

# A Brief Guide to Death and Mourning

---

## Contents

1	What is the Narayever Guide to Death and Mourning?.....	2
2	Who is Obligated to Mourn?.....	2
3	Who is Obligated to Comfort?.....	2
4	What are the Various Stages of Jewish Death and Mourning?.....	2
5	What Do I Do When Death is Imminent?.....	4
6	What Do I Do at the Time of Death?.....	4
7	What Arrangements Should I Make When a Love One Dies?.....	5
8	What are the Costs of a Jewish Funeral?.....	6
9	How Should the Body of the Deceased be Handled?.....	6
10	What Happens at a Jewish Funeral?.....	7
11	What Happens at the Cemetery?.....	7
12	What Happens During Shiva?.....	9
13	What is <i>Shloshim</i> and what are the Personal Customs of Mourners during <i>Shloshim</i> ?.....	11
14	What is <i>Yahrzeit</i> and what are the Personal Customs of Mourners during <i>Yahrzeit</i> ?.....	11
15	When is a Monument Erected?.....	12
16	What is <i>Yizkor</i> ?.....	12
17	How Can I Commemorate a Loved One?.....	12
18	Further Reading.....	12
19	Contacts and further Information.....	13
Appendix 1	Canadian Pension Plan Benefits.....	15
Appendix 2	Kaddish.....	16
	Document History and Acknowledgements.....	19

## 1 What is the Narayever Guide to Death and Mourning?

To strengthen our spirit when a loved one dies, Judaism provides a set of laws and traditions to preserve the dignity of the deceased and offer comfort to the mourner.

There is no way around grief—only a way through it—and the profound psychological understanding that underlies the mourning practices of Judaism thoughtfully responds to the emotional needs of the mourner.

The Narayever community is available to help you at difficult times.

In this short guide we have emphasized the traditional rules because so often members wish to know “What is the Jewish practice” in a nutshell. Of course, each mourner is encouraged to follow his or her heart, family tradition and wishes of the deceased. It is important to emphasize that no one who has made a sincere effort to do so should feel at all guilty for having missed one custom or another. Rabbi Elkin can help with religious interpretation and choices.

No guide can be perfectly suited to every situation. Some information in this guide will perhaps seem superfluous and some will be missing. For those who are interested in a more detailed explanation behind the Jewish practice around death and dying, we encourage you to consult the brief bibliography provided.

## 2 Who is Obligated to Mourn?

Those who are legally obligated to mourn according to Jewish tradition include the parents, the spouse, siblings and children of the deceased. There are no delegates who can replace the mourning obligation of the mourner. If you would like advice on mourning but are not in one of the above categories of relationship, please speak to the rabbi.

## 3 Who is Obligated to Comfort?

According to Jewish tradition, it is considered to be a *mitzvah* or obligation for all Jews to visit the sick, attend a funeral, and visit during *Shiva*.

## 4 What are the Various Stages of Jewish Death and Mourning?

Jewish tradition recognizes two distinct stages of grief: *Onen* and *Avel*. *Onen* is the initial stage characterized by “shock” when the mourner first hears of the death until the time of burial. During *Onen*, the focus is on the deceased ensuring that burial occurs in the fastest way possible. Mourners are exempt from all positive commandments including prayer to focus on the *mitzvah* or obligation of burial.

*Avel* is the period of mourning following burial. It is marked by a distinctive switch from the focus on the deceased to the mourner. There are three stages of *Avel*: *Shiva*, *Shloshim*, and a year of mourning marked by *Yahrzeit* (for a parent only).

The first stage of *Avel* is *Shiva* (“seven”), seven days of mourning from the time of burial when the mourner “sits” at home in deep grief comforted by brief visits from friends and the community. *Shiva* is followed by the second stage of *Avel* called *Shloshim* (“thirty”), thirty days of mourning from the time of death, involving the mourner’s return to day-to-day life--but with continued prayer and abstinence from joyous activities. Although some people in our time are choosing to observe *shiva* for less than the full seven days, everyone is encouraged to observe the full *shiva* if at all possible. Most people who do observe the full *shiva* come to appreciate the wisdom of the tradition in mandating the full week.

Since a fundamental commandment of Judaism is to respect a parent, those who mourn a parent versus a sibling or a spouse, are required to continue to mourn a full twelve months from the time of the death. This third stage also involves prayer and abstinence from joyous activities.

On each anniversary of the death of the deceased, all mourners are obligated to observe a memorial called *Yahrzeit* (“anniversary”).

The recitation of *Yizkor* (“remembrance”) is a memorial service recited in synagogue four times a year on *Yom Kippur*, *Succot*, *Pesach* and *Shavuot* for all community members.

The following sections answer some questions about these stages.

# The Stage of *Onen* or Death

---

According to Judaism, we are all created in the image of God with both a “*neshama*” (soul) and a body. It is believed that upon death, the sacred part or *neshama* leaves behind the outer cavity or the body. The body thus empty of the sacredness of the *neshama* is, on the one hand, considered spiritually unclean and, on the other hand, because it once embodied the spirit of God, worthy of deep respect and the possibility of purification. As such, Judaism has specific yet contradictory customs in handling the body of the deceased before, during and after burial. On the one hand, those who have been in contact with the dead through attendance at a funeral are considered spiritually unclean and thus wash their hands for spiritual purification. *Kohanim*, descendants of Aaron who perform spiritual rites in the Jewish community that require special spiritual cleanliness, are forbidden to enter a cemetery or be in contact with the dead. On the other hand, the body of the deceased is given utmost care until burial. The body of the deceased is carefully watched over (“*Shmira*”), undergoes a spiritually cleansing process in preparation for burial (“*Tahara*”), donned in plain shrouds (“*Tachrichim*”) - the outer garment of which is the same as that worn on High Holy Days and by bridegrooms in traditional wedding ceremonies, and is reluctantly escorted to the burial site. It is believed that the soul hovers close to the body until burial, after which the soul can then freely join the spiritual realm. Thus it is considered imperative that the body be buried as soon as possible after death. The body must be buried in the earth because according to *Torah*, “for dust you are and unto dust you shall return.”

## 5 What Do I Do When Death is Imminent?

Dying is part of living. It is normal to want to share all of life’s experiences with loved ones. When it is possible, it can be profoundly comforting to all if family and friends can be with the dying person and give comfort during the last precious moments of life. Upon hearing about a death, a Jew recites the words, “*Baruch dayan ha-emet*” (Blessed is the one true Judge).

## 6 What Do I Do at the Time of Death?

Although circumstances frequently isolate our loved ones from family at the moment of death, if you are present, to show respect for the deceased:

- Close the eyes and mouth of the deceased, place the arms by the side, and straighten the legs
- Draw a sheet over the entire body
- Open a window
- If possible, light a candle in the room. In a hospital setting where lighting a flame is not allowed, light a *Shiva* candle (normally provided by the funeral home) in the house where the deceased lived or where the mourners sit *Shiva*. No blessing is recited

- Do not touch the deceased unnecessarily. According to Jewish law any blood that may be on the clothes may need to be preserved and buried with the deceased
- Act in a behaviour reflecting utmost respect: do not eat, drink or smoke in the same room as the body. Do not make any derogatory remarks about the deceased
- Do not leave the remains alone unnecessarily. Arrangements for a *Shomer*, or person who remains to watch over and comfort the deceased by reciting Psalms until burial can be made with the funeral home

## 7 What Arrangements Should I Make When a Love One Dies?

Call:

- **A doctor.** A doctor will confirm the time of death, etc. and issue a death certificate. The remains cannot be released until the death certificate is issued.
- **A Jewish funeral home.** Since human beings are considered to be in the image of God, Jewish law minimizes the body's exposure to the elements before burial through the decree that burial must take place "the same day" as the death. Unless there are extenuating circumstances, Jewish funeral services take place within 24 hours after a death. Pre-arrangement is encouraged because there are many decisions to be made, and it is comforting to the family to know that they are carrying out the deceased's wishes.

Based on the specific needs and financial resources of the mourner(s), the funeral home can help make arrangements for transportation (transporting the body to the funeral home and to the cemetery; transporting the mourners to the cemetery); the hiring of the *Shomer* (guardian who watches over the body until burial); preparation of the body for burial (*Taharah* and *Tachrichim*); the chapel and mourners' private room rental for services; clergy if required (cantor and a rabbi); newspaper notification if desired; administration including death certification (proof of death for banking, Canadian Pension, etc.); casket purchase and casketing of the body; and miscellaneous items for the graveyard service and *Shiva*.

Narayever provides burial plots at Bathurst Lawn Cemetery exclusively for members in good standing. Very few plots are still available at the Narayever section of Dawes Road Cemetery to be used only for burying members whose close relatives are already buried there. Plots for relatives or other non-members can be purchased through the funeral homes, usually in the community section of Pardes Shalom cemetery.

It should be noted that Jewish funeral homes are closed on Shabbat and *Yom Tov* and funerals will not occur on these days. However, these funeral homes have knowledgeable non-Jewish staff on duty who will answer telephone calls and are able to

begin arrangements, including transportation of the body, if you so choose.

- **Rabbi Elkin:** The Rabbi will come over immediately if you wish, and will be available to help you at this difficult time in any way that you require, including grief counselling as well as explanation of Jewish mourning customs. If you would like Rabbi Elkin to officiate at the funeral service, he will want to meet with you to discuss the life of the deceased and details regarding the funeral. If the deceased was a *shul* member in good standing, the *shul* office and/or a *Hesed* committee member who carries the death emergency pager will confirm for the funeral home their entitlement to a burial plot in the *shul* cemetery. If needed, Rabbi Elkin can contact the *Hesed* committee on your behalf to send a *shul* volunteer trained in leading *Shiva* prayer services and/or enough volunteers to form a *minyan* (ten male or female Jewish adults) for your period of *Shiva*. Finally, the Rabbi will notify the *shul* community about the funeral and *Shiva* details. If the Rabbi is out of town when the death occurs, contact information will be left on his voicemail. For contact numbers see Section 19.

## 8 What are the Costs of a Jewish Funeral?

Because of the many variables, it is difficult to estimate the cost of a typical funeral. However, at the time of writing, a basic funeral costs approximately \$4000 to \$10,000. If the deceased was a member in good standing of the *shul*, there is no cost for our rabbi to officiate at the funeral, and no cost for the burial plot. Canadians are entitled to various death benefits from the Canada Pension Plan (see Appendix 1).

## 9 How Should the Body of the Deceased be Handled?

Jewish tradition holds that the most dignified way to treat the body is by burying it in its natural state as quickly as possible. Therefore, Jewish law forbids embalming, except where civil law requires it. The same principle applies to autopsies. Organ donation, however, is encouraged, because it is a *mitzvah* to help save a life. Please see the website of the Halakhic Organ Donation Society for more information about Jewish perspectives on organ donation—[www.hods.org](http://www.hods.org), as well as the website of the Trillium Gift of Life Network for information about organ donation in Ontario—[www.giftoflife.on.ca](http://www.giftoflife.on.ca). Cremation is not permitted under Jewish law, and our Rabbi cannot officiate at a service when cremation has taken place.

Traditionally, the body is ritually washed (“*Tahara*”) and clothed in a plain white shroud (“*Tachrichim*”) by the “*Chevreh Kadisha*” (Holy Society) at the funeral home. If you would like to have your loved one buried with his or her *Tallit* (prayer shawl), inform the funeral home. The fringes of the *Tallit* are cut off, as these are the reminders of the commandments which the deceased can no longer act upon. As all bodies are equal before God in the Jewish tradition, simple caskets are encouraged.

## 10 What Happens at a Jewish Funeral?

Although there is no specific dress code at a Jewish funeral, shoes and clothes should be considered that would be appropriate for visiting a cemetery in the specific weather conditions for the day of the funeral.

Prior to the funeral, the mourners will be led to a private room where, still in the period of *Onen*, they are left alone to grieve privately. They will be able to meet the Rabbi briefly before the funeral for "*Kriah*" (tear), the tradition of the mourners rending their clothes, if they have not already done so upon first hearing of the death. According to Rabbi M. Lamm, author of *The Jewish Way in Death and Mourning*, this symbolic act allows the mourners to express their anguish in a controlled, religiously sanctioned act of destruction. For a parent, children tear garments on the left side (the side of the heart). For all other relatives, the tear is on the right side. The following blessing is recited at the time of the *Kriah* (the rabbi or someone from the funeral home will lead you through this blessing): *Baruch Atah HaShem Elokeinu Melech HaOlam Dayan HaEmet* (Blessed art Thou, G-d our Lord, King of the universe, the true Judge).

Jewish tradition requires a body at the funeral both as a respect for the deceased and to confront the reality of death. Therefore on entering the chapel, the closed casket will be visibly seen at the front of the chapel. The funeral service is typically brief (approximately 15-20 minutes) with the focus on the deceased. The service opens with a psalm, followed by a eulogy led by the Rabbi and/or family member(s) and closes with a memorial prayer.

Friends and community members will then follow the procession to the cemetery, escorting the deceased to his/her final resting place, a pure act of "*Chesed shel Emet*" (ultimate kindness) since it is an act without expectation of reward.

## 11 What Happens at the Cemetery?

Six pallbearers selected by the mourners will carry the casket to the graveside. The casket will be lowered into the ground thereby returning the body to whence it came ("dust to dust"). For the first time, the mourners will recite a special mourner's prayer, called "*Kaddish*" (*sanctification*), which they will continue to recite a number of times daily throughout the full mourning period, four times a year after mourning and on each anniversary of the death of the deceased. The emphasis of the prayer is on faith in God, reminding the mourner that even when he/she is most likely to lose faith, the reaffirmation of faith is possible and critical. See Appendix 2 for the *Kaddish* prayer.

It is an honour and duty to help in shovelling the earth to cover the casket, beginning with the mourners and followed by those attending the funeral. The shovel is not passed from one hand to the next, but rather laid down or stuck in a mound of earth. According to Rabbi M. Lamm, this is to symbolize the hope that the death not be "contagious" and that the remaining family and friends live a long, peaceful life. Psychologically, for some this custom helps actualize the

reality of death whereas for others it may be troublesome in which case they may choose to abstain from participation.

As the mourners leave the cemetery, a dramatic shift takes place from focusing on the deceased to focusing on the mourners. As the very first gesture of consoling the mourners, the community forms two lines between which the mourners leave the cemetery. The community members recite: "*Hamakom y'nachem etchem b'toch sha'ar aveilei Tziyon v'Yerushalayim*" (May G-d comfort you among all the other mourners of Zion and Jerusalem).

Just prior to leaving the cemetery, hands should be washed three times up to the wrist. This acts as a spiritually cleansing after being in close contact with the dead. The cup should not be passed from one to another, but put down and the remaining water emptied. The next person then refills the cup and uses it according to the instructions above.

# The Stage of *Avel* or Mourning

---

Upon leaving the grave with the reality of the dead buried, mourners move from the initial stage of focus on the deceased (*Onen*) to a new stage, *Avel*, when the mourners may be more prepared to talk about their loss and to accept comfort from friends and neighbours. This stage of the grieving process is characterized by mourners being surrounded by on-going community support. The stage of mourning, *Avel*, consists of three periods: *Shiva*, *Shloshim*, and a year of mourning marked by *Yahrzeit* (for a parent only).

## 12 What Happens During Shiva?

The mourners “sit” for seven days usually in the home of the deceased, comforted by friends and neighbours who come and go for brief support visits. Mourners are said to be “sitting” *Shiva*, because as a symbol of grief a mourner “sits” in a lower position than the comforters, even during meals. Mirrors are covered to help the mourners avoid external reflection and instead have a chance to reflect inwardly and contemplate life and death.

### 12.1 *Shiva* Meal of Recovery (*Seudat Havraah*)

Immediately upon arriving at the *Shiva* house, the mourners eat a meal called “*Seudat Havraah*” (meal of recovery). This first meal must be food provided by others, although beverages may belong to the mourner: eggs, bagels, or anything round is traditionally provided, symbolizing the cycle of life and the immortality of the soul. Subsequent meals may be the mourner’s own food, or food brought by friends and relatives. Mourners are not expected to act as hosts. Traditionally, they are served by others.

### 12.2 Prayers during *Shiva*

Prayer services are brought to the house so the mourners can say *Kaddish*. *Kaddish* can only be said in the presence of a *minyan* (ten adult Jewish males/females). The *Hesed* Chair can assist with leading services, gathering a *minyan*, providing prayer books and providing reading material on Jewish mourning practices from the *shul* library. If prayers in the home are impractical, mourners may attend a synagogue.

### 12.3 Personal Customs of Mourners during *Shiva*

There are several traditional signs of mourning, many of which symbolize the release from normal social obligations and the abstention from normal practices, luxuries and pleasures. Mourners are thus free to mourn without impediment.

- During *Shiva*, mourners do not work or leave the house (except for Shabbat) unless this is necessary to earn a livelihood.

- Mourners sit on chairs lower than regular size and do not look at themselves in mirrors.
- Much like *Yom Kippur*, mourners may not wear shoes containing leather, except on Shabbat.
- Mourners do not act as hosts or exchange greetings.
- Mourners follow strict hygiene laws (no shaving, cutting hair or nails, bathing, application of makeup or perfumes). However, basic hygiene is permitted (brushing teeth, using deodorant, washing extremities and areas where you might sweat).
- Jewellery is not permitted.
- Marital relations are prohibited.
- Mourners refrain from the pleasure of Torah study, receiving *aliyot* or from escaping into secular books, newspapers or magazines.
- Attendance at Jewish ceremonies is prohibited, with the exception of a wedding of a mourner's child.
- Mourners may attend the *shul kiddush* on Shabbat.
- Mourners may come to *shul* on *Erev Shabbat* during *Shiva* and are formally greeted at the conclusion of *Lekha Dodi*.

#### 12.4 Role of the Comforter during *Shiva*

Comforters should:

- Allow mourners to grieve. Do not cut off a mourner from expressing grief.
- Listen.
- If unsure as to what to say, remain silent.
- Not use the social setting for standard social chatter. The focus is on the mourner. Appropriate discussion is about the deceased if initiated by the mourner.
- Not greet the mourners but upon leaving say "*Hamakom y'nachem etchem b'toch she'ar aveilei Tziyon v'Yerushalayim*" (May G-d comfort you among all the other mourners of Zion and Jerusalem).
- Make visits (*Shiva* calls) brief.
- Be helpful. Be attentive as to what might be needed. For example, you might offer to help with children, if children are present.

#### 12.5 Concluding *Shiva*

After "sitting" seven days in grief during *Shiva*, the mourners "get up" and return to the world of the living by symbolically walking out the door, around the house or down the street as if escorting the soul of the deceased.

### 13 What is *Shloshim* and what are the Personal Customs of Mourners during *Shloshim*?

For 23 days from the end of *Shiva* (30 days from the time of death), the mourners return to day-to-day work, marital relations and Torah study, but still refrain from social activities and recite *Kaddish* daily.

- Mourners still refrain from cutting their hair or nails.
- Mourners may not attend any function where music is played or where people socialize.
- Mourners may attend a *Brit* or *Bar/Bat Mitzvah*, but may not partake of the meal unless it is for their own child.
- Mourners may not attend a wedding, unless it is their child's. In that case, the mourner may eat at a table like a regular guest.

### 14 What is *Yahrzeit* and what are the Personal Customs of Mourners during *Yahrzeit*?

For children who are mourning a deceased parent, the mourning period lasts for the duration of a year. During the year of mourning, the mourners continue to refrain from social activities and recite *Kaddish* daily (see Section 19.5 for a list of downtown synagogues for *minyan* services, and Appendix 2 for the full *Kaddish*). According to Jewish tradition, since the deceased is no longer able to perform the positive commandment of daily prayer, the *Kaddish* recited by the mourners allows the *neschama* of the deceased a last chance to rise to a higher level of spirituality than when it left the body. Since it is believed that only the most evil soul needs 12 months to be redeemed, it has become customary for mourners to only say *Kaddish* for 11 months, to avoid suggesting that the mourner's parent was evil. The end of the year of mourning is marked by *Yahrzeit*, the anniversary of the death. *Yahrzeit* is observed annually at the anniversary date of the death according to the Jewish calendar. It is commemorated with the lighting of a special *Yahrzeit* candle (lit before sunset for 24 hours), visiting of the grave, reciting *Kaddish* at *shul* services and giving *Tzedakah* in honour of the deceased. If the mourner desires, he/she will be honoured with an *aliyah* on the Shabbat before the *Yahrzeit*. Mourners should call the *shul* office to ensure the correct *Yahrzeit* date is in the database and contact the Ritual Coordinator for their *Aliyah*. If the *Yahrzeit* date is in the *shul*'s database, the rabbi will send you a reminder letter prior to the date.

## 15 When is a Monument Erected?

The monument may be erected any time after *Shloshim*, normally before the end of the first year after death. An “*unveiling*”, the Jewish ceremony where a veil over the monument is removed to reveal the newly erected monument, has become a popular custom for revisiting the memory of and honouring the deceased. The unveiling ceremony consists of a very brief service led by a rabbi or family including the recitation of psalms, the memorial prayer and *Kaddish*. Rabbi Elkin is available to officiate at the unveiling and will verify the Hebrew inscription on the monument before it is cut if so desired. After the unveiling or any time one leaves the gravesite, it is a custom to place a stone on top of the monument to remind both the dead and the living that the deceased has not been forgotten.

## 16 What is Yizkor?

Four times a year (on *Yom Kippur*, *Succot*, *Pesach* and *Shavuot*) during synagogue services a special *Yizkor* (remembrance) service is conducted to commemorate all the deceased in the community, the six million Jews murdered during the Holocaust and fallen Israeli soldiers. Similar to *Yahrzeit* customs, the mourners light a commemorative candle, visit the grave of the deceased, recite the *Kaddish* and in loving memory of the deceased, give *Tzedakah*.

## 17 How Can I Commemorate a Loved One?

There are many things you can do to commemorate a loved one in a way that captures your loved one’s spirit and that is meaningful to you. Some suggestions are:

Give a <i>Dvar Torah</i>	Contact Rabbi Ed Elkin
Sponsor a <i>Kiddush</i> in memoriam	Contact the <i>shul</i> office
Give <i>Tzedakah</i>	Contact the <i>shul</i> office for a list of suggested <i>shul</i> funds or select a charity that was meaningful to your loved one
Mount a plaque on the commemorative board at the rear of the <i>shul</i>	Contact the <i>shul</i> office

## 18 Further Reading

- *Jewish Way in Death and Mourning*, Maurice Lamm
- *Laws of Mourning*, Rabbi Shmuel M.Tendler

The *shul* library has a good variety of books related to mourning. A *Hesed* volunteer can bring these to you.

## 19 Contacts and further Information

### 19.1 Funeral Arrangements

Benjamin's Park Memorial Chapel	(416) 663-9060
Hebrew Basic Burial	(416) 780-0596
Steeles Memorial Chapel	(905) 881-6003

### 19.2 Grief Counselling, Mourning Customs, Eulogy, *Shul* Notification, *Shiva* Arrangements including *Shiva* Prayer Services, Shabbat and Sunday *Shacharit* (a.m.) Services (*Kaddish*), Unveiling, Annual Notification of *Yahrzeit*, Commemorative Options

**First contact:**

Rabbi Ed Elkin	(416) 487-4200
----------------	----------------

**If the Rabbi is out of town, please contact:**

<i>Shul</i> Office	(416) 927-0546
If this is a death-related emergency call the <i>shul</i> emergency pager	(416) 563-2283

### 19.3 *Yahrzeit* Aliyot

Ritual Coordinator Dalia Margalit-Faircloth	(416) 966 9957 or email dalia_margalit@hotmail.com
------------------------------------------------	-------------------------------------------------------

### 19.4 For Confirmation of a Cemetery Plot in the Narayever Cemetery

<i>Shul</i> pager in case of death	(416) 563-2283
------------------------------------	----------------

### 19.5 Daily Morning Services (*Kaddish*), Downtown

<i>Shul</i>	Phone	<i>Shacharit</i>	<i>Mincha/Maariv</i>
First Narayever Congregation* (Egalitarian-Traditional)	(416) 927-0546	Saturday 9:00 am Sunday 9:00 am	Friday 6:00pm

Anshei Minsk (Orthodox)	(416) 595-5723	Monday-Friday	Monday-Friday
Beth Tzedec* (Conservative)	(416) 781-3511	Sunday-Friday	Sunday-Friday
Bloor JCC (Orthodox)	(416) 924-6211	Sunday & Thursday	
Markham St. (Orthodox) Shaarei Tzedek	(416) 768-4769	Monday & Thursday 7:30am	
Mt Sinai Hospital (Orthodox)	(416) 586-4800 x7971		Monday-Thursday <i>Mincha</i> only 1:00pm
Reichmann <i>Minyan</i> (Orthodox)	(416) 862-6040		Monday-Thursday <i>Mincha</i> only 1:00pm
Friedberg Mercantile (Orthodox)	(416) 364-2700		Monday-Thursday <i>Mincha</i> only 3:15pm

**For a complete list of synagogues contact Jewish Information Services of Toronto:  
(416)635-5600 [www.jewishtorontoonline.net](http://www.jewishtorontoonline.net) (community directory--related links--minyans)**

\*Note: women are welcome to wear *Tallit*, *Tfillin*, and *Kippot* at these synagogues.

### 19.6 Death Benefits, Spouse Pension and Orphan Benefits

Canadian Pension Plan (CPP)	1-800-277-9914; <a href="http://ServiceCanada.gc.ca">ServiceCanada.gc.ca</a>
-----------------------------	------------------------------------------------------------------------------

## Appendix 1

## Canadian Pension Plan Benefits

There are four benefits that most Canadians are eligible for related to the death of a parent or spouse (the information is current to time of writing, April 2010):

### 1. **Death Benefit**

As of 2010 a maximum lump sum 6x the eligible CPP rate of the deceased at age 65 years, up to a maximum of \$2500

### 2. **Survivor Pension**

A monthly benefit:

- For survivors who are not receiving CPP and less than 65 years old: 37.5% of the spouse's CPP and \$166.26, up to a maximum of \$516.57/month; over 65 years old 60% of the spouses CPP, up to a maximum of \$560.50/month
- For survivors who receive CPP: there is a recalculation of the survivor's CPP considering the CPP of the deceased, up to a maximum of \$934

### 3. **Orphan Benefit**

As of 2010, this benefit is a monthly \$214 benefit for a child of the deceased under the age of 25 years. If the child is less than 18 years, the surviving parent receives the benefit. If the child is older than 18 years and in school full-time, the child receives the benefit directly.

### 4. **Disability Benefit**

A maximum rate of \$1126.76/month

Please note that listed above are maximum benefits. Filing for these benefits is usually done through the funeral home.

## Appendix 2

## Kaddish

יְתַגְדַּל וְיִתְקַדַּשׁ שְׁמֵהּ רַבָּא (אָמֵן)

*Yeetgadal v' yeetkodash sh'mey rabbah (Cong. Amein).*

May His great Name grow exalted and sanctified (Cong. Amen.)

בְּעֻלְמָא דֵּי בְרָא כְרַעוּתֵיהּ

*B'almah dee v'rah kheer'utey*

in the world that He created as He willed.

וְיַמְלִיךָ מַלְכוּתֵהּ בְּחַיֵּינוּ וּבְיוֹמֵינוּ

*v' yamleekh malkhutei, b'chahyeykhohn, uv' yohmeykhohn,*

May He give reign to His kingship in your lifetimes and in your days,

וּבְחַיֵּי דְכָל בֵּית יִשְׂרָאֵל

*uv'chahyei d'chohl beyt yisrael,*

and in the lifetimes of the entire Family of Israel,

בְּעֻגְלָא וּבְזָמַן קָרִיב וְאִמְרוּ אָמֵן

*ba'agalah u'veez'man kareev, v'eemru: Amein.*

swiftly and soon. Now respond: Amen.

(אָמֵן) יְהֵא שְׁמֵהּ רַבָּא מְבָרַךְ לְעַלְמֵי עֻלְמָיָא

*(Cong: Amein. Y'hey sh'mey rabbah m'vorach l'olam u'l'olmey olmahyah)*

(Cong Amen. May His great Name be blessed forever and ever.)

יְהֵא שְׁמֵהּ רַבָּא מְבָרַךְ לְעַלְמֵי עֻלְמָיָא

*Y'hey sh'mey rabbah m'vorach l'olam u'l'olmey olmahyah.*

May His great Name be blessed forever and ever.

יְתַבְרַךְ וְיִשְׁתַּבַּח וְיִתְפָּאֵר וְיִתְרוֹמַם וְיִתְנַשֵּׂא

*Yeet'barakh, v' yeesh'tabach, v' yeetpa'ar, v' yeetrohmam, v' yeet'nasei,*

Blessed, praised, glorified, exalted, extolled,

וַיְתַהַדָּר וַיְתַעַלֶּה וַיְתַהַלֵּל שְׁמֵהּ דְּקֻדְשָׁא בְּרִיךְ הוּא

*v' yeet'hadar, v' yeet'aleh, v' yeet'halal sh'mey d'kudshah b'reekh hoo*  
mighty, upraised, and lauded be the Name of the Holy One, Blessed is He

(בְּרִיךְ הוּא)

(Cong. *b'reekh hoo*)

(Cong. Blessed is He)

לְעֵלָּא מִן כָּל בְּרַכְתָּא וְשִׁירָתָא

*L'eylah meen kohl beerkhatah v'sheeratah,*  
beyond any blessing and song,

תְּשִׁבְחָתָא וְנַחֲמָתָא דְאַמְיָרָן בְּעֵלְמָא וְאַמְרוּ אָמֵן

*toosh'b'chatah v'nechematah, da'ameeran b'al'mah, v'eemru: Amein*  
praise and consolation that are uttered in the world. Now respond: Amen.

(אָמֵן)

(Cong. *Amein*)

(Cong. Amen)

יְהֵא שְׁלָמָא רַבָּא מִן שְׁמַיָּא וְחַיִּים

*Y'hei shlamah rabbah meen sh'mahyah, v'chahyeem*  
May there be abundant peace from Heaven, and life

עָלֵינוּ וְעַל כָּל יִשְׂרָאֵל וְאַמְרוּ אָמֵן

*aleynu v'al kohl yisrael, v'eemru: Amein*  
upon us and upon all Israel. Now respond: Amen.

(אָמֵן)

(Cong. *Amein*)

(Cong. Amen)

עֲשֵׂה שְׁלוֹם בְּמִרוֹמָיו הוּא יַעֲשֶׂה שְׁלוֹם

*Oseh shalom beem'roh'mahv, hoo ya'aseh shalom,*  
He Who makes peace in His heights, may He make peace,

עֲלֵינוּ וְעַל כָּל יִשְׂרָאֵל וְאָמְרוּ אָמֵן

*aleynu v'al kohl yisrael v'eemru: Amein*  
upon us and upon all Israel. Now respond: Amen.

(אָמֵן)

*(Cong. Amein)*

*(Cong. Amen)*

## Document History and Acknowledgements

Name	Date	Description
Andy Gann	November 2004	Development of content
Dan Gordon	May 2005	Reformatting, changes and final revisions prior to board submission
Karen Fainman	January 2010	Updating content and revising document
Avi Schonbach	April 2010	Editing final revision

Other First Narayever Congregation members have contributed to this guide. We are particularly indebted to Rabbi Ed Elkin and to Cyril Press.