

At the End of Life

Seminar on Death and Dying

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This seminar offers nine sessions on death and dying. They will help you become familiarized with Biblical principles having to do with the end of life, and practical matters surrounding death as well. The section headings use Old Testament terminology, but the great advances offered in the New Testament revelation will be included in our study.

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The seminar series starts with how we should approach our life in view of our impending death. Since we will die, unless the Lord returns at the rapture, we will need to be ready to die. We may have to experience a time of suffering and even go into hospice care. The series talks about the process of dying, what happens immediately after death, grief and mourning, burial and cremation, and some things that are necessary to deal with after the funeral of our loved one has passed.

I trust that this material, though very sobering in content, will be helpful to you. Most of all, I hope it helps you honor God in your life as you contemplate things in the future.

1. Remember the creator in the days of your youth.

In this first lesson of our series on death and dying, the aim is to lay the foundation for godly living in light of our end. What comes in the future has important implications for how we live now. Solomon, author of Ecclesiastes, succinctly puts the case for following God now when you have the ability to do so, rather than trying to wait and start later.

Ecclesiastes 12:1 commands us to “**Remember** your Creator in the days of your youth, before the difficult days come, and the years draw near when you say, ‘I have no pleasure in them.’”

Remember is the key word and command of verses 1-8. The opposite is to forget or treat as irrelevant. An example of this is found in Judges 8:34, where Israel did not **remember** the LORD their God. In this case, the remembrance was in light of something that God did in the past. In Ecclesiastes 12, the remembrance is in view of the impending future.

The kind of life that remembers is going to look like what Solomon says in 12:13-14. The familiar passage there says that man’s whole responsibility is to fear God and keep His commandments because God will judge every work. We could slightly over-simplify things and say that remembering equals fearing. That is basically true because if you do not remember the Lord, you are evidencing that you do not fear Him. The two ideas rise or fall together.

Solomon then uses another key word, “before,” to indicate when we should be remembering God. The word “before” occurs in 12:1, 12:2, 12:6. In each case, the word “before” could be preceded by a supplied “Remember your creator” as the NKJV and NASB (1995) do at the beginning of verse 6 in italics. The same could be done in verse 2. We are told to remember the Lord **before the difficult days come**. When contrasted with “youth,” the difficult days must refer to those of old age, those in which our natural strength is diminished, our mental capacity and memory are degraded, and we have to spend more time just maintaining ourselves rather than doing other things. We are also commanded to remember the Lord before the **years draw near when you say, “I have no pleasure in them.”** Note that there is a real possibility that we will have **years** of unpleasant existence, limited capabilities, etc.

Before continuing to look at the text, let us consider some motivation for doing just what Solomon says.

1. You ought to remember the Lord because it is commanded.
2. You ought to remember the Lord now because you may not have time later. You do have time now.
3. You ought to remember the Lord now because you do not want to have regrets later. Whether or not you start at some point in the future, you will have regrets. A regret is a feeling of remorse or repentance over something done or not done.
4. You ought to remember the Lord now because you will not be able to do so later with the same youthful strength you have now.
5. You should desire to remember the Lord if you have relationship with Him. While you have life, praise the Lord (Psalm 104:33, 146:2).

Remember the Lord – Before Old Age Advances (12:2-5). This is the message of the next paragraph. Various descriptions of old age are given. These include things like trembling hands, back problems, dim eyesight, dental issues, inability to sleep, and fear of normal daily activities. Verse 2 may be hard for you to understand. The first point to note is that the KJV and NKJV are simply in error in their translation.

There is a three-word idiom that means “before.” It is translated that way in verse 1 and 6, but by those two translations, it is split up and translated with a “not” in the middle. The effect is that the NKJV says the heavenly bodies are NOT darkened and the clouds DO NOT return when in fact that it the exact opposite of what is meant. The other translations have translated correctly. The idea is that the dark clouds keep coming, obscuring the heavenly bodies and bringing more darkness after the storm. After one rainstorm, shortly there will be another. In other words, the seasons of distress keep coming with little respite between them in the elderly years.

Remember the Lord – Before Death (12:6-7). The message of the following two verses is that we must remember the Lord in view of impending death. Various descriptions of death are given. The silver cord and golden bowl are indicative of something precious being broken. Similarly, the pitcher and the wheel being broken refer to life ending. Dust will return to dust, and the spirit will leave the body. It “returns to God” only in the sense that it must face God in judgment. This should not be construed to teach a universal type of salvation.

In verse 8, the idea of vanity or futility is one of a puzzle. Life is a real puzzle, and it doesn’t seem to be solvable in many ways. In that sense, it is a frustrating enigma. In it, we start out with nothing, and we take nothing out of it. You might wonder in that sense if we really accomplish anything in our lives! Of course, we can accomplish something of lasting value if we fear the Lord (12:13-14 again). We know with the benefit of further revelation that we can produce eternal fruit, fruit that remains past the end of our life, both in our character and in works done for the Lord and other souls saved and edified (John 15:16).

Basically, the idea of Solomon here is to follow God, and do it **now**.

This reminds me of other urgent-type verses, like 2 Cor. 6:2 – “For He says: ‘In an acceptable time I have heard you, And in the day of salvation I have helped you.’ Behold, now is the accepted time; behold, now is the day of salvation.”

A certain diligence in following the Lord is enjoined upon us. **Diligence starts today, not tomorrow.**

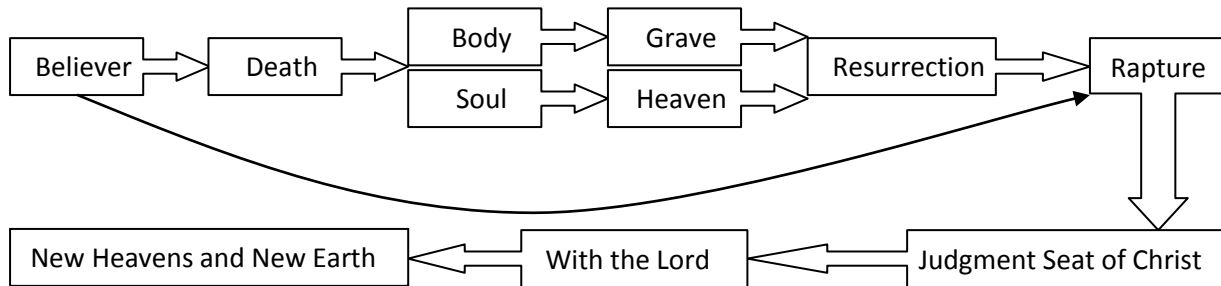
Some people will reject this command outright. Others will have a sort of analysis paralysis brought on by the flesh and encouraged by the world. By it, they will never honor God. And all the while they are in a state of God’s wrath (John 3:36). Others will receive this exhortation and make the appropriate changes in their lives. Does that include you?

Note that the message of Ecclesiastes is not just death and unpleasantness. Earlier in the connected paragraphs, Solomon tells the young man to “**Rejoice in your youth**” (11:9). So, we not only remember God, but we also rejoice in our youth. That means that we have the go-ahead from God to **righteously enjoy** life. We are to enjoy God’s gifts in life (a spouse, things we enjoy doing, etc.), keeping in mind that we will be held to account for what we do. Questions we should think about include not only “what am I doing” but “how much am I doing it” and “what priority do I put on it” and so forth. But a judicious enjoyment is encouraged.

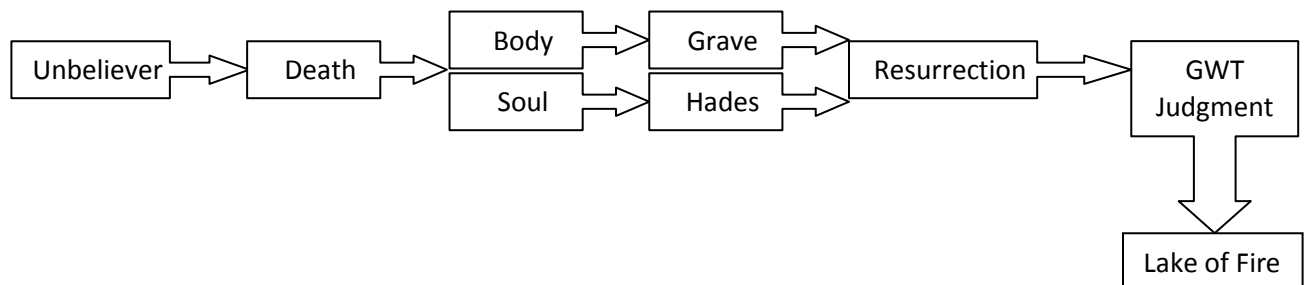
2. The doctrine of personal eschatology

This lesson gives details of what we call the doctrine of *personal eschatology*. Eschatology means “last things.” We normally think of it in “the large,” meaning that we think of eschatology as things like “rapture, second coming, eternal state” and so on. These are the “big” items on God’s agenda. Personal eschatology is concerned with how the future looks for the individual. What is next on your agenda?

Consider the following representation of the personal eschatology of a believer:



And then, examine the following representation of the personal eschatology of an unbeliever:



For a believer, what God has on the schedule for us should be a great encouragement. Well, after death, at least! I have given this three-fold “R” devotional to people who need such encouragement, such as near the end of their lives: All Christians can look forward to the rapture, the resurrection body, and relief from suffering.

1. General Rule: All people die.

We should note that, except for the rapture of the church, all people face death as the next major item on their “spiritual” agenda (Rom. 5:12; Heb. 9:27; cf. Gen. 5). Most people do not reflect on this fact very carefully (Eccl. 7:1-4). Our **culture** in effect anesthetizes us to death. That is, culture deadens us, numbs our senses, sedates our awareness of reality, or puts us to sleep about the matter of death. It treats death in an unreal kind of way, with violent movies and so forth, but still distances us in a sense from the reality of it. This is not surprising. Why should people want to think about death? It is certainly not a very pleasant subject. Life is interesting or busy, so we don’t have time to think about what comes afterward. And why should the **Devil** want us to think about death? He would rather surprise us at the end after we live an entire life opposed to God. If you don’t think about death, you don’t think about what comes after death, and you don’t think about the implications of it for your life “here and now.”

Another fact that drives this insensitivity toward death is that what we can see about death with our **senses** basically amounts to this: my loved one → death → his/her body goes to the grave and “he/she goes to a ‘better’ place.” Period. What our eyes see and what our ears hear gives us all we have to go on—that is, from a naturalistic perspective. And in a way, not knowing more than this makes things easier than they really are. The reality we know apart from the Bible is basically “I miss that person.” But with the Bible, we would know that an unbeliever is suffering for his sins. God has made it possible for us to know more than our senses can tell us. He has revealed certain things (1 Corinthians 2:9-16) that are beyond the ability of mere empiricism to obtain them. And so, there is more beyond the grave. We know this from the Bible. People apart from the Bible surmise that this is the case, but always go astray on the particulars. With the Scriptures, we have accurate specifics about what happens to the soul and what happens after the grave.

Two other factors dull our sensitivity to death. One is **theological**, either good or bad. We can focus on the Biblically correct hope of the rapture in such a way that we lose the sharpness of the reality of death. Or, we can have bad theology, such as reincarnation or “all roads lead to God” and so try to mute the effects of death. The reality is that death is still an enemy (1 Cor. 15:26). Another de-sensitizing factor is the **medical** factor. We can get the idea that modern medicine works miracles in bringing the dead back to life or sustaining the body while it heals enough to function on its own. There are wonderful technologies available and we should encourage their use when appropriate to extend human life. Human life has value because it is made in the image of God. But trusting in the physicians (2 Chron. 16:12) so much that we forget about dying can put us in a real pickle. We can be stuck in a no-man’s land “in-between” state of hanging between life and death on a ventilator and feeding tube while our brain is basically dead. Or we can get so involved in the oncologist’s treatment that we don’t realize until the last minute that death is settling over us and we only have a couple of days before this life is over. Sometimes treatment extends life. Other times, treatment does not extend life but only extends misery, or treatment may increase misery and *shorten* life.

An important application of this fact is that you, dear reader, will die as well. Most people before you have ☺ and unless the rapture happens, you will too. Don’t let your sensitivity to this reality be dulled.

2. Exception: Some will see Christ at the rapture and not die.

There are *clear* Biblical proofs of this truth. Consider them: 1 Cor. 15:51; 2 Cor. 5:1-4; 1 Thess. 4:17. This is the great exception to the rule that all will die. Some will be blessed with the rapture. See also Titus 2:13.

The justification for the rapture being a distinct event from the second coming “proper” is not as relevant to the seminar topic at hand. However, we could examine the following points in favor of the two events being distinct:

- Imminency of the rapture versus non-imminency of the second coming (1 Cor. 15:51-52)
- Being kept from wrath in Rev. 3:10 and 1 Thess. 1:10, 5:9
- The “in Christ” people treated differently than those outside of Christ or OT saints
- The content of Revelation and the argument from silence in Revelation
- The saints are translated at the rapture but Christ returns to the earth at the second coming
- The rapture brings comfort (John 14:2-3; 1 Thess. 4:13-18) but the second coming brings judgment
- The rapture affects the church; the second coming impacts the whole world

- The argument from silence in the epistles; nothing is mentioned about the tribulation there

For more details, see J. Dwight Pentecost, *Things to Come*, pp. 193–228.

3. Some will see Christ at his second coming and will still die.

Matthew 25:41, 46 and Ezekiel 20:37-38 seem to say as much. The end of the rebels and goats is not a pleasant one, to say the least.

4. Death is a separation of soul and body, with each going to a particular real place.

James 2:26 and Genesis 35:18 substantiate this definition of death. The body goes to the grave for both believers and unbelievers. The soul of the unbeliever goes to Hades (Luke 16:23). The soul of the believer goes to Heaven immediately (2 Cor. 5:8), and is probably escorted there by angels. Luke 16:22 is not a normative or “teaching section” that teaches with certainty that the angelic escort for all believers who die. However the description seems to be presented as a reality, even if the “names are changed to protect the identity of the deceased”!

5. The Christian will receive a resurrection body.

This happens at the same time as the rapture (we could say “milliseconds before the rapture” if we were to be very technical about it). The new body will be like Christ’s body (1 Cor. 15:49; Phil. 3:21; 1 John 3:2):

- It will not have suffering (Rev. 21:4)
- It will not have sin (1 Cor. 15:52, where incorruptible refers to immortality or imperishability, and this correlates with the doctrine of sin because sin causes mortality; Rom. 8:30; 1 John 3:2)
- It will be recognizable (Luke 24:31)
- It was a physical, not a ghostly, body (Luke 24:37-40)
- It will be spiritual in the sense of being energized by the Holy Spirit (1 Cor. 15:44)
- It will be able to eat (Luke 24:42-43; John 21:15)
- It may have “strange” capabilities (Luke 24:31, 24:36; John 20:19; 20:26)

6. Unbelievers will also receive a resurrection body.

Daniel 12:2 and John 5:28-29 and 1 Cor. 15:22 all support this truth.

7. After resurrection, each person will face judgment.

This is the teaching of Hebrews 9:27. It is commonly supposed that believers and unbelievers stand before the same judgment seat. However, besides different names (believers to the judgment seat of Christ; unbelievers to the Great White Throne), the timing of the judgments indicates that they are separate. Note Rev. 20:5. It does not seem to accord with the Scriptures to have resurrected saints reigning with Christ for 1000 years and only *then* to face judgment at the Great White Throne in Rev. 20:11-15.

8. After judgment, each person will be given their eternal reward (or retribution)

For believers, this reward is to be in the presence of Christ forever (1 Thess. 4:17). We could simplistically say the reward is “heaven” but with a new heaven, new earth, and the society that operates on the new earth, there is a little more going on than simply “heaven.” Believers are also rewarded for faithful service.

For unbelievers, their retribution is to be sent to a real, literal place called Hell (Rev. 20:15). It is the “lake of fire” and its purpose is to punish the devil and his angels (Matt 25:41). Unbelievers also go there as an eternal penalty for their sin, departure from God, lack of love for God, and following after Satan, not to mention their rejection of Jesus Christ. The punishment they receive is only sufficient if it is eternal (and even then we might wonder how that can be sufficient if it never ends).

3. Set your house in order.

2 Kings 20:1 tells of Isaiah's pronouncement to King Hezekiah that he was going to die. Hezekiah was sick from a boil, perhaps with an associated infection (verse 7). Isaiah told Hezekiah to "set his house in order." Yikes! How would you like to get that news one day?

As you know, Hezekiah prayed to ask God to reverse His decision. God did so, adding 15 years to the king's life and providing deliverance from the king of Assyria who was troubling them at the time. We will not get such explicit knowledge of a reprieve from death. However, some reading these words have probably experienced a time in their life when a small change in some circumstance (health problem, auto accident, etc.) could have led to their death and God did not permit such to occur.

Given that we usually do not have specific advance notice of our own demise, we may not have time to deal with our affairs at the last minute, so procrastination is not the best policy. Of course, if you put it off so long that you don't have to deal with it (after you're dead!), that may satisfy your desires, but where does it leave everyone else? They are left holding the bag and having to go through extra work to get things wrapped up. Our aim in this lesson, then, is to consider what things we can do to prepare for our own death.

In our culture, setting our house in order may be a little more complicated because of legal requirements, but the basic issues are the same as they have been for centuries. There are spiritual issues to consider, medical issues, financial issues, and personal issues.

Set Your Spiritual Room in Order

This point is essentially a re-statement of the first lesson in our series, to "remember the creator in the days of your youth" and to "fear God and keep His commandments." If you live each day as if you are before the Lord (since you are), and as if you will not have any further time after that day, then you will be ready at all times. This means keeping short accounts; this means not doing things that will bring shame if the Lord returns or if it is the last thing you do.

If you are not now a believer in Jesus Christ, then you *must* admit your sin, believe that Jesus is God's Son and died for your sins, and confess Him as Lord and Savior. Without doing this, your spiritual house is in a mess—a mess which will remain forever into the future after you die. If you are not willing to die to your old life and become alive in Christ, then you are not really ready to physically die, at least if you want to be with God and not in Hell.

Set Your Medical Room in Order

Caveat: I am not a lawyer. These are things for you to think about and hopefully do with some help from others. However, you do not need a lawyer to draw up every legal document that we mention here, so do not despair if you think it will be expensive or will take too much time. For a complicated or extensive estate, however, you should consult a reputable lawyer. In any case, thinking through these things a little bit can be a great help at the end of life, when difficult decisions need to be made, sometimes by people other than yourself.

There are several types of documents that you could write by yourself or with your lawyer in order to prepare for future medical care. Here are some terms you might run into when doing so:

- **Advance health care directive.** Another name for a living will.
- **“Do Not Intubate” order.** Sometimes this is abbreviated “DNI.” It says you do not want to have a ventilator hooked up to you (at all, or for longer than X amount of time). Or, it can specify that you do not want to be hooked up to a long-term feeding tube.
- **“Do Not Resuscitate” order.** Sometimes this abbreviated “DNR.” It tells medical personnel that if your heart or breathing stops that you *do not wish* for all measures to be tried to resuscitate you. Such measures would include CPR or shocking your heart or putting you onto a life-support system. By signing such an order, you are saying, “if I have died or am moments away from doing so, let me go.” You may want full resuscitation performed in your younger years, but if you have a terminal illness or are old and do not expect to live much longer, you may not want such measures to be taken. If the paperwork is not readily available in an emergency, paramedics or doctors may try to resuscitate you anyway. Sometimes a resuscitation results in a good and lengthy extension of life; other times it may result in more misery and suffering, if say you had a stroke and are left in a paralyzed or otherwise helpless state.
- **HIPAA Release and Authorization.** This tells hospitals and doctors that you are allowing all your medical information to be released to the named person. Modern privacy laws (HIPAA), while necessary, can become a barrier for loved ones without a HIPAA release.
- **Living will.** This specifies what kinds of medical treatments or life-sustaining treatments you want. These could include CPR, long-term feeding tubes, IV hydration, long-term ventilator, morphine or other pain medicines. Generally a living will becomes effective when you become disabled, that is, no longer able to make decisions for your own care.
- **Medical power of attorney.** This document tells others who is authorized to make decisions for you if you are incapable of doing so, and it can outline what your desires are in various circumstances. Since you cannot anticipate all possibilities, it is good to have a trustworthy person to make decisions for all the unexpected details that come up. Doctors will look to spouses or children for decisions if no MPOA is available. If there is no MPOA assigned and your children are not in agreement as to a course of care, the hospital will go with the treatment least likely to result in a lawsuit!

Fortunately, most of these considerations have been gathered into a simple document that you can use to specify your wishes in these areas. The document is called *Five Wishes*. It is available from www.agingwithdignity.org. It is well known, and fully accepted in 42 states of the United States. The church is making some copies available, but you can also order copies online yourself. This was not developed by Christians, but it is a helpful guide in many respects.

There is a distinction between 1) withholding medical treatments that *might* serve to prolong life and 2) giving treatments that actively cut short life. In category #1 would be things like transplants, medicine, chemotherapy, radiation, surgery, etc. You can usually refuse such treatments if you wish and not be in sin, particularly in a terminal situation. In category #2 are things that would be considered euthanasia: overdosing with certain medicines like morphine or giving other lethal concoctions, etc. These are sinful things to actively do. With technology, there can be some blurring of lines and lack of clarity in some of these areas, and things change with time. Consult with your doctor and pastor for help if you need it.

Some may ask whether end-of-life planning is necessary or whether it displays a lack of trust in God. Here’s my response: Planning and trusting God are not mutually exclusive. First, Hezekiah was *commanded* to set his house in order. That means he was commanded to plan ahead. Paul planned his

missionary work in advance (Romans 15:23-24). James instructs us that planning can be done—as long as it is done with God and the brevity of life fully in mind (James 4:15).

Set Your Financial Room in Order

There are at least two aspects of end-of-life financial planning that we should consider in this section. One is planning to provide for your loved ones when you are very ill or after you are gone, and the other is planning as to how to pass on your things to others.

There is good Biblical advice on wealth and inheritances. See, for instance, Psalm 49:6-20. Another passage is Ecclesiastes 2:16-23. The point of these passages is that you will have to leave behind your financial gain, and if you are not careful, it may be left in the hand of fools. So, carefully consider to whom you are leaving the finances and for what it will be used. See also Num. 27:8-11.

1. Financial Planning To Do Now in View of Old Age and Death

If you are the main breadwinner in your house, you should consider purchasing life insurance to provide for your wife and children if you die. A starting point would be to purchase a term-life policy of \$100,000 or \$500,000 or some amount like that. You should consider the payoff on your mortgage, education for children, living expenses, etc. It is a higher amount than you might think. Consider if you make \$50,000 per year and you die at 40, your family might need support for another 20 years. 20 years worth of \$50,000/year would amount to one million dollars!

You will get all kinds of advice from all kinds of people on what kind of insurance and how much. Be careful what you follow. Ask experienced believers for advice. They come from a Biblical background and should understand the balance between greed and prudence, between wise and unwise investments, etc. I do *not* recommend doing business of this nature with people in the church. It may sound strange, but you have a serious conflict of interest in your personal relationship, and a future dispute about some business matter of this nature can turn things very sour. Feel free to shop around for the best deal and best company to work with. Do not feel any obligation to work with a Christian or fellow church member. Be careful in the same way of attorneys that you use—watch out for conflicts of interest. Watch out for small-town attorneys writing themselves into your will. Better to get someone disinterested (in say a bigger firm, bigger town) even if you have to pay more.

Another area of financial planning should be considered as well, and that has to do with ongoing debts. House, education, and car debt should be retired as soon as possible. Some financial advisors today recommend you to keep a load of debt on your house and use the money for other investments. Many think that carrying debt is OK in the home or at the government level. The Bible tells us otherwise. It encourages us to be givers and lenders, not borrowers. Borrowers are slaves to lenders (Prov. 22:7). Borrowers are poor. They do not have freedom. They may not be able to survive financially in difficult times. Leaving debts for your spouse, dear Christian, is neither a good nor a godly plan.

Another way to help your loved ones now is to plan your funeral in advance. In lesson 6 we discuss planning for a funeral and the things you can do to pre-plan for it. You can quite easily purchase a grave plot and set up your funeral service before you pass away. This is very helpful to family members who are dealing with the shock and grief of your death. Consider this as another way to “set your house in order.”

A Durable Power of Attorney (DPOA) is a signed and witnessed document in which you assign a person who can act *as you* on bank accounts and other financial matters. A DPOA can be helpful to have someone else manage your affairs when you are aged or otherwise unable to carry out certain functions.

2. Financial Planning To Pass on Your Inheritance

Besides thinking about how to care for your loved ones, you have to think about how to pass on your things after you are gone. Let's assume your spouse is already gone. You are the last one left of your generation in the family. Remember, you cannot take your money or your stuff with you (1 Tim. 6:7). So, something has to be done with it. This launches us into the whole matter of wills and trusts and so forth.

A will simply specifies how you want your things distributed after you die. It specifies an executor and successor(s) (if the executor is unable or unwilling) who will execute the will. It will generally pass through a court to ensure proper distribution of assets. A trust is a legal entity which owns your things while you are alive and continues after you die. It has a trustee specified who is responsible for the assets while you are alive (presumably that is you but it can be someone else) and a successor who will do so after you become incapacitated or die. A trust is set up with the view to avoiding probate court and federal taxes.

For those of you with larger estates, you should consider lifetime gifting to family members or other individuals. There are specific rules that you can examine about lifetime gifting, limitations, etc. This is a way to transfer wealth before you die and avoid taxes. Some of us may be affected by the death tax, but many of us will not because we have more meager means.

Do not forget the church in your will. Some folks treat their will as a separate matter from their church giving. However, if you have no more need of the money and are giving money to your children and others, why not consider a gift to the church? Some of our folks have done this in the past. Two faithful ladies gave most everything they had to the church. This allowed us to purchase a parsonage that is owned by the church. What a testimony and legacy for these ladies! They were interested in God's work, and they showed it. I assume you trust the financial stewardship that we exercise over the funds of the church—else you would not give at all. But if you do, and you talked to me ahead of time (or not), we could set something up where a substantial gift could be used to start a new church or make a major improvement to the building or support a missionary for a few years or something! This would be an excellent way to get a final, lasting fruit in your heavenly account.

Set Your Personal Room in Order

The "spiritual room" we considered above had to do with our relationship to God and Jesus Christ. In this section, we are concerned with our relationship to other people.

We may have people that we need to make restitution to, or offer forgiveness to, or otherwise interact with before we leave this life. We may feel the need to share the gospel with someone a final time. Really these matters should be handled as soon as they arise, but certainly before you die if you have any advance notice. Live life by being ready for the end all the time. Don't just wait until the end to become ready.

4. I am to be gathered to my people.

In the previous three lessons, we have spent some time thinking about how to live now in light of our death (remember your creator); the general events that will happen to us in our future (personal eschatology); and how we can set our house in order before we die. In this lesson, our aim is to ponder more deeply what we will do when we realize that we are actually dying. Now, it is true that after a certain point, there is a lot of degradation, whether that starts at 25 years old or 35 or middle age or whatever. When I say “actually dying” I mean in the last year, weeks, and days of life.

In Genesis 49:29, Jacob (Israel) had just finished his prophetic blessing on his sons. He announced that he was “to be gathered to my people.” This euphemism means that he is going to die; it pictures him being taken out of this life and joined to all his family who has died before. See also Gen. 48:21.

He then issues a brief will (probably part of a larger body of instructions before his death). In this command, he tells his sons where he is to be buried. He instructs them as to the particular place (the family burial plot), and so pre-plans his funeral.

Apparently he laid back down in bed and died very shortly after he said these things. Such peaceful deaths for God’s saints were not uncommon in the Bible (Genesis 25:7-9, 25:17, 35:28-29; Num. 33:38; Deut. 34:5; Joshua 24:29; 1 Samuel 25:1). There were other deaths that were not so pleasant (Lev. 10:2; 1 Sam. 31:5; 2 Sam. 22:3, 17:23; 1 Kings 16:18, 22:35; 2 Kings 9:27; Mark 15:37, Luke 23:46; John 11: 14; Acts 5:5 & 10, 9:37; 12:23; Rev. 11:7).

The Realization of Death

2 Timothy 4:6-7 shows us Paul’s understanding that he was about to experience an unpleasant end. He would not die of natural causes or old age, but rather by an executioner. He had escaped this demise once (2 Tim. 4:17). But he was wrapping things up with Timothy because of what was imminent. Notice his confidence in how he lived his life (v. 7) and what was in store for him in the future (v. 8).

At some point we may have the chance to realize that we too will imminently leave this life, whether through a long-term illness such as cancer or heart disease, or just oncoming old age. Perhaps if we have Alzheimer’s or dementia we will not be so self-aware. But such a time will be when the truth that we have studied in lesson 2 sinks in and we get an active sense that we are leaving this life.

The person who is dying might know that generally, but then have questions along the way of this sort: “Am I dying now?” This is a difficult question to hear and answer. What do you say? It may be clear that the person is stable and hanging on for now even if they feel very rotten, so you would have to answer “No, not at this moment.” Or it may be they are quite close and you must say, “Yes.”

The people around the dying person will go through some very difficult waters as they observe the whole process. Some will realize sooner than others that death is imminent, and they will readily accept it, particularly if they are believers. Others will not have the sense that you are actively dying. If they are unbelievers they may refuse to let you go or accept that this is happening to you. They may argue for ever-more radical medical treatments to try to sustain your life.

The Fear of Death

The devil had the power of death and used that as a club over people to hold them in slavery to himself (Heb. 2:15). It's almost as if he promises an extension of life to his followers, but his promise was empty, like clouds without rain. Only God can promise a real extension of life. Satan is king over the domain of those who are enslaved to sin and death (Eph. 2:1-2; Col. 1:13; Rom. 6:17).

Fear of death comes from the absolutely certain connection between sin and death (Romans 6:23). This could not be relieved if there was a lack of revelation (in OT times) or rejection of God's revelation in favor of pagan thought. The after-life was not as clearly spelled out as it is in the New Testament. If you don't accept the Bible at all, the "next life" is just a guessing game. Every man has his own ideas on it. Some trick themselves into not being afraid by belief in annihilation. Others have deep fears and fight death all the way to the bitter end. Still others switch the subject and try to think about other things, like one person in a discussion board who clings to life and tries to relieve his thoughts of death by not taking people or things for granted. But believers need not fear what is on the other side of death. The sting of death has been taken away, even though it still happens (1 Cor. 15:55).

We often have heard it said that believers are not afraid of being dead (with the Lord), but we are afraid of the dying process. I can understand that, but we have to go to the Scriptures to see if that is totally correct. The great and beloved psalm of trust, Psalm 23, says in verse 4 "Yea, though I walk through the valley of the shadow of death, I will fear no evil." David probably was on the verge of death in some difficult situation (if not a sickness), but he affirmed that he would not fear evil because God was with him (see Hebrews 13:6). This is applicable to us at the end of our lives as well. Fear can be overcome by trust in the Lord and love for Him (1 John 4:18).

The Reality of Pain and Suffering

This life has a large component of pain and suffering in it. Adam's fall guaranteed it, inasmuch as God then pronounced and executed a curse on creation. Sin brings suffering; death brings suffering. Sin entered the world and death followed on its heels, bringing a double-dose of suffering into the world.

When curative medical care has run its course and failed to provide a solution to a particular disease, then you may be faced with the decision to use a form of palliative care. Palliative care is the alleviation of pain and provision of comfort, often without attempting to cure a disease. Hospice care is a well-known care of this sort for the actively dying. It includes relief of pain as well as emotional and spiritual care. A Christian pastor should be included in it to bring a distinctively Christian flavor to this kind of care. It can be done in an in-patient setting in a hospital or hospice center, or in the patient's own home.

There is nothing biblically wrong about the reduction or removal of pain. In fact, Prov. 31:6 encourages the use of a medicine (a crude medicine in this case, strong drink) to provide relief to one who is dying. The good Samaritan did what he could to relieve the suffering of the man who was beaten by robbers. There is nothing extra-spiritual about subjecting yourself to more pain or discomfort than is necessary, but there also should be no expectation that we can avoid it altogether.

At this point in the discussion, there comes the issue of what to do when you realize you will die and the options are becoming limited. You can opt for more and more curative care, or stop and change course to palliative care. There is a fine balance here. The timing of this decision is not always easy and requires much prayer and counsel. The switch to palliative care is often (too) late in the game due to factors that we studied earlier about how we become desensitized to death. Perhaps we naturally expect to be cured when it is not realistic to think like that. Previous planning helps us to make a wise decision here.

5. Her soul was departing.

The goal of this lesson is to make sure that we know what the Bible teaches about the process of dying itself. The Bible brings clarity to a matter that is, apart from divine revelation, obscured in darkness and guesswork. You've probably thought of or heard of questions like this:

- The moment after I die, will I walk through a dark valley (Psalm 23:4)?
- Do angels have anything to do with my departure?
- Does my soul go to sleep until something else happens?
- Don't people just die and that's it? Don't they turn into what they were before they were born, that is, non-existent?

The Spiritual Side of Death

Death is defined as *separation*. If we die to sin, we become *separated* from it as a ruling principle. If we are dead spiritually (Eph. 2:1-5), that means we are *separated* from God. If we experience the second death, that means we are irrevocably *separated* from God for all eternity. When we die physically, what happens is that our soul or spirit becomes *separated* from our body. Genesis 35:18 says, "And so it was, as her soul was departing (for she died)..." James 2:26 concurs, "For as the body without the spirit is dead..." That which constituted man as a living being (Genesis 2:7) is taken apart at death. The body plus the spirit equals a living soul; so when the spirit leaves, the living soul is no longer living.

According to our Lord's teaching in Luke 16:22, a believer died and "was carried by the angels to Abraham's bosom." The characters may have been real or the account may be illustrative like a parable. The idea of an angelic escort is not presented as a normative teaching, but it seems so matter of fact as an incidental item in the story that it seems to be an accurate representation of what happens when any believer dies. Our Lord said it and His speech is always truthful. Angels are ministering spirits sent forth to minister for those who are heirs of salvation (Heb. 1:14) and it seems that at a very traumatic time such as death they would have a ministry. So, yes, angels are involved in our departure. The rich man died and was buried, but there is no mention of an angelic escort for him to Hades.

What happens to the spirit of a person who dies today? Do they go to Abraham's bosom? Most people believe in the generic "heaven and hell" and that's it. But the Bible speaks about Sheol, Paradise, Abraham's bosom, heaven, the third heaven, Hades, the grave, and other such terms. We cannot delve into all the details of the different terms here, but it suffices for now to say that the soul of the believer goes to Heaven immediately upon death (2 Cor. 5:8). The soul of the unbeliever goes to Hades immediately upon death (Luke 16:22-23).

The commonly-taught idea that people go to a fiery place first to purge some sins and then are allowed to go to heaven is just myth. The reality taught in the Bible is that your final destination is sealed at the time of death and there is no transfer from the fiery place to Heaven (Luke 16:26). That myth is also based on a false view of payment for sins—the idea with it is that the person himself or herself can suffer enough to atone for their own sins. However, the Bible makes clear that only Jesus' suffering and death can atone for sin. We can do nothing to pay for sin, for all our righteousness is as filthy rags (Isa. 64:6) and thus we do not have a spotless life from which to offer any merit to God.

There are no stop-off points of any sort between the body and heaven for the believer, or hades for the unbeliever. The valley of the shadow of death (Psalm 23:4) refers to the gloomy time at the end of our physical life as we approach death. It is not after death.

The after-death existence of the soul is a conscious one, not a sleep state nor a state of annihilation. We see examples in the Bible:

- Samuel was disturbed when God miraculously allowed him to appear after his death to Saul (1 Samuel 28:15);¹
- The souls of tribulation martyrs consciously exist in Rev. 6:9-11.
- The rich man and the beggar from the Luke 16 passage are portrayed as conscious.
- Jesus rebuked the Sadducees when He taught that God is not the God of the dead, but of the living (Matt 22:32). The souls of Abraham, Isaac, and Jacob were not dead, but alive.
- The very notion of eternal punishment does not make sense for those who do not exist or are unconscious of it.

The use of the term “sleep” in passages such as John 11:11-14, 1 Cor. 11:30, and 1 Thess. 4:13 is simply a euphemism for death. It says nothing about the state of the soul that was associated with the “sleeping” body.

The Physical Side of Death²

The physical aspect of death manifests its own changes in the person’s body. These are the visible things that happen to a dying person. Very often we associate death with the last breath the person takes. Whether that is exactly the moment when death occurs is probably not certain in most cases, but certainly after a prolonged period without a breath, the person is dead. Some passages that mention this breath as integral to life include Gen 6:17, 7:22, 25:8, Job 12:10, 33:4, Acts 17:25, and Rev. 11:11. The life of the flesh is indeed in the blood according to Leviticus 17:11, but breathing oxygen has a lot to do with it, as the blood carries the oxygen to the body’s cells that they may continue to live. Without the medium (blood) to carry the oxygen and nutrients to the body, or the oxygen and other nutrients themselves, the body will die.

Several changes occur to a person as they are nearing death, particularly in a long-term illness. Some of these are:

- Sleepiness and weakness.
- Withdrawal or isolation from activities, friends, and family. They may not care to have outsiders or some family members around them as they are dying.
- Feelings of fear, hallucinations, terrors.
- Reminiscing about the past, memories.
- Thoughts about spiritual matters, the meaning of one’s life, etc.
- Pain.
- Lack of desire for food.
- Lack of ability to control bowel and bladder.
- Disorientation, restlessness.

¹ This is not a normal occurrence, and God always forbids such sorcery upon pain of death.

² Don’t take the spiritual / physical dichotomy too far. This is a way of organizing our thoughts about the matter of death rather than an attempt to embrace a hard-and-fast dualism between body and spirit. The two are intertwined with each other. But at death, they are separated and so it is convenient to deal with them separately.

- Difficulty swallowing.
- Difficulty regulating body temperature; sweating.
- Changes in skin color and bedsores; changes in the color of extremities.
- Breathing that becomes irregular, slow, long periods without breathing.
- A slight rebound in energy or activity shortly before death.

It is totally acceptable to offer comfort for the physical difficulties associated with death. The feelings of fear and thoughts of life must be handled delicately but truthfully. A good Christian pastor can be of great help in these matters.

6. And the physicians embalmed Israel.

This lesson in our seminar series is designed to go through the immediate aftermath of death, and in particular things surrounding the body of the deceased. A lot of things have to be done in a short time. Some of these things can be done ahead of time to make it easier on the family after the death (see the section on setting your affairs in order). In this lesson, we will assume none of that has been done.

I selected the concept of embalming as the theme for this section since it is a prominent activity that is done right after death. Genesis 50:2-3 and 50:26 use the term *embalm*. The morticians in Egypt prepared the body with spices (the verb means to *make spicy*). From the Bible we do not know much about this process in Egypt. We know the process from secular history as *mummification*. It was important religiously for the Egyptians because they believed the soul would make use of the body after death, so they preserved the body. Some internal organs may have been removed. They used salts and salt-like substances to dry the body, then anointed it with oils and perfumes, and then wrapped it. They also included trinkets and food with the body in its burial. All of this was associated with a pagan view of the afterlife.

In the NT, we see some examples of a simple type of embalming. For instance, Lazarus was wrapped in graveclothes (John 11:44). Jesus was as well:

- Matthew 27:59-60, Mark 15:46, Luke 23:53 – Joseph wrapped the body in fine linen and placed into a rock tomb.
- John 19:39-40 – Nicodemus and Joseph of Arimathea wrapped the body in linen cloths along with 75 pounds of myrrh and aloes, that is, spices.
- Mark 16:1, Luke 23:56-24:1 – the women brought spices to anoint the body after its burial, for it was buried in haste.

Today in the U.S.A., embalming refers to *preservation* of a dead body so that it will not decompose so quickly and to *preparation* of it for viewing. Otherwise, a quick burial (same day or next day) would be necessary. It is not required that embalming be done, but it is often done. Preservation of the body includes filling the circulatory system and body cavities with antiseptic or preservative to delay decomposition. Preparation for viewing includes positioning of eyes and mouth, clothing, makeup, and jewelry to match a photo of the deceased when he/she was in better health. This part of the work may be extensive for someone who was killed in an accident.

So, we have to decide whether to embalm the body and have a traditional funeral service, or to have a simple service followed by same-day burial, or to do a cremation, and lots of other details. I've broken this down into several questions so you can answer them step by step.

Question 1: Funeral or memorial service or no service at all?

A *funeral service* is one in which there is a casket with the body in it, whether the casket is open or closed. Perhaps one was held for Stephen (Acts 8:2). A *memorial service* is one in which there is no body, or there are cremated "ashes" in an urn. There may also be a picture on an easel at the memorial service. Some families elect to have no service, whether for reasons that they are not religious or they do not have enough money.

Along this line, someone will probably wonder, what is a *wake*? I think it has been "Christianized" to mean a time where the dead is given honor and respect. But in some cultures it is a raucous gathering which attempts to *awaken* the dead, and is particularly held at night. It may be a vigil

by the body to protect it overnight. It may be a vigil to make sure the body is really dead. It may be a celebration. We do not generally use the term. As an example, in the Congo, a wake celebrates the dead person and allows people to come together to reinforce the social links surrounding the dead person.

I would encourage you to have either a funeral or memorial service. It can be a profitable time in terms of closure for loved ones; encouragement in the Lord; and witness to those family and friends who are unsaved. If you decide on a funeral service, you need to do it quickly (with no embalming) or do an embalming if you have to wait for family to arrive from some distance. So, this decision has implications for the cost of the whole process. A memorial service can be a less expensive way to go.

Question 2: Where will the service be – at the church or funeral home?

In times past, funerals were sometimes held in private residences. Today the choice seems to be either the funeral home or the church.

I recommend families to have a church service. It gives a Christian emphasis to the close of the deceased's life. It is also far less expensive than a funeral home service. It can be a time to emphasize Biblical truths such as the rapture and second coming, future judgment, resurrection, salvation, etc. It can be used to encourage believers with the fact that a deceased Christian is not lost and needs not be mourned for as those with no hope (1 Thess. 4:13-18).

Question 3: Embalm, cremate, or just bury?

Financial means and the answers to the questions above largely determine the answer to this question. There are exceptions. I heard of a situation where one in the family wanted a funeral, but the deceased wanted to be cremated. So, they did both. They did the embalming, then the funeral and viewing, then cremated the remains. That was a round-about way to do it!

The question of cremation versus burial will be handled in detail in another lesson. Briefly, I recommend burial, but I am not appalled by cremation. Burial is the example we see in multiple texts of the Bible (Genesis 23:4).

Question 4: If a funeral + embalming, how will the deceased be dressed?

In other words, what clothing, jewelry, glasses, etc. will the deceased wear? Wedding ring or favorite jewelry? Bible? Will these things be removed before burial or will they be kept in the casket with the body?

I have no official recommendation on this point, but I would strongly encourage you to remember the admonition of the apostle Paul in 1 Timothy 6:7. The dead body does not need any jewelry or anything. Our Christian beliefs make that very clear—we are not Egyptians. You could keep it as a memento, donate it for someone who needs it (as in glasses), or do something practical like sell it to pay for funeral expenses (is that tacky?).

Question 5: Will the casket be opened or closed?

Some people prefer not to have their body be a spectacle for others. Most in our area and culture seem to prefer an open casket so that the family can see the deceased one last time. It can offer some help. Like my five-year old said, "Unless I see the body, I can't believe that they are dead." Remember that, if you are the deceased, you are not there.

Sometimes folks touch the deceased's body in the casket. I do not prefer to do that, though I do not believe a person who does so is sinning. There were OT instructions about touching a dead body (Numbers 19:11, for instance). Stricter rules were in places for the high priest (Lev. 21:11) and Nazirites (Numbers 6:6). These instructions were part of the Mosaic Law which we are not under today. The Lord Jesus did the opposite by touching coffins and bodies. For examples, see Luke 7:15 and Mark 5:41.

If the casket will be open, when will it be open and when will it be closed? It can be open for the viewing and then closed right before the service starts. Or, it can be open for the entire service as well and closed just at the end. There is no right answer here. It is important to remember that, as a practical matter, once the casket is closed, it should remain closed. So when it is closed is the time for the final viewing. Also keep in mind that an open casket can become a distraction during the funeral service, so you may want it closed so that people will focus on the ministry of the Word.

Question 6: What times will the services be and who will be there?

The funeral service can be anytime, but some practical concerns limit your options. Some things to think about include these:

- Generally weekends are avoided, but a Saturday funeral is certainly possible.
- Generally you want to leave enough time between the death and funeral to allow family to be notified and come to the funeral.
- Often the family will want an obituary to appear in the newspaper. This would ideally be published the day before the first viewing so friends have time to find out and make arrangements to come. This has been complicated by the fact that the Ann Arbor News in our area only prints two days a week (Thursday and Sunday). It is always available online.
- An evening viewing followed by a funeral service the next morning works very well, as it allows people to come in the evening who cannot take off time from work the next day.
- Visiting with family the night before could be from 4pm-8pm at the church.
- Visiting could continue at 10am the next morning, followed by the funeral service at 11am. This is all adjustable depending on the situation. Funerals that I have conducted run about 1 hour to 1 and a quarter hours, depending on how many people share memories.
- The family can choose whether to have a meal first, then the graveside service, or vice versa. We have found that more people will stay for lunch if it is immediately after the service than if everyone goes out to the grave, then has to come back. However, some cultures do not want to eat before the body is in the ground.
- The meal can be catered, provided by the church families, or provided by the family of the deceased. I've seen all three ways used with great success.
- You will need a rough estimate of how many people might come.
- Decide if you want the graveside to be "public" (everyone invited) or private (family only).
- Graveside service should normally be at 2:30pm or earlier to ensure grave is closed that day without overtime charges from vault company. This service is very short, 15 minutes perhaps with some words from the Bible, prayer, and perhaps a short hymn.

Question 7: Where will the body be buried?

A grave plot must be purchased (not necessary for cremation). A family plot or cemetery nearby to where you live would be a good choice. This is probably the easiest matter to settle in advance.

Question 8: Miscellany

- You should have a meeting with the pastor to go over all this.
- You will need to meet with the funeral home or company to go over all the details as well.
- Who will be the pallbearers?
- Who will get flowers?
- Map to get from church to cemetery.
- Do you want a funeral processional to the cemetery?

- Favorite hymns and Bible passages. Congregational singing works well for a largely Christian audience but for a family who is mostly unbelievers it does not work very well.
- Testimony of their salvation.

Question 9: What if I have already purchased a pre-planned funeral and am not happy with it?

You can always change the arrangements with the funeral company you selected. Michigan law apparently allows you to switch out of that company, but the company you planned with can keep a portion of the money as a commission. If you switch to another company, you may still save money in the end.

Question 10: How do I prepare an obituary?

Collect various information together, and then follow a sample that you have seen before (our church website has some). Some of this information will be needed by the church in order to prepare the funeral program, update the church website, etc.

- Full name of deceased, birth date, age, exact date of death.
- Remember not to publish all of this information for purposes of identity theft (argg!)
- A color picture is helpful for the funeral program.
- Surviving family members, spouse, brothers and sisters, kids, grandkids, great grandkids, and those who preceded in death.
- Special things they accomplished (education, jobs, military service...)

Question 11: How much will a funeral cost?

Item	Cost
Embalming, basic casket, one day viewing + funeral at church + burial	\$2895 (Generations Funeral and Cremation Service is used as an example; it is reasonably-priced)
One day burial, no embalming	\$1295 or so
Cremation	\$795
Extra viewing the evening before at church	\$500; generally requires transport of the body back and forth.
Obituary	\$200 or so
Church fee	\$0 for members and regular attenders. I suggest a donation to the church to cover costs of utilities, etc. If this became a more formal ministry we would have to charge a higher amount to keep demand to a dull roar.
Grave plot	\$800 (Bethlehem Cemetery; I understand Washtenong is somewhat more)
Open and close grave + vault	\$680
Casket spray and other flowers	\$300? Many will be donated by family and friends.
Headstone + cement pad	\$750 and up
Death certificates	\$60 for 10 certificates; may need more if closing affairs requires it (lots of accounts and such)
Total	\$5685 (one day), \$6185 (two day), \$1055 (cremation), plus extras for fancier casket, etc.
Traditional funeral home arrangements, viewings and services in their space	\$7000 or \$9000, or higher.

7. They mourned with a great and very solemn lamentation.

The goal of this section is to consider some of the effects of a loved one's death on those who are left behind. Genesis 50:10 is our theme verse for this lesson. It is about Jacob's death. "Then they came to the threshing floor of Atad, which *is* beyond the Jordan, and they mourned there with a great and very solemn lamentation. He observed seven days of mourning for his father." The residents of the land saw the mourning and saw it was very significant. Before this, verse 3 indicates that there was a ritual of mourning for 70 days while still in Egypt.

Before grief at death sets in, if there has been a long illness leading up to the loved one's death, there are a lot of things going on. The closest relatives are probably exhausted from caring for the one who just died, visiting the hospital, etc. This can exacerbate the effects of grief after the death.

Grief

Grief is the most well-known of effects upon the death of a loved one. The preparations surrounding the funeral tend to keep the immediate relative(s) very busy and so grief may not hit you until later, after the funeral and everyone goes back to "normal life."

There are many other passages that mention mourning after a death:

- Matt. 2:16-18 speaks about the massive grief of the mothers of Bethlehem when Herod slew their toddlers and infants in his quest to maintain power for his family.
- Luke 7:11-13 records the death of the son of the widow of Nain, and her crying at the funeral.
- Luke 8:52-53 (// Mark 5:38-40) speaks about a little girl who had died and the crying and mourning over her. The death of a child seems to elicit great emotion, grief, and/or outrage.
- John 11:31-33, 35. Jesus himself wept over the death of Lazarus.
- John 20:11-15, Mark 16:10. Mary and the disciples were mourning over the death of Jesus.
- Acts 8:2 mentions the mourning that occurred at Stephen's martyrdom.
- Acts 9:39 shows the weeping that was going on over the death of Dorcas (Tabitha).

The upshot of all these passages is that it is normal for people to have some mourning and crying over the death of a loved one.

How should you handle grief? Going back again and again to God in the Word, prayer, and fellowship with other believers is a good way. Spend time together with your family, share memories, review God's promises, etc. Do not think on the negative side ("this is their first birthday not here") but instead think on the positive side ("this is their first birthday in heaven!"). Let the truth of God's Word sink in and become real—that the saint who has died is in the direct presence and care of Jesus Christ now. There is nowhere better than that!

Feelings of Finality or Closure

The culture in our area (the Midwest?) is to have an open casket at the funeral to help mourners achieve some "closure." Primarily, I think this means seeing the dead body brings a point of completion and certainty to the viewers so that they know the person is dead and that it is time to move on with life now that they are gone. Not that life will be the same, but it is a clear demarcation point.

Ways that this is accomplished include not only the open casket, but the funeral or memorial service itself, and the burial service. Often the most difficult time is for family to see the casket finally closed or lowered into the ground. Some people do not want to see these events.

Relief

You may experience a sense of relief—both for yourself and the loved one whose suffering is over now that death has come. There is a real sense of emotional relief that comes when the stress of the last weeks is over, and again after the funeral and all the activities have wound down. This does not mean that there will not be stressful times caring for the estate or whatever. But a point of high stress has been reduced. Big emotional swings are happening during these times.

Relief could be selfish or just normal and OK. Sinful relief would be indicated by complaining and grumbling before the death, where the focus is all on one's self and not for the dying person. But it is OK to be relieved for yourself and for the one who suffered. Right relief need not bring guilt.

Guilt

Perhaps you have guilt about the way the medical treatment was handled. Should we have done it this way? Should we have done chemo and radiation? Should we have used this medicine at that time? How did that infection start? What could we have done differently? Did I do that wrong? Am I wrong to feel relieved now?

Perhaps you have guilt about your frazzled emotions before or after the death of your loved one. Did you always treat the patient the way they should have been treated? Did you serve them the way they needed to be served?

In calmer emotional times, you can evaluate these questions objectively and come to a “yes” or “no” answer on each charge. Sometimes it will boil down to the idea that as a finite creature, there is no way you could know all the possible outcomes of various scenarios. You just have to leave those things in the hands of God. For those things that you perhaps did do or respond to incorrectly, you can make confession to God and be cleansed of sin. There is no atoning for sin by means of guilty feelings or tears. Too often there is a kind of atonement-by-enough-guilt that Christians think they can accomplish. But it is impossible. As the Hymn *Rock of Ages* says: “Could my tears forever flow? Could my zeal no langor no? These for sin could not atone; Thou must save, and thou alone. In my hands no price I bring; Simply to thy cross I cling.” There is no atonement except and only by the blood of Jesus Christ (1 John 1:7).

Anxiety

Anxiety is often thought of as “anxious thoughts” like “what am I going to do now...” and such like. Other manifestations might include a bad feeling in the pit of your stomach or tightness in your chest. There are many different types of reactions to stressful situations, of which the passing of someone is one.

Depression

What is depression? Something like what Elijah experienced in 1 Kings 19:3-4. It can include feelings of inadequacy, tiredness, lack of activity, loss of interest in activities, sadness, fear, changes in eating and sleeping habits, and other things, even a desire to depart from this life.

Most people have depression at various times in their life, so it is not a time to automatically hit the panic button. The emotional ups and downs and the physical exhaustion, besides the loss of your loved one and major changes in routine daily activities will naturally tend to bring on depression.

One way to deal with such feelings is to take the same prescription Elijah did in 1 Kings 19:5-18: 1) rest and sleep; 2) proper nutrition; 3) continue to serve the Lord; 4) by application, prayer to God; 5) consideration of God's revelation of victory over the wicked and sustenance of the righteous.

Another way to help with feelings of depression is to seek Christian counsel from a good pastor. Such counsel will help you to focus your faith in Christ and wait upon Him for help. Secular counseling will not encourage you toward Christ, so it is of extremely limited utility.

Two Extremes to Avoid

One extreme that we need to avoid is thinking that sorrowing is sin. It is absolutely OK to sorrow over the loss of a loved one. We saw Jesus himself weeping over Lazarus at his grave (John 11:35). The Bible never condemns expressions of grief *per se*.

The other extreme that must be avoided is excessive sorrowing. This could show either excessive interest in self, or idolatry toward the person who died, or a lack of acceptance of God's righteous demand for sin and the normalcy of death in the human experience. There has to come a point when we "get over it" and move along and live for the Lord instead of being wrapped up in selfish sorrow. Worse yet is such sorrowing for one who was a believer. 1 Thess. 4:13 exhorts us to not sorrow for dead believers as if we have no future hope. We do have a future hope of glorious resurrection, and that mutes our sorrow so that our sorrow is not permanent or hopeless.

An example of extreme mourning and "not getting over it" was a woman who stopped birds and wild animals from getting at the bodies of Saul's relatives who were slain because of their earlier mistreatment of the Gibeonites (2 Samuel 21:10; apparently Saul was responsible as well as these individuals for the sin committed against the Gibeonites). Now, two of those who were hanged were her own sons. She apparently did this for a weeks-long period of time. Matthew Henry comments: "She indulged her grief, as mourners are too apt to do, to no good purpose. When sorrow, in such cases, is in danger of growing excessive, we should rather study how to divert and pacify it than how to humour and gratify it. Why should we thus harden ourselves in sorrow?"

The Death of an Unbeliever

How do you deal with the loss of an unbelieving loved one? There is no hope in that situation. Naturally what people try to do is convince themselves that the person is in heaven. Any thread of a testimony or "belief in God" often suffices. We may genuinely not know. Or, we may clearly know from their own testimony and life. In those cases, we should rest in the sovereignty of God and that the Judge of all the earth will do right (Gen. 18:25).

8. He buried him in a valley in the land of Moab.

Deut. 34:6 records the burial of Moses. It tells us that Moses was buried by God in the valley in the land of Moab. His grave was concealed so that no one knew where it was. We can speculate this was done purposely to avoid future generations turning Moses' grave into an idolatrous stumbling block. But for this lesson, the point is that God buried Moses. So is burial the biblical way to dispose of a dead body, or are there other ways, particularly cremation?

This lesson will argue in favor of burial as the best way to dispose of a corpse. I will not say that cremation is an outright sin, for there are a few instances in the Bible where it is used, but it should not be the general practice. Furthermore, you may have had a relative cremated while not understanding all the principles that may be raised in this lesson. Do not think you are being condemned in these notes for doing that.

In preparation for this lesson, I found very helpful a paper delivered in 2006 at the Rice Lectures at Detroit Baptist Theological Seminary. The paper is entitled "Is it Better to Bury or to Burn? A Biblical Perspective on Cremation and Christianity in Western Culture" by Dr. Rodney J. Decker, who is Professor of Greek and New Testament at Baptist Bible Seminary in Clarks Summit, Pennsylvania.

The Question

In the whole issue of death and dying, a very common question is this one: "Is it OK to cremate?" Surprisingly, not much is written on the subject. Decker reports that very few books on ethics even address the topic. Davis's book *Evangelical Ethics* which I happen to have on my shelf does not have the subject listed in the index.

One importance of Deuteronomy 34:6 is that it shows how God preferred to dispose of a dead body. This would immediately seem to give priority to burial, but the question is somewhat more complicated than that. Let's look at a few issues to clarify how we as Christians should think about burial and cremation.

The Culture and Cremation

Generally cremation is practiced when there is less knowledge of and belief in the Bible. Consider cremation in other religions: Hinduism and Indian belief as well as Buddhism all practice cremation. In these eastern religions, the burning is supposed to release the spirit of the person and prepare it for reincarnation. Buddha was cremated and his example is followed down to today. Confucianism initially did not allow cremation but later forms did allow it. Cremation is associated generally with non-Christian spirituality.

Burial was a cultural practice for Jews and early Christians, whether Jew or Gentile. That does not make it right or wrong per se. Furthermore, the Christian sub-culture with burial developed in various places around the world in the face of the pagan systems that it lived within, including the use of cremation. Christians lived—and died—differently than the pagans around them.

The first phase of the history of cremation in America is connected to liberal Christian belief, Masons, Unitarians, and atheists. A second phase was a pragmatic phase, including the building of many

crematories and perfecting methods. The cremation rate was about 5% by the late 1960s. Funeral directors had the upper hand in the market of disposing dead bodies, because bodies were cosmetically altered to make them look more natural.

The third phase of cremation in America is from the 1960s until now, and it has been affected by the counter-culture movement (which often did the opposite of what was traditional), Vatican II (which allowed cremation in 1963 for Catholics), and the exposure of funeral industry practices. Cremation became an economic and commodity issue instead of just a religious one. Environmentalism also plays a role in the recent history of cremation (it is claimed to be better for the environment). The cremation rate today in the United States (2010) is about 30%. By 2025, it is projected to be about 43%.

Cremation and burial are contrasted and promoted by the popular books and movies *Star Wars* (cremation of the Jedi heroes) and *Lord of the Rings* (burial for the good guys and cremation for the bad guys).

The Bible and Cremation

Does the Bible encourage cremation? No. There are no passages that encourage cremation.

Does the Bible allow for cremation? Yes, but only in extreme circumstances. Thus cremation cannot be called a sin in every case, but in some cases it is. 1 Samuel 31:8-13 tells of the burning of Saul and his sons after their bodies were recovered from the Philistines. They were probably terribly decomposed and mutilated. This is a war-situation and not a normal civilian situation with regard to handling of dead bodies. Furthermore, 2 Samuel 2:5 shows that this was considered a kindness to treat the bodies the way they did—perhaps to avoid further desecration by the enemy. Finally, note that after the burning, the bones were buried, so burial was still done. 2 Samuel 21:14 shows that the bones were re-buried much later. Amos 2:1-3 and 6:8-10 also mention cremation—the first one as an atrocity and the second as a necessary way to dispose of a massive quantity of bodies. These are the only references to disposal of a body by cremation in the Bible.

There are some other references to murder or attempted murder by burning. See, for instance, Judges 15:6 and Daniel 3.

There are three passages where people are burned in judgment, so the primary emphasis is not on disposal of a body but rather on judgment. Leviticus 10:1-2 is the first, where Nadab and Abihu were killed by fire for offering “strange” or unauthorized or profane fire. Evidently they were drunk when performing tabernacle service and did not follow the proper procedures (Lev. 10:9). Numbers 16, particularly verse 35, recounts how fire came out from the LORD and consumed Korah and his co-conspirators. Joshua 7:25 is the third passage, which tells of the stoning and subsequent burning of Achan for his sin of covetousness and not obeying the “ban” put on the spoils of Jericho. In Joshua 6:24 the city was burned after killing of its inhabitants. This burning was used to implement the ban of 6:17. Achan was burned, in a sense, to complete this destruction of the city and all its inhabitants and spoils. In a sense, all these objects of judgment were cremated.

The other times that bodies were burned was in human sacrifice (2 Kings 17:17; Jer. 7:30-31; 2 Chron. 28:3; forbidden in Deut. 12:31; Lev. 18:21). There is obviously no connection to cremation with these examples.

So, the practice of cremation is not endorsed by the Scriptures.

The Bible and Burial

Many clear examples show that the normal Biblical practice is burial. Jesus was buried, and it was prophesied to be so (Psalm 16:10, Isa 53:9). Lazarus was buried (John 11:39). Sarah was buried (Gen. 23:19). Abraham likewise was interred (Gen. 25:10). Jacob was buried (Gen. 49:29). Many of the kings were buried too (e.g., 2 Kings 23:30 regarding Josiah).

Do the Bible and Biblical example encourage burial? Yes. This is a pattern in the narration of what happened, but does not explicitly teach that burial is the only method allowed to dispose of a body. To solidify our understanding, we have to examine the Bible's teaching on subjects related to the body and human nature and future.

Biblical Theology and Cremation

This category is called out separately from the previous category because these are ideas put together from systematic theology and not directly from texts in the Bible.

The Connection with the Image of God

We believe it is important to treat the human body with dignity and respect because it is part of God's creation of man in the image of God. We do not honor the body by itself, but we show respect for the whole person and the person's memory, of which the body is a part.

Note that the burning of bodies, such as in the trash dump in the Valley of Hinnom (Isaiah 30:33, 66:24, Mark 9:48), is a sign of reproach and shame. Bodies left out for the dogs and vultures (2 Kings 9:36-37, Jer. 34:20), or even hung on a tree, indicated a curse on such people (Deut. 21:23, Joshua 8:29; cf. Acts 5:30, 10:39, Gal. 3:13). Such were not dignified or proper treatment of the body. Additionally, the symbolism of fire is not usually good. It is sometimes connected with purification, but more often it is connected with contempt, with judgment, and with Hades or Hell.

If you are a materialist or believe in nihilism, then cremation is natural. That is because a materialist believes all of life is just matter and there is no "image of God." The mind and spirit are just molecules and chemicals and electricity and so forth. When we die, we just cease to exist. The natural thing for such a person would be to elect to be cremated.

If you view the spirit as the "real person," then you will be more likely to accept cremation because the body is not relevant after death. If you believe that the body is a part of the image of God, then burial will be the acceptable way to dispose of the corpse.

What method of disposal is most dignified? Does active burning and destruction best honor the image of God in man? Or does allowing the natural process to decompose the body seem a better method?

The Unity of the Human Body and Spirit

A person is not just his spiritual part, nor is he just his material part. Both together make a human being according to Genesis 2:7. Furthermore, the natural state of human existence in this life and in Heaven or

Hell is an embodied existence. All will be resurrected at one time or another (1 Cor. 15:22, Rev. 20:12). The state of the spirit being “naked” at death (2 Cor. 5:3-4) is not normal, and it is only temporary. Because both are part of the human, the body should not be treated as irrelevant.

At a funeral, I almost always say that the old tent (2 Peter 1:14) is not being put away forever, but will be resurrected according to 1 Cor. 15 and 1 Thess. 4:13-18 and many other passages. It is common to hear the phrase that “Grandma so-and-so is not here at the funeral, she is in heaven.” But the reality is, a part of her is down here, and her spirit is in heaven. Obviously, her conscious existence is not down here; it is in heaven. But that body is *her* body. It belongs to her.

If instead you believe that a person *possesses* a body instead of the body being an integral part of the person, then cremation will not be a problem for you.

The Connection with Resurrection

Does the Christian’s future hope have anything to do with how to dispose of the body? Yes. Just like baptism by immersion in water symbolizes death and resurrection with Christ, so burial follows the teaching of Paul in 1 Cor. 15 about being planted and raised. Burning and grinding up a body does not seem coordinate with planting and the hope of a future imminent resurrection.

The question arises as to how God will resurrect a cremated or otherwise destroyed body. This is no problem for the omnipotent God, who will resurrect our bodies so they have a substantial identity with our bodies before we died. As to the question of the precise molecules he uses, we do not need to concern ourselves with that. Our bodies are always changing with old cells dying and new ones being formed. And, our resurrected bodies are like plants compared to the seeds that were planted in death. Seeds and plants obviously have differences, but they are inextricably linked. We cannot object to cremation on the basis that it will somehow prevent us from being resurrected because that is just not the case. Our objection has to come from other reasons, which we have discussed already.

Summary of Theological Issues

When the many burial narratives are connected to theological issues of the image of God, the unity of the human personality, and resurrection, the narrative is strengthened so that it gives direction about what we should do—burial.

Other Issues

Organ donation is not a sin and is up to the discretion of the person before they die, or family of the person who has just died. It does not prevent the rapture or resurrection in any way.

Someone may be inclined to donate their body to science. This is a noble goal, since the person probably wishes to help their fellow humans have less pain and suffering. I could not say that it would be a sinful decision. From what I have heard, bodies that are donated are treated with a certain dignity, though whatever is done to the body in terms of anatomy or other studies may be less than dignified. For instance, at the University of Michigan Medical School, there is a memorial service for families after the bodies are “used.”

Conclusion

What is the best way to display our Christian convictions about honoring the image of God, about following the Biblical example, and about picturing a future resurrection hope? Cremation seems to fall short in all these areas. A more wise approach is to follow the example of burial.

Decisions should not be reduced only to economics. Otherwise, cremation would win every time since it is cheaper. We should decide things based on the Bible and on the glory of God.

9. After the funeral

There are a lot of things that we have not covered in the series of lessons. Following are a few of them. Our goal is to cover the longer term concerns after the death, funeral, and burial.

Can the deceased “look down from heaven and see us”? No. The sorrow in seeing sin and suffering and the other results of the curse would be inconsistent with a joyful existence in heaven. John’s Revelation experience of being caught up into heaven and being able to see judgments poured out on the earth is not normal. Revelation 6:9-11 does not prove that the martyrs actually continued to see things happening on the earth after they were “under the altar.” Also in this connection, an often misinterpreted passage is Hebrews 12:1. The “cloud of witnesses surrounding us” is not a heavenly cheering section. It does not refer to past saints “witnessing” our activities. It is past saints who were witnesses or testifiers of their faith, namely all those listed in Hebrews 11. The idea is that since there are so many people who had that kind of faith, we should join them in demonstrating that kind of faith as well, and run with endurance just like they did.

Can the dead communicate with us, that is, can they initiate contact with us? No. Luke 16:27-31 indicates that the rich man would have tried to do so but he could not—and he had a very urgent message for his family. As an unbeliever he could only barely communicate with those in Abraham’s bosom because of the great gulf fixed between the two “compartments” of Hades/Sheol. But what about a dead believer? God could, we suppose, allow him to communicate with the living. But Luke 16:29-31 indicates he has decided not to do so because the Scriptures are sufficient so no additional, spectacular revelation is required. Excepting for the case of Saul and Samuel (see below), it appears that when God wishes to communicate a message from heaven, he uses an angel to do so and normally at significant times in the progress of revelation.

Dreams that portray our loved one are just that—dreams. We dream about what we have thought about, or not thought about for a while. The same can be said when you can almost hear the person’s voice in your mind while you are awake. The mind is such a wonderful storer of memories that it can produce very vivid pictures and other life-like sensations like hearing or whatever. These are not God sending messages via your loved one. When dreams and emotions over-run our thinking, then we need a dose of reality to remember where our loved one’s soul resides.

What about calling up the dead to initiate communication from “our side”? The very idea is wicked and rebellious against God. It is strictly forbidden in the Bible. Consider God’s punishment for Saul trying to call up Samuel to get advice (1 Samuel 28:7-19). God permitted it in this case to seal Saul’s demise, which happened the next day. It was not a normal occurrence at all. The medium was very shocked that something real happened—she probably had some demonic empowerment or just made up her omens. The punishment for such activity was the death penalty for both the medium and those who sought them, as it was specified in the Mosaic Law centuries earlier (Lev. 20:27, 1 Chron. 10:13). Saul himself, as recorded in 1 Samuel 28:9, had killed the spiritists and mediums from the land of Israel. So he was also guilty of hypocrisy in his desperation to get a message from God. If you ever face desperate straits, do not seek out all possible avenues, even the sinful ones. Go straight to the Lord, and deal with any sin that needs to be dealt with, and then pray. Go to the Word of God. Go to another Christian. But never seek the tarot cards, horoscopes, dice, or any other such nonsense.

How long should I expect to have feelings of sadness or loneliness? That varies from person to person, but for many people feelings like this come intermittently for at least months after the death. Christians are still not mourning as those who have no hope, but they have genuine feelings of loss, seasons of sadness, a longing to be able to talk to their loved one, a desire to ask advice from them, or memories of things the loved one did while they were alive. These feelings can come for years, though with less intensity than at first.

As you might expect of sinful humans, these feelings can be nourished and increased and turn inwardly selfish so that they have very negative effects. Depression can result (see lesson 7 on mourning). Turning your thoughts Godward is a good first step in dealing with these sorts of feelings. Counsel from your pastor and believing friends and loved ones is also very helpful. There is no benefit or glory to God in isolating yourself and “dealing with these things myself.”

Should I sell...move...buy...? Widows and widowers should seek advice from other trusted believers in their family or other believers, or their pastor before making big decisions. For those whose deceased spouse took care of all the finances and so forth should be cautious when jumping in to take over. Be very cautious about making hasty decisions like selling a home or moving, particularly if your reasoning is “I just have to get out of here to leave the memories behind.” That will work partially, but you will take memories with you too 😊. Keeping in mind that our earthly home and situation is only temporary will help you to be patient in such decisions.

How long will it take me to finish the estate? Settle in for the long haul on this one. Handling the estate or will, if you are the executor, takes a long time. Figure at least a year. Some of our folks who died in late 2006 still had tax returns and final disbursements from their estates within the last 6 months or so. That makes the total just over 3 years. Simple estates can be handled much more quickly.

Appendix A: Americans are treated, and overtreated, to death

Editor's Note: This article appeared during our study of some of these issues in the summer of 2010.

By MARILYNN MARCHIONE, AP Medical Writer – Mon Jun 28, 11:33 am ET



AP – This undated photo shows Rosaria Vandenberg, right, with her husband John and daughter Alessia. After ...

The doctors finally let Rosaria Vandenberg go home.

For the first time in months, she was able to touch her 2-year-old daughter who had been afraid of the tubes and machines in the hospital. The little girl climbed up onto her mother's bed, surrounded by family photos, toys and the comfort of home. They shared one last tender moment together before Vandenberg slipped back into unconsciousness.

Vandenberg, 32, died the next day.

That precious time at home could have come sooner if the family had known how to talk about alternatives to aggressive treatment, said Vandenberg's sister-in-law, Alexandra Drane.

Instead, Vandenberg, a pharmacist in Franklin, Mass., had endured two surgeries, chemotherapy and radiation for an incurable brain tumor before she died in July 2004.

"We would have had a very different discussion about that second surgery and chemotherapy. We might have just taken her home and stuck her in a beautiful chair outside under the sun and let her gorgeous little daughter play around her — not just torture her" in the hospital, Drane said.

Americans increasingly are treated to death, spending more time in hospitals in their final days, trying last-ditch treatments that often buy only weeks of time, and racking up bills that have made medical care a leading cause of bankruptcies.

More than 80 percent of people who die in the United States have a long, progressive illness such as cancer, heart failure or Alzheimer's disease.

More than 80 percent of such patients say they want to avoid hospitalization and intensive care when they are dying, according to the Dartmouth Atlas Project, which tracks health care trends.

Yet the numbers show that's not what is happening:

_The average time spent in hospice and palliative care, which stresses comfort and quality of life once an illness is incurable, is falling because people are starting it too late. In 2008, one-third of people who received hospice care had it for a week or less, says the National Hospice and Palliative Care Organization.

_Hospitalizations during the last six months of life are rising: from 1,302 per 1,000 Medicare recipients in 1996 to 1,441 in 2005, Dartmouth reports. Treating chronic illness in the last two years of life gobbles up nearly one-third of all Medicare dollars.

"People are actually now sicker as they die," and some find that treatments become a greater burden than the illness was, said Dr. Ira Byock, director of palliative care at Dartmouth-Hitchcock Medical Center. Families may push for treatment, but "there are worse things than having someone you love die," he said.

Gail Sheehy, author of the "Passages" books, learned that as her husband, New York magazine founder Clay Felker, spent 17 years fighting various cancers. On New Year's Day 2007, they waited eight hours in an emergency room for yet another CT scan until Felker looked at her and said, "No more hospitals."

"I just put a cover over him and wheeled him out of there with needles still in his arms," Sheehy said.

Then she called Dr. R. Sean Morrison, president of the American Academy of Hospice and Palliative Medicine and a doctor at Mount Sinai School of Medicine in New York.

"Nobody had really sat down with them about what his choices are and what the options were," said Morrison, who became his doctor.

About a year later, Felker withdrew his own feeding tube, and "it enabled us to go out and have a wonderful evening at a jazz club two nights before he died" in July 2008, Sheehy said.

Doctors can't predict how soon a patient will die, but they usually know when an illness has become incurable. Even then, many of them practice "exhaustion medicine" — treating until there are no more options left to try, said Dr. Martha Twaddle, chief medical officer of Midwest Palliative & Hospice Care Center in suburban Chicago.

A stunning number of cancer patients get aggressive care in the last days of their lives, she noted. One large study of Medicare records found that nearly 12 percent of cancer patients who died in 1999 received chemo in the last two weeks of life, up from nearly 10 percent in 1993.

Guidelines from an alliance of leading cancer centers say patients whose cancer has spread should stop getting anti-cancer medicine if sequential attempts with three different drugs fail to shrink their tumors. Yet according to IntrinsiQ, a cancer data analysis company, almost 20 percent of patients with colorectal cancer that has spread are on at least their fourth chemotherapy drug. The same goes for roughly 12 percent of patients with metastatic breast cancer, and for 12 percent of those with lung cancer. The analysis is based on more than 60,000 cancer patients.

Often, overtreating fatal illnesses happens because patients don't want to give up.

Saideh Browne said her mother, Khadija Akmal-Lamb, wanted to fight her advanced ovarian cancer even after learning it had spread to her liver. The 55-year-old Kansas City, Mo., woman had chemo until two weeks before she died last August.

"She kept throwing up, she couldn't go to the bathroom," and her body ached, Browne said. The doctors urged hospice care and said, "your mom was stubborn," Browne recalled. "She wanted her chemo and she wanted to live."

Browne, who lives in New York, formed a women's cancer foundation in her mother's honor. She said she would encourage dying cancer patients to choose comfort care over needless medicine that prolongs suffering.

It's easier said than done.

The American way is "never giving up, hoping for a miracle," said Dr. Porter Storey, a former hospice medical director who is executive vice president of the hospice group that Morrison heads.

"We use sports metaphors and war metaphors all the time. We talk about never giving up and it's not over till the fat lady sings glorifying people who fought to their very last breath," when instead we should be helping them accept death as an inevitable part of life, he said.

This is especially true when deciding whether to try one of the newer, extremely expensive cancer drugs such as Avastin, Erbitux and Tarceva. Some are touted as "improving survival by 30 or 50 percent" when that actually might mean living three weeks or months longer instead of two.

"It's amazing how little benefit those studies show," Storey said, referring to research on the new drugs.

Dan Waeger tried just about all of them. A nonsmoker, he was diagnosed with lung cancer at age 22, and pursued treatment after treatment before dying nearly four years later, in March 2009.

"He decided if there were odds to be beat, he was going to beat the odds," said his boss, Ellen Stovall, then-president of the National Coalition for Cancer Survivorship, where Waeger worked as a fundraiser and development manager.

"He received just about every experimental new drug for lung cancer that I'm aware of in his last two years of life. He would get a treatment on a Friday afternoon, be sick all weekend and come to work on Monday," she recalled.

"He had these horrific rashes. He would get these horrible coughs that were not just the lung cancer. The treatments were making him cough up blood, just horrific side effects — vertigo, numbness, tingling in his hands and feet. He suffered."

Waeger's fiancée, Meg Rodgers, said they worried about exceeding the lifetime limits on his insurance, since the care was so expensive.

"I think every time he got a treatment, it was \$10,000," though he paid only a \$10 copay, she said.

Yet it was clearly worth any price to him — he died a week before they were to be married, after receiving home hospice care for only two weeks.

"I honestly believe he would have done anything he could to live one more day," Rodgers said.

Some health policy groups say cancer patients, as well as people with failing hearts or terminal dementia, should get better end-of-life counseling. Last year, a plan that would have let Medicare pay for doctors to talk about things like living wills was labeled "death panels" and was dropped.

Ultimately, how patients and their families make the journey is a matter of personal choice — and there are resources to help them, Stovall said.

"I've heard a lot of people over the years say what they would do if they had cancer until it is them. And then they will cling to even the smallest glimmer that something will help," she said.

"Cancer that can't be cured is often called daunting but not hopeless. So that's what patients hear. Hope is the last thing to go. People don't give that up easily."

AP Medical Writer Lindsey Tanner in Chicago contributed to this story.

Online:

State advance directives: <http://www.caringinfo.org/PlanningAhead.htm>

Physician's orders: <http://www.ohsu.edu/polst/>

Respecting Choices: <http://respectingchoices.org>

Engage with Grace: <http://www.engagewithgrace.com>

Appendix B: Various Questions and Answers

Question:

I do not have a church. Can I have a church funeral for my family member?

Answer:

Perhaps you are reading this and a family member has just died. If you do not attend any type of church, you may feel like you do not have a 'ready made' solution for a funeral. You may have contemplated not having a funeral/memorial service at all. Maybe you are concerned about cost. In the shock of it all, perhaps you do not know what to do.

At Fellowship Bible Church, we can provide help. If someone does not have a pastor who can officiate at a funeral, contact us at the church and we will see what arrangements we can make. We offer a funeral or memorial service to families. These can be done at our church for a very modest cost, or off site if Ann Arbor is not a convenient location. We tell folks that it will be a "traditional evangelistic church funeral" where you will hear about God and Jesus and how to be saved and go to heaven. If that is not what the family wants, then this service would not be for you.

Question:

My spouse died, how do I transfer the vehicle into my name?

Answer:

If the deceased owner's estate is not probated, the surviving spouse may transfer that vehicle into their name. Present the title, the current registration or license plate number (if there is one), and a certified copy of the death certificate to a Secretary of State branch office. The surviving spouse will complete a TR-29 Certification From the Heir to a Vehicle form.

If the estate is being probated, the personal representative appointed by Probate Court must assign the title to the surviving spouse. The spouse presents the assigned title and a copy of the personal representative's Letter of Authority document to apply for a title in their name at a Secretary of State branch office.

If the current title is in both your name and the deceased's name with the legend "Full Rights To Survivor" printed on it, then all that is needed to transfer the vehicle into just your name is the title and a copy of the death certificate.

Source:

<http://www.michigan.gov/sos/0,1607,7-127-48268-28938--F,00.html>