

DEATH AND MOURNING

The death of a loved one is painful. We at Temple Beth Shalom want to provide the information, support and resources to care for our congregants at this difficult time.

PLANNING AHEAD

- [Personal Preferences Form](#) - The purpose of this form is to make it easier on family members when making funeral arrangements. We ask that you indicate your current preferences; we understand that these wishes are subject to change.
- Cemetery plots - Temple Beth Shalom maintains a Jewish cemetery where burial plots are available for purchase by both members and non-members. Burial in our cemetery is available to non-Jews who are immediate family of our members. Funeral services are done with sensitivity and always with the values of bringing honor to the deceased and comfort to the family. For more information, you may review Temple Beth Shalom's [Cemetery policies](#) on our website or contact Sam Scheer at (240) 401-5015.
- [Documents you need before death](#) - Recording a few pieces of information can spare your loved ones needless work and aggravation and maximize the financial assets to take care of your family.

AS DEATH APPROACHES

Since ancient days, it has been part of Jewish tradition that one would want to return to God in the same state of ritual purity and innocence as when one is born. In order to accomplish this, it became traditional for an individual to offer a final confession shortly before death, the Hebrew term for which is Vidui (you may recognize this term from the Yom Kippur liturgy). In most cases, Vidui is offered by a rabbi on behalf of the person as death approaches but it can be offered by individual themselves (if they are so inclined) or a family member. While there are varying texts, click here for a representative Vidui from the Rabbi's Manual for the Reform Movement.

WHEN DEATH OCCURS

Temple Beth Shalom maintains an active and loving [Chevra K'vod Hamet](#) (Society to Honor the Deceased) to meet the needs of families immediately following their loss. The *Chevra K'vod Hamet* is a volunteer group of men and women who perform the ancient Jewish ritual of preparing people for burial as an act of lovingkindness. The *Chevra K'vod Hamet* also serves as an umbrella over three areas: *Shomrim* (guardians for the body between death and the time of the funeral), *Chevra Kadisha* (provides ritual washing and preparation of the body), and *Hineinu* (provides assistance to the family).

- [Shmirah](#)
- [Taharah](#)

- [Hineinu](#)

If you are a member of Temple Beth Shalom and have any questions or are interested in the Chevra K'vod Hamet, please contact Joan Edelstein at 340-0330 (red42750@aol.com).

FUNERAL/BURIAL

In the face of death we are confronted by powerful emotions and questions. It is at this time when Judaism gives us important rituals of mourning to perform, rituals which convey a sense of control and dignity. There is comfort and security in the knowledge that centuries of tradition lie behind each of these practices. More information regarding funeral practices is available [here](#).

AFTER THE FUNERAL

- [Jewish mourning rituals](#) help mourners fully participate in their grief. These traditional mourning periods offer protection from the demands of daily life and allow adequate time for psychological adjustment, with a gradual re-emergence into society.
- [Hineinu](#) provides support and services to congregants who have faced a loss.
- [Legal steps upon death](#)
- Information on [Purchasing a Gravesite Marker](#) can be found on the Temple Beth Shalom web site under the Death and Mourning.

RESOURCES AVAILABLE

- Temple Beth Shalom office - 512-735-8900.
- Yahrzeit candles may be purchased at local HEB and Randalls stores in the Kosher section.
- Web Sites
 - Yahrzeit calendar and Hebrew date converter: www.hebcal.com
 - www.MyJewishLearnng.com
 - www.URJ.org "Ask the Rabbi" section
 - www.shivaconnect.com - a website to help Jewish mourners family and friends.
 - www.aish.com – ABC's of death and mourning
- Resources in Austin
 - Jewish Family Services 512-250-1043.
 - My Healing Place – 512-472-7878
 - Temple Beth Shalom Hineinu library – contact Patti Bridwell at 512-735-8918 or admin@bethshalomaustin.org
 - [Books for Children](#)
 - [Books for Adults](#)

PREFERENCES FORM

Temple Beth Shalom

The purpose of this form is to help alleviate stress on family members when making funeral arrangements. We ask that you indicate your preferences to-date; we understand that these wishes are subject to change.

Legal Name: First _____ Middle _____ Last _____

Preferred Name: _____ **Hebrew Name:** _____

Mother's Hebrew Name: _____ **Father's Hebrew Name:** _____

Primary contact for arrangements: _____

Place of Birth: _____ **Birth Date:** _____

Social Security Number (optional, will be required by funeral home): _____

Occupation: _____ **Education:** _____

Military veteran? ☐ Yes ☐ No **If yes, request honor guard at funeral?** ☐ Yes ☐ No

I would like to

- ☐ be buried in cemetery _____
- ☐ be placed in mausoleum _____
- ☐ donate my body/organ(s) _____
- ☐ be cremated _____

I would like my funeral service held

- ☐ at graveside
- ☐ at funeral home _____
- ☐ other _____

Gravesite

- ☐ I have not purchased a site
- ☐ I have a gravesite located _____ plot _____ space _____
- ☐ My family plot is located _____
- ☐ My family crypt(s) is located _____

My rabbinic preference is _____

I would like the service to be ☐ public ☐ private

Eulogy by

- ☐ Rabbi _____
- ☐ family member _____
- ☐ friend of family _____

Preferred pallbearers _____

My specific requests for the service (e.g. readings, poems, prayers) _____

I would like the following traditional Jewish rituals performed:

- ☐ *Taharah* (ritual purification performed by the *Chevre Kadisha*)
- ☐ *Shmirah* (sitting with me until burial)
- ☐ a plain casket
- ☐ to be wrapped in a tallit ☐ I have one ☐ I would like one provided

My preference for grave marker is

- ☐ stone ☐ bronze ☐ flat ☐ upright ☐ with symbols _____
- ☐ inscribed with _____

I would like donations in my memory made to

- ☐ Temple Beth Shalom fund _____
- ☐ Other _____

Please include the following details in my obituary: _____

Please provide my obituary to the following newspapers: _____

Include a photograph ☐ Yes ☐ No (photograph can be kept on file at the temple office)

Other wishes: _____

☐ I would like to discuss opportunities to support Temple Beth Shalom's future through an endowment or bequeathal.

Signature _____ **Date:** _____

Please return this form to Temple Beth Shalom, 7300 Hart Lane, Austin TX 78731

DOCUMENTS YOU NEED BEFORE DEATH OCCURS

Death sometimes comes at unexpected moments. Recording a few pieces of information can spare your loved ones needless work and aggravation and maximize the financial assets to take care of your family. From a practical perspective, creating the lists that we suggest can also help you remember your account numbers and passwords if you've forgotten them.

EASILY-ACCESSIBLE INFORMATION:

This first set of documents needs to be easy to find. Put them in a folder in a file cabinet or place them in a fire safe in your house. This material should not contain your financial information. If someone intent on theft should come upon it, you wouldn't be exposed to anything other than having to rewrite the documentation.

Make sure that your family and friends know where to locate:

- Address Book and/or password for your cell phone
- Location of the secure documents, including where to get keys or combinations, etc.
- Work phone numbers
- A list of the people responsible immediately for children and pets
- Contact information for your attorney, accountant, financial advisor, and executor
- Letter of instructions regarding your funeral or a completed [Temple Beth Shalom Preferences Form](#). Realize that although you may express your wishes, the living will ultimately be making those decisions.
- Passwords for computer access, email, social networking, bill accounts, and bank accounts, especially if bills and statements are only sent online
- Regularly scheduled appointments to be cancelled
- Key friends to contact

DOCUMENTS PLACED IN A SAFE PLACE:

This is a set of secured documents. This material contains the keys to your financial life. The details of our financial lives can be daunting, especially for a grieving family. These documents should be stored in a secure place. A floor or wall mounted safe or bank safe deposit box would be ideal.

Important Family Documents:

- Will
- Letter of Instruction
- Trust Documents
- Power of Attorneys
- Marriage License
- Divorce Papers
- Housing, Land and Cemetery deeds
- Escrow Mortgage Accounts
- Vehicle Titles

- Stock Certificates, Saving Bonds and Brokerage Accounts
- Partnership and Corporate Operating Agreements
- Life Insurance Policies
- Individual Retirement Accounts
- 401(k) Accounts
- Pension Documents
- Annuity Contracts
- List of Bank Accounts
- Social Security Cards
- Military discharge papers
- Birth Certificates for you, your spouse and your children
- Estate Plan – A document typically prepared with instructions for funding and generating trusts.
- Past Tax Returns and Present Tax Information (could be in either location but these contain a lot of personal information)

Insurance:

Include the list of the following type of policies, including the policy number, security and password information:

- Health
- Life
- Homeowners
- Auto
- Travel/Accident

Debts:

Proof of loans made and debts owed, as well as the account number and password information:

- Mortgage
- Credit Cards
- Car Loans
- List of rotating bills and services like gardening, lawn, cleaning
- Charitable commitments
- Legal Judgments
- Personal loans – “I borrowed \$200 from Bob”
- Partial ownership in boats, vehicles, and planes

Sources of Income:

Include the nature, account numbers, security and password information for the following types of income:

- Brokerage/investment accounts
- Pensions
- Social Security
- IRA's
- Savings
- Money Markets

- Stock Certificates
- CD's
- 529 Plans
- Veteran's Benefits
- Checking Accounts
- Legal Judgments
- Personal Loans – "I loaned Bob \$200," and whether or not you wish the family to see to collect his debt.
- Ownership or partial interest in a company

SHMIRAH

In Jewish tradition, volunteer *Shomrim* watch over the deceased from the time of death until they are buried because the *neschama* (soul) is believed to be present until the time of burial. *Shmirah* is a *chesed shel emet*, an act of lovingkindness, which is a final act of compassion toward our departing fellow Jews and is greatly appreciated by the deceased's family.

Local congregations have come together to form *Austin Shmirah*, a Jewish community-wide group to coordinate *Shomrim* in order to meet the entire community's needs. To sign up for *Austin Shmirah*, please fill out the short survey at <http://www.surveymonkey.com/s/GCJGW7N>. You may choose to serve only through Temple Beth Shalom or through other congregations as well. Your information will be passed on to the *shmirah* coordinators at the congregations you indicate and they pledge to use it only for shmirah-related purposes.

If you have never served as a *shomer*, we encourage you to consider doing so through *Austin Shmirah*. No training is needed. You may choose to serve just once in your life, or as often as the need arises and your schedule allows. You may serve your first shift in the company of a more experienced *shomer* if you wish.

If you have any questions, please contact David Schnyer at dmschnyer@gmail.com.

TAHARAH

Taharah is the ritual practice of purifying and preparing the deceased for burial. It is especially comforting for us when a death occurs to know that our loved one is in the loving care of members of our own community. *Taharah* is performed by trained members of our temple and is available for our congregants and their family members. *Taharah* may be requested when funeral arrangements are made.

JEWISH CUSTOM

Jewish custom provides guidance for every life-cycle event: birth, bar/bat mitzvah, marriage, and death. When a death occurs, we prepare the deceased for burial by practicing the rituals of *Taharah*.

Judaism holds that in life, a person is an integrated whole, composed of body and soul. At death, the two parts are separated. As the body is prepared for burial, the soul, or *neshama*, remains near the body until burial. Therefore, respect for the body, *kavod ha met*, is of the highest concern. After burial, the *neshama* prepares to enter Eternity.

PREPARATION FOR BURIAL

Preparation of the deceased for burial is entrusted to the *Chevra Kadisha*, the Sacred Burial Society. Throughout Jewish history, serving on the *Chevra Kadisha* has been a great honor. These women and men are volunteers who are specially trained to perform *Taharah*, the purification ritual.

As death is the end of the cycle of life, funeral rituals reflect those of birth. Just as a newborn is washed, dressed and delivered to a loving parent, the deceased is also washed, dressed and prepared for delivery into the hands of a loving Parent. Special prayers drawn from the *Torah*, Prophets and the Song of Songs are recited during this ritual. The preparation for burial is *achesed shel emet*, the truest act of loving kindness, which can never be repaid.

The process of preparing the deceased for burial is called *Taharah*, or purification. After the body is washed and dried, the deceased is ritually purified through immersion of running water, similar to the *mikvah*, or purification bath, that was required of worshippers entering the Temple of Jerusalem. When a *mikvah* is not available, a continuous cascade of water is poured over the body. *Taharah* insures that the deceased is made ritually pure.

DRESSING

When the body has been rendered ritually clean, it is carefully dressed in special clothing called *tachrichim*, or shrouds of white linen. They are patterned after the clothing worn by the High Priests in the Holy Temple on *Yom Kippur*.

CASKET

"For dust you are, and to dust you shall return," (Gen. 3:19). A traditional casket is made entirely of a natural, biodegradable material, such as wood, with a few holes in the bottom to hasten the body's natural decomposition. In keeping with the concept of equality in death, a simple casket is appropriate. When the body is settled in the casket, soil from Israel may be sprinkled over the shrouded body, making the connection with the land of our ancestors. The deceased is wrapped in a large linen sheet and the casket is closed, not to be reopened.

FUNERAL

"and to dust you shall return"

JEWISH CUSTOM

In the face of death we are confronted by powerful emotions and questions. It is at this time when Judaism gives us important rituals of mourning to perform, rituals which convey a sense of dignity. There is comfort and security in the knowledge that centuries of tradition lie behind each of these practices.

FUNERAL PREPARATION

The Hebrew word for funeral is *levayah*, meaning accompanying, and in the Jewish tradition, family and community are responsible for burying their dead. The funeral and burial should take place as soon as possible, although there may be instances for delay. Funerals are not held on Shabbat; on the Festival Days of Pesach, Shavuot and Sukkot; or on the High Holy Days. It can also be delayed to insure the attendance of family members and friends who may live some distance away. One's presence at the funeral and burial honors the deceased. The bereaved also receive tremendous support from the communal solidarity.

K'RIAH

K'riah is the Hebrew word for "tearing" and refers to a ritual in which clothing or a black ribbon is cut or torn as a sign of mourning. It symbolizes the tear in one's heart at the death of a relative and is a visible sign of mourning to the community, inviting them to comfort the mourners. *K'riah* is always performed while standing to show strength at a time of grief. A cut is made on the left side over the heart for parents and on the right side for all other relatives. Sometimes people choose to express deep feelings of grief by cutting on the left side for relatives other than their parents. As the tear or cut is made, a prayer is recited. The torn garment or ribbon is worn for at least the seven days of *shiva* (not on Shabbat or Festival Days) and often for thirty days (*shloshim*) following the funeral.

FUNERAL SERVICE

The funeral service may take place in a funeral chapel or graveside at the cemetery. It is characterized by brevity and simplicity and designed for the honor and dignity of the deceased. It consists of prayers in both Hebrew and in English. The *hesped* (eulogy) is delivered by the Rabbi, by members of the mourning family, and/or by friends. It will typically contain personal reminiscences and sometimes humorous anecdotes as well. Often the family will write down special memories they have of the deceased for the Rabbi to read. Hearing their own words can be comforting for the mourners. The *El Malei Rachamim*, (Hebrew for "God, full of compassion") is also chanted. At the conclusion of the service, if the funeral is not held at the cemetery, the casket is carried to the hearse by the pallbearers for transport to the final resting place.

It is a great honor to be asked and a mitzvah to serve as a pallbearer. Members of the family and/or close friends are given this honor.

Nothing in Jewish Law prohibits a child from attending a funeral. The decision should be based on the child's maturity and sense of whether or not the participation will be beneficial to the young person in expressing grief and in honoring the deceased.

FLOWERS

The Talmud abounds with examples of funerals where various flowers were used for ornamentation. The logic of equality eventually effected a change to prevent the shame felt by the poor. The rabbinic position on flowers paralleled the decision to use plain wood caskets and simple white shrouds. Beginning in the Middle Ages, most Jews gave *tzedakah* (a donation) to a worthy charitable institution in place of flowers, most appropriately a charity dear to the heart of the deceased.

CEMETERY

When the deceased arrives at the burial site, the pallbearers remove the casket from the hearse, and with the Rabbi leading the procession, begin their walk to the grave. The procession may pause seven times on the way to the gravesite. During the procession, Psalm 91 is recited. This Psalm is also known as the "Song of the Spirit." It expresses confidence that God will watch over us. The casket is then lowered into the grave. Brief memorial prayers are repeated. Earth is shoveled onto the casket.

As mourners and friends fill the grave with earth, the absolute reality of the situation becomes very clear. As this is done, the shovel is usually not passed directly from one person to the next, but is placed in the mound of earth next to the grave before being picked up each time. Members of the family begin, using only the back of the shovel so as not to give the impression of wishing to say "goodbye" too quickly. The *Kaddish* is then recited by the immediate mourners (mother, father, sister, brother, son, daughter or spouse) and the community. This prayer is a hymn of praise to God, a declaration of faith and sanctification of God's name. In addition to providing comfort and bereavement fellowship, it is also a generational link.

When leaving the cemetery, members of the community traditionally form two lines and as the bereaved pass between them, they recite the following words: "May God comfort you with all the mourners of Zion and Jerusalem." This custom marks the family's transition into a state of formal mourning.

Some people wash their hands before leaving the cemetery as a symbol of purification. This also may be done before entering the house of mourning.

JEWISH MOURNING RITUALS

In Structure We Find Comfort

JEWISH CUSTOM

Jewish mourning practices give permission to mourners to fully participate in their grief. These traditional mourning periods offer protection from the demands of daily life and allow adequate time for psychological adjustment, with a gradual re-emergence into society.

MOURNER

One is a mourner by obligation for the death of parents, children, siblings or spouse. However, anyone is allowed to observe the mourning rites. The mourner is called an *onen* during the time between death and the funeral, and an *avei* after the funeral.

ANINUT

The period of mourning between death and burial of the deceased is called *aninut*, during which *kavod ha met*, honoring of the deceased, is the primary focus. The *onen* is relieved of all religious obligations and is to devote her/his efforts to preparing for proper burial.

SHIVA

Shiva is the Hebrew word for seven and refers to the second stage of mourning which begins immediately after the grave has been filled, and lasts for seven days. After the funeral, hands are washed either at the cemetery or outside the mourner's home and a seven-day candle, *ner daluk* (burning light), is lit to symbolize the soul of the deceased.

For seven days, the mourner is not expected to place emphasis on their appearance nor participate in regular business routines or joyous occasions. Friends and Jewish community members may provide food and assist in household duties to relieve the mourners of these tasks.

The first three days are the most intense, after which a mourner may return to work if financial loss is a critical issue. Some observers cover mirrors, refrain from sexual relations, do not wear shoes, and sit on low stools to differentiate this time from all other times in their life. Full participation in their grieving process is a priority. *Shiva* is suspended for Shabbat and Holidays, allowing the mourner to attend services.

At the end of the seven-day period, mourners are encouraged to walk around the block as a first step back into the real world.

MEAL OF CONSOLATION

A *seudat havra'ah*, meal of consolation, is prepared for the mourner by volunteers in the Jewish community and usually occurs after the funeral service. This tradition includes a simple meal of round foods, such as lentils, to symbolize the continuity and hopefulness of the life cycle, and hard-boiled eggs, a symbol of life. Meat is excluded. Bread is provided as the staff of life and dairy foods are often included for ease of digestion. **The Meal of Consolation is not in any way a social event.**

ETIQUETTE OF SHIVA CALLS

Directly following the funeral, family and members of the Jewish community provide *nichum avelim*, comfort to the mourner, by visiting their home for a short amount of time to participate in their grief. Shiva is not meant to be a party and conversation should focus on the deceased. The tendency to make *shiva* a festivity with entertainment, food buffets and socializing is strongly discouraged. Mourners are not obligated to have food or drink available for those who visit. *Shiva* etiquette calls for a deep respect for mourners, leaving them to decide with whom they talk and for how long.

MINYAN AND KADDISH

A gathering of ten Jewish adults form a *minyan*, which is required before the mourner's *Kaddish* may be recited. Friends and family go to the home to enable the bereaved fulfillment of this *mitzvah*.

SHLOSHIM

The second stage of mourning lasts for thirty (*shloshim*) days from the time of burial and is less intense than that of *shiva*. Mourners may return to their regular activities in business and home. However, it is appropriate for mourners to refrain from festive activities such as going to the movies, theater, dances or parties.

AVELUT/SHANAH

The first Hebrew year (*Shanah*) of mourning is often called *Avelut*, Hebrew for lamenting. This period is observed only when mourning ones parents. Reform Jews may recite *Kaddish* for 11 of those months at a daily *minyan* or regularly at Shabbat services. The restrictions on social activities are a matter of personal choice. After the first year, mourners are encouraged to resume all usual social activities.

Yahrzeit

Our prayer after the passing of a loved one is that their memory might be for a blessing. Remembrance is at the heart of Jewish tradition and the formal remembrance of a loved one is done by observing the Yahrzeit (Yiddish for anniversary) of their death.

It is also traditional to observe the anniversary according to the Hebrew calendar, but one is free to observe the secular date as well..

Public observance takes place in the temple, on the Shabbat after the anniversary. The name of the deceased is recited and the Mourner's *Kaddish* may be said if a *minyan* is present. Contributions to charity are also traditional on *yahrzeit* dates.

Before lighting the Yahrzeit candle:

In this quiet moment, I light this light as I remember _____. I will always be grateful for the light of love, joy and compassion that he/she brought into my life. Adonai, help me to use his/her memory to inspire me to live well and to do a little better each day. May I always cherish and reflect to the world all that was admirable

and beautiful in his/her character. Help me, God, to keep my faith that we cannot go where You are not, and to remember that he/she brought into my life.

After lighting the Yahrtzeit Candle:

For remembering a Male: *Zichrono Livacha*, his memory is a blessing.

For remembering a Female: *Zichronah Livracha*, her memory is a blessing.

YIZKOR

Hebrew for 'remembrance,' *Yiskor* is a memorial service held four times a year, but most solemnly on *Yom Kippur*, as the entire community joins together in remembrance of loved ones who have died recently or in years past.

UNVEILING THE GRAVESTONE

An unveiling is a brief graveside ritual held any time after *Shloshim*, marking the formal setting of the deceased's *matzevah*, or gravestone, at the cemetery. A cloth or veil is removed from the gravestone in the presence of immediate family and very close friends, with the reciting of prayers and memorials.

VISITING THE GRAVE

Traditionally, Jews visit graves every *Yahrzeit* and before the High Holy Days. Pebbles or torn blades of grass are placed on gravestones as a sign that members of the family have come to visit and remember.

Hineinu

When God called, Abraham and Moses each responded "*Hineini!*" --- "I am here!" Rashi and others tell us that by "*hineini*" they meant not only that they were present, but that they were ready -- ready to act and ready to do what needed to be done. In the spirit of our ancestors, we want to respond "We are here!" when we are needed.

Hineinu is an endeavor at our Temple to provide services and support to congregants who have faced the loss of a loved one. We hope to expand the ways in which we care for and care about one another during this difficult time.

Guidance on mourning practices, grief counseling resources, support groups, and legal and financial issues is available. There is also a library of books for both [adults](#) and [children](#) on coping with death.

Additionally, a trained congregant will be available to family members of the deceased to help with whatever the family might need. This could include assistance such as visiting with the family at their home or meeting them at the funeral home, helping with errands, arranging transportation for relatives and friends, preparing the house for guests, accompanying the family to services, and referring them to helpful community resources. Ongoing support might also include such things as marking the end of *sh'loshim* with the family, helping them to sort belongings, ensuring that they are contacted periodically - especially around holidays, birthdays and anniversaries, and assisting in ordering a headstone and arranging for an unveiling ceremony. Needs will, of course, vary widely. Our aim is to be present -- *Hineinu!* -- for as much or as little as the family desires.

If you are in need of *Hineinu* services, please contact Sheldon Markowitz at 512-626-0653 or at slmarkowitz.1@att.net.

LEGAL STEPS UPON DEATH*

When someone in your family dies, you will begin the legal process of transferring assets out of their name and into the names of their beneficiaries. You will also need to identify debts owed by the decedent and determine which of those debts needs to be and when the payment should be made.

The Executor under the Will has the duty of marshaling the assets of the decedent, paying debts of the decedent and distributing the assets to the beneficiaries named under the Will. You will need to engage the services of a lawyer to help you with this process; and this is especially true for those folks who have a large net worth.

Let's assume that the deceased loved one has a Last Will and Testament (a "Will"); and let's assume he/she named you as the Independent Executor of his/her Will. Here are most of the important things you will need to do:

1. Death Certificates. Ask the funeral home to provide you with as many Death Certificates as there are known accounts or life insurance policies plus about 5 extra Death Certificates. If the funeral home is in Travis County, it will be able to provide you as many Death Certificates as you request. Expect the funeral home to deliver the Death Certificates to you in about 2 weeks.
2. Probate Information. Contact a lawyer to help you probate the Will. The Travis County Probate Court requires each estate to be represented by a lawyer. Many other surrounding counties do not have this requirement. Generally, you will want to engage the lawyer who was the loved one's lawyer or the lawyer who prepared the Will. Here is a list of information the lawyer (and the accountant) will need to assist you in administering the estate:
 - a. You need to get the names, addresses (and dates of birth if the beneficiary is under age 18) and social security numbers of all of the beneficiaries named in the Will.
 - b. You need to identify all known creditors. If a creditor is a "secured creditor", then you will need to have the loan number and the legal description of the collateral for the loan. (E.G., your mortgage information or your car loan information).
 - c. You will need to make a list of all bank and brokerage accounts (including account numbers and addresses of the bank/brokerage company).

* The information presented in this section is not intended as legal advice in regard to any individual's particular situation. It is intended only as an overview of legal concerns at the time of death. Please consult an attorney for advice in regard to your specific situation.

- d. You will also need to prepare a list of all of the assets the decedent owned including joint ownership or community property assets. The more complete the description, the better it will be. (Note: you ordinarily do not need to make a list of furniture, inexpensive jewelry, or other personal effects.)
 - e. You will also need to provide information regarding prior marriages including names of former spouses and dates of divorce or death of former spouses.
 - f. It is always helpful (and often required) to provide the lawyer with the names of all children by each marriage including dates of birth (and death of children, if applicable) and names of grandchildren and dates of birth in the event a child has predeceased the decedent and has surviving grandchildren of the decedent.
3. Probate Proceedings. You will need to “probate” the Will IF the decedent owned real estate or held other assets in his/her name. Probating the Will acts to transfer the ownership of these assets to the beneficiaries named in the Will. Probate proceedings in Texas are quite simple and inexpensive when (a) there is a Will, (b) the Will appoints an “independent executor” and (c) the Will has a good “self-proving affidavit”. All of these provisions are routine in most lawyers’ wills. A Will executed out of state may not conform with Texas requirements for execution; so, it is a good idea to have out of state wills reviewed by a lawyer for Texas law compliance.
- a. The probate of a Will ordinarily is accomplished within 30 days from the date the Application for Probate is filed with the Probate Court. You will ordinarily appear in court just 1 time; and your appearance and testimony will ordinarily require less than 5 minutes before the judge.
 - b. You will be required to file an Inventory and Appraisement within 90 days from the day you are appointed as the Independent Executor. Your lawyer will prepare these documents based upon the information you have provided to him/her.
 - c. There are “notices” you will be required to give to creditors (especially secured creditors—e.g. your mortgage lender). Your lawyer will prepare these notices with your help.
 - d. There are “notices” that must be given to every beneficiary. Your lawyer will prepare and send those notices for you.
 - e. If the decedent owned property located outside of Texas, you will probably be required to have an “Ancillary Probate” proceeding in those states where the properties are located in order to get title transferred into the names of the beneficiaries.

4. Life Insurance Policies. If there was life insurance insuring the life in the decedent, then you will have to file a claim with the life insurance company to receive the death benefits. Each company has a claim form; and you can obtain the forms by calling the companies.
 - a. Every insurance company will require you provide it with a Death Certificate.
 - b. Every insurance company will require you provide the names, addresses and social security numbers of the beneficiaries.
 - c. You should ask the life insurance company to give you a Form 712—this is an IRS form; and if you have to file a Federal Estate Tax Return, you will have to have the Forms 712 for every policy. So, best advice is to ask for the form when you file the claim. It is no big deal for the life insurance company to give you this form.
5. Retirement Plan Accounts. If the decedent owned IRAs, then you need to know who are the beneficiaries of the IRAs. The beneficiaries are the ones who contact the IRA sponsor to obtain the sponsor's forms for payment of the benefits. You need the advice of your lawyer or your accountant regarding "rollover rights" and "inherited IRA" issues. You can save significant amounts of income taxes with good advice.

If there is an "individual account retirement plan" (e.g. a 401(k) plan), then the beneficiaries will need to contact the plan administrator to get the plan's forms to apply to receive the account balance.

If the plan is a "defined benefit pension plan", the beneficiaries will also need to discuss death benefits under the plan .

You may need the assistance of a "benefits lawyer" to help you with making these claims. If you do not know the name of the beneficiaries under the Plan documents, then the Executor can request that information from the plan administrators.
6. Estate Tax Returns. If the estate exceeds \$5,000,000 (for those who die in 2011 and 2012), a Federal Estate Tax Return will be required. Your lawyer or your accountant or both of them can help you with this filing. All of the information set out in the paragraphs above will be required to complete this tax return.
7. Joint Tenants with Right of Survivorship. If the decedent owned accounts which have the words "joint tenants with right of survivorship", those accounts or assets automatically are owned by the other joint tenant(s) and no probate is required. However, these accounts/assets are part of the decedent's "estate tax estate"—and so are retirement plan accounts and life insurance policies. Many folks are under a misunderstanding of what assets are included in the "estate tax estate" for estate tax purposes.
8. Intestate Proceedings. When a person dies without a Will, he/she is called an "intestate". If he/she owns assets that need to be administered, then the administration of that person's estate becomes much more complex (and

more expensive). You will need to contact a lawyer immediately following that person's death in order to get the legal processes started in the administration of that persons' estate.

9. Lost Wills. If you cannot find the original will, then the Texas law presumes that the decedent destroyed the Will and thereby cancelled it. This presumption can be rebutted and a copy can be proved and admitted to probate. The cooperation of the entire family is extremely helpful. The point of this is: keep the original Will in a place where it can be found once the testator dies.

Temple Beth Shalom Library Books for Children

Abraham, Michelle Shapiro. Where Is Grandpa Dennis? 2009. Ages 4-8.

This book is about a young girl learning about her Grandpa Dennis, the man for whom she was named but never knew. Mother and daughter share about Grandpa who died when mom was in high school. When Devorah asks, "Where is Grandpa Dennis?", mother explains the many ways her father continues to be present in her life. Mom says, "Different people believe different things. I think that a person's soul lives on after they die." Beautiful illustrations accompany this tender story.

Ferber, Brenda A. Julia's Kitchen. 2006. Ages 9-12.

Eleven year old Cara is sleeping over at a friend's house the night her mother and sister die in a house fire. Only dad survived and he is lost in grief and unavailable to answer her questions. Cara struggles with her grief and gets help from her Bubbe and Zayde and from creating a family scrapbook. But her healing finally comes with her decision to continue her mother's home-based cooking business - Julia's Kitchen. This powerful book is filled with hope and a resilient spirit.

Zalben, Jane Breskin. Pearl's Marigolds for Grandpa. 1997. Ages 3-8.

This is a beautifully illustrated story about a young girl coping with the death of her grandfather by remembering all the things she loved about him. She discovers a way to keep her grandfather's memory alive by bringing life to marigolds as he did every year. This book includes information about funeral customs of Judaism and four other religions. The book is short, simple, and reassuring.

Temple Beth Shalom Library Books for Adults

Coryell , Deborah Morris. Good Grief: Healing Through the Shadow of Loss.

This book is written by a grief educator. It links grieving and loving. This compassionate guide gives inspiring examples of how embracing our losses allow us to connect to other people. The premise is that we heal grief by learning how to continue to love in the face of loss.

Diamant, Anita. Saying Kaddish: How to Comfort the Dying, Bury the Dead and Mourn as a Jew.

This is a beautiful, informative book that explores why and how we say Kaddish. It is for those who are mourning as well as those who wish to comfort the mourners. It is a great resource for understanding Jewish mourning.

Didion, Joan. The Year of Magical Thinking.

This is a beautifully written memoir by a wonderful writer who explores her response to the loss of her husband. It describes her experiences as she moves through the year following her husband's death and shares an intimate view of grieving from the inside out.

Ginsburg, Genevieve Davis. Widow to Widow: thoughtful, Practical Ideas for Rebuilding Your Life.

As the title suggests, this is a book written for women who have lost their husband. The author approaches widowhood as another cycle in life. It explores the wide range of issues that are experience, both large and small, when a husband dies.

Grollman, Rabbi Earl A. Living with Loss, Healing with Hope: A Jewish Perspective.

This is a very compassionate book that is filled with words of consolation. It focuses on grief, mourning, healing and recovery, building a new life, and includes a ritual guide for the bereaved. Most of the book is written in a poetic way and weaves in quotations from sacred texts and Jewish writers.

Grollman, Rabbi Earl A. Living When a Loved One Has Died.

This is a lovely book that focuses on the feelings of the person who has sustained a loss. It is about grieving as a natural, universal phenomena. The book provides comfort which can assist people in healing in their own personal way.

Hickman, Martha Whitmore. Healing After Loss: Daily Meditations for Working Through Grief.

This book provides daily meditations for working through grief. Each day of the year contains suggestions for something to do that day.

Holland, Debra. The Essential Guide to Grief and Grieving.

This is a guide to coping with loss and finding hope in the future. It provides simple survival strategies for survivors. It also has several chapters on life's losses other than death.

Kubler-Ross, Elisabeth and Kessler, David. Life Lessons.

This is a book with a spiritual message about what the dying can teach us about life. This is a book with many case histories and personal experiences the authors share that focus on death and how precious life is.

Kushner, Harold S. When Bad Things Happen to Good People.

This is a classic book that was written by Rabbi Kushner after his young son was diagnosed with a degenerative disease. It is his exploration and understanding of why things happen and how God fits into the equation.

Myers, Edward. When Parents Die: A Guide for Adults.

This is a sensitive guide with practical advice on coping with the death of a parent. It discusses family and personal changes that arise from experiencing this loss. It also has individual chapters on losing a parent suddenly or through a chronic slow decline.

Olitzky, Rabbi Kerry. Grief in Our Seasons: A Mourner's Kaddish Companion.

This book was written with the intent of being a companion of comfort for the person saying Kaddish. It reflects the Jewish tradition of studying sacred texts while mourning. It is divided into eleven major sections that reflect aspects of mourning and provides readings from sacred Jewish texts that provide comfort and inspiration.

Rando, Therese. How to Go On Living When Someone You Love Dies.

This is a guide to mourning: to understanding grief, taking care of yourself, accepting the help of others, resolving unfinished business and talking to children about death. It encourages people to learn to grieve in their own ways.

Redfern, Suzanne and Gilbert, Susan. The Grieving Garden: Living with the Death of a Child.

This is a book in which 22 parents share their perspective on the issues and pertinent questions that come into the lives of parents who have lost a child. This is a book that provides the company of others who have grieved the loss of a child.

Sanders, Catherine M. How to Survive the Loss of a Child: Filling the Emptiness and Rebuilding Your Life.

This is a book written by a psychologist who herself has lost a child. It provides information about the grief process to the bereaved parent as well for family members, friends and caregivers on how to relate to a person who has just lost a child.

Schaefer, Gerald and Bekkers, Tom. The Widower's Toolbox: Repairing Your Life After Losing Your Spouse.

This book is a description of the first author's personal experiences in recovering from the death of his wife. It is written in conjunction with a psychotherapist. The authors have the perspective that men and women tend to mourn the loss of a spouse in different ways.

Schiff, Harriet Sarnoff. The Bereaved Parent.

This is a classic book for parents whose child has died—and for all who want to help them. The author is also a parent who has lost a child and understands the complex ramification of the tragedy—how it affects parenting other children, the marriage and all the intense emotions that come with such a horrible loss.

Wray, T. J. Surviving the death of a Sibling: Living Through Grief When an Adult Brother or Sister Dies.

There is surprising little written on the death of a sibling. Somehow people don't fully acknowledge how difficult it can be to lose a brother or sister. This book looks at the feeling states of grief as they apply to siblings.