the body that dies and the body is not the person. These verses teach us further that, that which really is, cannot go out of existence. The soul exists and cannot cease to be. Just as in this body, the soul passes into childhood, youth and old age, so also it passes into another body. Finite bodies have an end but the soul, which passes and uses the body, is infinite, eternal, illimitable and indestructible. The soul casts away the old and takes up new body as we change worn-out clothes for new. Indeed certain is the death for the born and certain is birth for the dead And Gita asks what is there in this to grieve for and recoil from? The soul is neither born nor does it die. It is unborn, ancient and eternal. It cannot be slain with the slaying of the body. Weapons cannot cleave it, nor fire can burn it. Neither do the waters drench it nor the wind dry. Eternally stable, immobile, all pervading it exists forever and forever. Not manifested like the body but greater than all manifestation, not to be analyzed by thought but greater than mind, not capable of change but beyond all changes of mind, life and body, the soul is the ultimate reality.

The closing verses of the Isha Upanishad are used by the Hindus in their funeral rites. These verses tell us that we are required to remember our past deeds as the results of these deeds accompany the departing soul and determine the nature of the future life.



May this life enter into the immortal breath, then may the body end in ashes. O Intelligence, remember what has been done. Remember, O Intelligence, what has been done. O Agni, lead us, along the enlightened path to prosperity, O God, who knows all our deeds. Take away from us deceitful sins. We shall offer many prayers to you.

Let there be Peace! Peace! Peace!