

Advance Planning Checklist

1. Plan funeral services.

- ✓ Pick a funeral home (“mortuary”) and meet with a funeral director. Choose the services and items you prefer (casket, place of service, clergy)
- ✓ Create a funeral trust to pay for services over time, or pay in full. Or write up a “wish list” to guide family; family would pay for the services later.

2. Buy burial space.

- ✓ Pick a cemetery; select burial type and space (grave, crypt or niche)
- ✓ Pay in full or in installments

3. Make your health care wishes known to others.

- ✓ Sign an Advance Health Care Directive (“living will”) to specify what kind of health care you want while living, and disposition of your body after death. Give a copy to your doctor and family.
- ✓ Decide about organ donation and include your instructions in the Advance Health Care Directive or a separate form

4. Make your wishes enforceable-- give someone the authority to carry them out.

- ✓ Sign a Durable Power of Attorney for Healthcare to give someone else the authority to carry out your Advance Health Care Directives. An Advance Directive governs what happens if you lose the ability to make decisions.
- ✓ Give the person you designate as your Power of Attorney the authority to carry out your wishes about burial—make sure the Durable Power of Attorney for Health Care form includes language that specifically includes the “right to control disposition of remains”.
- ✓ Once you pay for funeral services in full, your instructions must be carried out as written (unless you authorize, in writing, someone to change them)
- ✓ Keep all of the forms you sign in one place, and tell the person who is authorized to carry out your wishes where that place is; give him/her a copy

5. Other legal matters.

An attorney might advise you to:

- ✓ Write a will and keep it updated
- ✓ Find out whether you should put your assets in a trust
- ✓ Consider who holds the title to things like real estate, cars and bank accounts, and who owns any life insurance policy; ownership affects taxes
- ✓ Consult an accountant or attorney with estate planning expertise to minimize the taxes on your estate

This is not an all-inclusive list; your family's needs may be different. Also, this list is not a substitute for individual legal and financial advice.

Elements of a Jewish Funeral Service

Basic Elements

Within the Reform and Conservative movements, there are many variations in funeral practices.

Regardless, there are three elements of a Jewish funeral:

1. A eulogy (*hesped*), talking about the deceased's life. It might be delivered by the Rabbi, family, friends—or a combination of these.
2. Reciting two prayers—*El Malei Rachamim* and *Kaddish*
3. Participation in the burial

Order of the Service

- The Rabbi may gather the immediate family just before the service and give them a black ribbon (*kriah* ribbon) to pin on their clothing, then tear the ribbon to symbolize grief. It also lets others know these relatives are in mourning
- The Rabbi usually opens the service by reading several Psalms
- The Rabbi introduces any speakers delivering the eulogy; these speeches are usually short and prepared in advance. Others might offer spontaneous comments at *shiva minyan* services in the family's home over the next seven days.
- The Rabbi may also offer thoughts about the deceased
- This part of the service concludes with chanting *Eil Malei Rachamim*
- First the Rabbi and the family, then others, follow the casket to the graveside
- The Rabbi leads recitation of the *Kaddish*—all present may recite with the family, or in more Conservative settings, just the immediate family recites
- The casket is lowered at the Rabbi's signal
- Burial begins—family participates first, shoveling earth into the grave. Then others are invited to do so. Traditionally, the shovel is placed back into the pile of dirt and not handed to the next person. Some will use the back of the shovel.
- Some Conservative Rabbis may require that the entire grave is filled before the family leaves; some Reform Rabbis may require that the top of the casket is covered.
- Some Rabbis ask attendees to form two lines for the family to walk through, then ask everyone to repeat a blessing for these mourners while they walk by.
- The family may invite others back to someone's home for a meal of condolence (*seudat havra'ah*), and may announce if there will be any *shiva minyan* services in the home over the next seven nights. These provide other opportunities for friends and relatives to offer their thoughts and comments.

The Team

Funeral Director / Funeral Home

- Transfers the deceased to the funeral home to prepare for burial, cremation or travel
- Coordinates with family, clergy and cemetery to schedule funeral service
- Works with the attending physician to get causes of death for the original death certificate
- Gets the required permit for burial or cremation
- Orders certified copies of death certificates for the family
- Directs the funeral service
- May provide bereavement counseling
- Supplies the casket, shiva candle, shrouds if desired, and other items you might want

Clergy

- Helps you plan the content of the funeral, including eulogy
- Officiates at the funeral
- May provide bereavement counseling

Cemetery

- Sells burial space
- Prepares the grave for burial at the time of need
- Files records with the county
- May sell markers
- Covers the marker for the unveiling

Attending Physician

- Provides causes of death and other medical information for the death certificate, by fax, to the funeral home
- Signs the death certificate by fax or phone, through the state's electronic registration system

Glossary of Terms – English

Casket/Coffin – A box or chest for burying human remains.

Cemetery Property – A grave, crypt, or niche.

Cemetery Services – Opening and closing grave crypts, or niches; setting grave liners; setting markers; and long-term maintenance of cemetery grounds and facilities.

Columbarium – A structure with niches (small spaces) for placement of cremated remains in urns.

Crypt – A space in a mausoleum or other building to hold cremated or whole human remains.

Disposition – The placement of human remains in their final resting place. A Permit for Disposition must be issued by the local registrar before disposition can take place.

Endowment Care Fund – Moneys collected from cemetery property purchasers and placed in trust for the maintenance and upkeep of the cemetery. The state monitors the fund and establishes the minimum amount that must be collected; however, the cemetery is permitted to collect more than the minimum to build the fund. Only the interest earned by such funds may be used for the care, maintenance, and embellishment of the cemetery.

Entombment – Burial in a mausoleum.

Funeral Ceremony – A service commemorating the deceased with the body (or cremated remains) present.

Funeral Home Services – Services provided by a funeral director and staff--consulting with the family on funeral planning; transportation, refrigeration or embalming of remains; preparing and filing notices; obtaining permits ; and coordinating with the cemetery, crematory, or other third parties.

Grave – A space in the ground in a cemetery for burial of human remains.

Grave Liner or Outer Container – A concrete ring which lines all sides of the grave. Other liners (vaults) are more protective; not used for Jewish burial. Grave liners minimize ground settling.

Graveside Service/Commitment – A service to commemorate the deceased held at the cemetery prior to burial.

Interment – Burial in the ground, inurnment, or entombment.

Inurnment – The placing of cremated remains in an urn, and/or placing an urn in its final resting place.

Mausoleum – A building in which human remains are buried (entombed).

Memorial Service – A ceremony commemorating the deceased without the body present.

Niche – A space in a columbarium, mausoleum or designated wall in a cemetery, to hold an urn.

Services – Chapel services are usually held in a cemetery's chapel; graveside services are held right at the graveside. Memorial services may be held almost anywhere.

Urn – A container to hold cremated human remains.

Glossary of Terms – English

Baruch dayan emet! – “Blessed is the true judge!”, Traditional exclamation of acceptance upon hearing of someone’s death.

Chesed shel emet – “true loving kindness”, refers to care for the body of the deceased since we can’t expect anything in return.

Chevra Kadisha – sacred society; this group takes care of preparing the body. May also organize the funeral.

El Malei Rachamim – “God full of compassion”; the memorial prayer which mentions the name of the deceased.

Hesped – eulogy

Kriah – tearing one’s garment as a sign of mourning (some use ribbon, symbolically)

L’vayah – the funeral
(literally, “accompanying”)

Matzayvah – gravestone

Olam ha-bah – the world to come

Onayn – a person in a state of aninut

Seudat havra’ah – meal of comfort prepared by friends for the mourners, to eat after funeral. Mourners do not prepare or serve this meal.

Shivah – literally, “seven”; the seven day period of mourning

Shloshim – literally, “thirty”; the thirty day period of mourning, including shivah

Shomer – watcher”, the guardian of the body

Tachrichim – white linen garments, or shrouds, for burial

Tahara – ritual purification through washing the body, reciting prayers and using tachrichim

Yahrzeit – literally “year’s time”; annual anniversary of a person’s death

Yizkor – memorial service at the synagogue on Yom Kippur and last days of Pesach, Shavuot and Sukkot

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Choosing a Funeral Home

Jewish Practice

How important is it to your family—and the deceased—to observe Jewish law and practice? Do you want a funeral director to guide your family in Jewish traditions for burial and mourning? If Jewish burial tradition is important to your family, then you will want to know if the funeral home can provide *tahara*, *tachrichim*, a *shomer*, kosher caskets, etc. (See the glossary at the end for definitions of Hebrew words.)

Reputation

Perhaps your best sources of information are other families and clergy who have worked with the local funeral homes. Is the staff caring and professional? Does the funeral home have a good reputation for keeping its promises?

Cost

The cost of a traditional Jewish burial is fairly consistent among funeral homes for a traditional Jewish burial. Costs increase if a more elaborate casket or other non-traditional goods or services are used. Funeral homes are required by law to provide a detailed price list for their goods and services, so the information needed to make an accurate price comparison is available.

Location

Making funeral arrangements will usually require just one visit with the funeral director, so the location of the funeral home is probably not very important. Most funeral directors will make arrangements in the family's home if necessary.

Affiliations

Funeral directors can make arrangements for services at virtually any cemetery. They can work with members of any synagogue and those who are not affiliated with any formal Jewish congregation or organization, so a family's affiliation is rarely an issue.

Profit or Non-Profit Status

A non-profit Jewish funeral home returns funds (the excess revenue over expenses) back to the Jewish community in the form of grants or services for the indigent. They answer to a board of directors made up of volunteer community leaders. Excess revenue at other funeral homes goes to their owners.

Cost Comparison

Federal law requires funeral homes to provide you their General Price List and Casket Price List when you start discussing services. Use them to compare prices.

Choosing a Cemetery

Affiliation

Some synagogues are affiliated with a particular cemetery, which may have special requirements. For example, a cemetery section controlled by an Orthodox synagogue will have the most restrictions on burial practices.

Appearance

Each cemetery has its own policies on the types of markers and decorations permitted, which may affect the cemetery's appearance. Each cemetery sets its own policy on the type of outer burial container required to hold a casket or urn when buried in the ground. These containers help keep the earth around a grave from settling and allowing headstones to shift. A non-Jewish cemetery can require a fully enclosed protective outer container ("vault"). This may add to the total cemetery cost involved.

Cremation

Orthodox cemeteries prohibit burial of cremated remains, or above-ground burial in a mausoleum. Other cemeteries may permit entombment above-ground in a mausoleum, and burial of cremated remains. While a cemetery may permit burial of cremated remains, an individual rabbi may not be willing to officiate at a service when cremated remains are present. If your funeral director is familiar with Jewish burial practices, he/she can help you find clergy whose beliefs are consistent with your wishes. Check the Rules and Regulations of the cemetery you are considering.

Endowment for Perpetual Care

A cemetery's endowment fund ensures that the grounds will be maintained. Each cemetery's governing board decides whether to have an endowment fund. If it does not, factor in additional future charges. Check the cemetery's policies on who is responsible for maintaining the space around a grave and any memorial marker.

Family Issues

An Orthodox cemetery prohibits burial of non-Jewish family members, while another Jewish cemetery may allow burial of interfaith couples. There may be restrictions forbidding non-Jewish symbols on headstones, or prohibiting non-Jewish clergy from officiating.

Total Costs

The total cemetery costs include burial rights in the grave, plus:

- opening and closing the space at the time of each burial
- a grave liner, plus tax on that liner
- a one-time payment to an endowment fund for perpetual care
- additional fees for reporting the burial, burial on Sundays, etc.

Choosing a Monument

Timing

- Pick a monument company about six months after burial. The process includes: designing the stone, your approving the layout, the company getting the cemetery's approval, making and installing it. It may take three to six months.
- Jewish tradition usually calls for unveiling the stone in about one year.

Monument Companies

- Reputation is the most important consideration. Choose an established company with a well-stocked show room.
- Companies familiar with Jewish traditions will be able to help you select appropriate symbols, date formats, and Hebrew inscriptions.
- Note how the staff treats you—do they care about your needs?
- Prices can vary widely for what seems to be the same materials or designs; comparison shopping can be helpful. Allow family or friends to help you.
- Ask if this company has designed monuments for other Jewish families in this particular cemetery. The company will need to follow that cemetery's rules and regulations about materials, colors, symbols, and installation.
- Ask if this company actually makes monuments, or is just a dealer for other companies' products. Dealers based in cemeteries may charge a bigger mark-up for a similar product than a maker would charge. Their staff may be paid on a commission basis, making them more aggressive at the time of burial instead of suggesting you wait six months when this decision may be easier.

Cemetery Restrictions

- Each cemetery has rules and regulations about the design and materials for markers. You may envision a white marble stone—but the cemetery may not permit that material, and it erodes faster than granite.
- In some sections, only flat stones ("markers") might be allowed. In others, upright stones ("monuments") may be permitted. There will be size restrictions and limits on color, materials, use of portraits, etc. Almost all cemeteries must review a proposed design before the monument company is allowed to install it.
- Relatives in your family may want non-Jewish symbols at the grave; these symbols might not be permitted in this cemetery.

Maintenance

- Usually, the family maintains the monument, while the cemetery maintains the grounds around the monument. Select a company that provides quality materials, engraving and installation. On-line providers may not be available if the engraving is incorrect, the materials fail, or the stone is not ready in time for unveiling. Cost savings in the short run may not outweigh long-term consequences.

Unveiling

Timing

In Jewish tradition, a marker can be placed at a grave and unveiled any time after the first thirty days from burial (*sheloshim*). Most families wait about a year. They hold a formal dedication of the marker with a short ceremony.

It may take three to six months to have a marker designed, created and installed. Keep this in mind if you plan to hold an unveiling a year after burial, and let the monument maker know the date of your planned unveiling.

Who is Involved

Cemetery—notify the cemetery of your proposed date. It can take place any day the cemetery is open, but not on Shabbat or other Jewish holidays. The cemetery will make sure the marker is covered that day, and that no other funerals or unveilings are scheduled at the same time. Sundays are especially popular, so the chance of a schedule conflict that day is higher.

Clergy—the rabbi, cantor or a knowledgeable layperson can conduct the service. Or you may choose to gather at the graveside without a formally led service.

Minyan—in Jewish tradition, at least 10 Jewish adults would be present to recite *Kaddish* together. But the service should proceed even if that is not possible.

The Service

An unveiling is not meant to be a repeat of the funeral service, though some of the elements are the same. It usually begins with a reading from Psalms or Proverbs. The leader might recite a prayer before removing the cloth covering the marker, then recite *Eil Malei Rachamim* (if the deceased was Jewish). Then the group recites *Kaddish*. The family might choose to gather at home for a meal after the service. Eating or drinking at the cemetery is discouraged.

Attendees might choose to leave a small stone on the marker as a symbol of the family's presence at the grave. It's been a tradition since ancient days when graves were covered with a heap of stones for protection against vandals.

Resources for Temple Sinai Members

Emergency Contact

Temple Office	(510) 451-3263
Clergy Emergency Line	(510) 463-4740

Jewish Funeral Home

Sinai Memorial Chapel, Lafayette	(925) 962-3636
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Grief Support

Jewish Family & Children's	
Services of the East Bay	(510) 704-7475
Bay Area Jewish Healing Center	(415) 750-4197