

TEMPLE B'NAI ISRAEL'S GUIDE TO JEWISH FUNERAL PRACTICES



Introduction

Death is the final chapter for all who live – it is inevitable. It is a tragedy whenever it occurs, not only for the immediate family and friends, but for all of us, because we recognize the lost potential and contributions of the deceased.

We have lived as Jews, and it is fitting and proper that we should be able to die as Jews. We are the beneficiaries of the wisdom and psychological insights of those who have shaped our traditions. It was their understanding of the needs of the living when facing death and mourning that was passed down to us in our present customs and practices surrounding death, dying, and mourning.

The following pages provide a guide and offer information and suggestions on the mechanics of funeral and mourning arrangements. They focus as well on the needs of the mourners when death occurs. This booklet is not intended to establish a single practice; neither Orthodox, Conservative, nor Reform. Rather, it offers some background and recommendations for preserving physical and spiritual well-being during a trying time. It is specifically designed to help members of Temple B'nai Israel in facing bereavement, understanding Jewish funeral practices, and making arrangements for a loved one's funeral and burial. The ultimate decisions are yours.

The time of bereavement is not the time to begin planning for an emergency, or for family members to make difficult decisions; advance planning will eliminate many of the burdens of the death of a beloved. Preparation of a will should be the first step; advance purchase of a gravesite and selection of a casket are other important steps. We strongly advise you to give some consideration now, while you are strong and vital, to your own death and to that of your loved ones. For information on planning ahead, please see Section 7.12 of this booklet.

A Jewish funeral is a sacred rite and should be invested with both dignity and simplicity as taught by Jewish tradition. The Jewish way of dealing with death is one part of a larger philosophy of life in which all persons are viewed with dignity and respect, and emphasizes a celebration of life. Our people believe that, even after death, the body, which once held a holy human life, retains its sanctity. Our sages have compared the sacredness of the deceased to that of an impaired Torah scroll which, although no longer useable, retains its holiness. In Jewish tradition, therefore, the greatest consideration and respect are accorded the dead.

Jewish customs and tradition have endowed funeral and mourning practices with profound religious significance. To this end, Jewish funerals avoid ostentation; family and visitors reflect in dress and deportment the solemnity of the occasion; flowers and music are not customary; embalming and public viewing are also not customary; and interment traditionally takes place as soon as possible after death.

A *Hevra Kadisha* (holy society) consisting of volunteers who aid the bereaved and ensure that appropriate practices are followed, traditionally supervises funerals in Jewish communities. Among the duties of the *Hevra Kadisha* is the preparation of the body, which is a highly valued *mitzvah*. It is an act of kindness performed without ulterior motive, for the dead cannot repay this service. When a member of a community dies, it is the community's responsibility to

lovingly assist the deceased's family in this final act. In some communities where there is no *Hevra Kadisha* this duty is carried out by funeral homes which observe Jewish customs and traditions.

There is a Jewish maxim that states, “Thou shalt hope!” It is the phenomenon of hope that motivates people to life, its preservation, and its enhancement. It may indeed be the fundamental Jewish commandment. In talking about death and grief, we should remember that death is a termination, a cessation of life, while grief is a process. When we speak of grief as a process, we should understand that everything in life is a process toward growth, understanding, and acceptance.

Just as one has a right to life, so too does a person have a right to death. The *Talmud* tells a story of Rabbi Judah who was old and infirm. His disciples gathered outside his house and prayed loudly for the restoration of his health. Rabbi Judah’s servant took a pitcher and threw it from the window so that it smashed on the ground. Its noise was a profound reminder that one should not pray for the continuation of life when hope has ended.

Life is precious, and while there is reasonable hope, one should do everything to maintain life, but no longer than is proper. A dying person should be regarded as a living being in all respects, and should be accorded the same dignity as when in the bloom of life. The dying should not, if possible, be left alone. We should do whatever we can to ease the last moments of the dying by offering our comfort and strength.

1. Role of the Rabbi

1.1 Rabbinic Consultation - Families should consult the Rabbi in times of illness, particularly those illnesses that could conceivably lead to death, and as soon as possible when death occurs.

1.2 Rabbinic Guidance - Any questions regarding funeral arrangements and periods of mourning should be referred to the Rabbi for guidance.

2. Roles of the *Hevra Kadisha* and Funeral Director

2.1 *Hevra Kadisha* – Temple B’nai Israel currently does not have a *Hevra Kadisha*. However, it does have a Funeral Practices Committee which is available for assisting bereaved families in arranging for the funeral according to Jewish tradition. Please contact the Temple office, the Rabbi, or the President of the congregation for names and phone numbers of the Committee contact persons. Support and assistance will be promptly provided.

2.2 Funeral Directors - Funeral directors may be used in lieu of the *Hevra Kadisha* if they observe Jewish customs and traditions.

3. When Death Occurs

When death of a loved one occurs, we are often emotional and vulnerable. Jewish tradition encourages us to work through its structure to accept the finality of life and the moving out of one door and through another. “Then shall dust return to the earth as it was, and the spirit shall return unto God who gave it.” (Ecclesiastes 12:7)

3.1 Time of Funeral/Burial – Jewish tradition encourages burial, when possible, within 24 hours of death. If it is not possible to arrange for a funeral and burial within one day, it is recommended that the funeral and burial take place as soon as possible following the death, so that the next period of mourning can begin. An example of an appropriate time to briefly delay funeral arrangements is to honor the Sabbath or other Jewish holy days or to permit immediate relatives traveling long distances to be present. It is recommended that all aspects of funeral arrangements be governed by the principles of *K’vod Ha-met* (respect for the deceased) and simplicity. It is very important that the Rabbi be contacted before setting the time of the funeral service.

3.2 Shmirah (Guarding) – Customarily, in our tradition, the deceased is not left alone prior to burial. A *shomer* (guardian) remains with the body from the time of death until burial. As such, hospitals should be asked to avoid disturbing the remains until the arrival of a *shomer*. Normally, *shomrim* are members of the family, friends of the deceased, or members of the congregation. Psalms are usually recited by the *shomrim* while attending to the body. At the request of the family of the deceased, the Temple’s Funeral Practices Committee will coordinate the assignment and schedule of *shomrim*.

4. Aninut - Time Between Death and Burial

4.1 Autopsies and Organ Donation - The practice of routine autopsies is contrary to Jewish custom, since autopsies are viewed as a desecration of the body. In most cases, when an autopsy is recommended, the family can refuse.

In cases where the law requires an autopsy, it should be carried out under the supervision of a Rabbi who is familiar with the procedures. Where an autopsy will be helpful to save the lives of others suffering from maladies similar to that of the deceased, and in cases of certain hereditary diseases when it safeguards surviving relatives, an autopsy, similar to an organ donation, may be viewed as an example of *k’vod ha-met* which brings healing to the living. Thus, an autopsy or willing certain organs or tissues is permissible and can be considered a *mitzvah*.

4.2 Embalming - According to Jewish tradition embalming, which slows the body’s return to the earth, is not permitted. Embalming should be avoided unless required by civil law, such as, when the body must be transported across state lines.

4.3 Cremation - Cremation is historically avoided in Jewish tradition where possible. However, if the body is cremated the ashes may be interred in a Jewish cemetery, but the interment is usually private. The ashes should be placed in an urn and the urn should be placed in a casket with an opening so the ashes may eventually come in contact with the earth.

4.4 Taharah (Ritual Cleansing) - Traditionally the deceased is cleansed according to prescribed ritual as an expression of respect. Since Temple B'nai Israel does not have a *Hevra Kadisha*, and its Funeral Practices Committee does not wash or dress the deceased prior to burial, this *mitzvah* should be performed by a Jewish funeral director, or a non-Jewish funeral director who is conversant with Jewish law and the traditions surrounding preparation and burial of the body. A Rabbi should certify to the proficiency of the non-Jewish funeral directors who perform these services.

4.5 Tachrichim (Shroud and Burial Attire) – Normally, in Jewish tradition, the deceased is buried in a plain white shroud so as to demonstrate the equality of all. In addition, a Jewish male is customarily buried wearing a *kipah* and his own *talit* with the fringes cut to show it will no longer be used.

4.6 Aron (Casket) - To avoid interference with the natural process of "returning to the earth," Jewish tradition stresses that the casket be made entirely of wood. Again, to demonstrate the equality of all, a plain casket without ornate carvings is preferred. As a symbol of oneness with Israel and the Jewish people, soil from Israel is typically placed into the casket.

4.7 K'riah (Rending the Garment) - Mourners for parents, a spouse, children, or siblings traditionally participate in the rite of *K'riah*, usually just prior to the funeral service. This rite consists of tearing a visible portion of clothing (lapel, pocket, or collar, for example). The torn garment is worn throughout the seven-day mourning period (*shivah*). In lieu of tearing a portion of clothing, a black ribbon, usually provided by the funeral home, may be cut and worn by the mourner. The tearing for parents is on the left side over the heart and for all other relatives on the right side.

4.8 Onen (Bereaved Person) - Between the time of death and the funeral, an immediate family member of the deceased is called an *onen*. The *onen* is exempt from the performance of all affirmative religious obligations, such as reciting the three daily services or putting on *tefillin* during the time period between death and burial. The *onen* is forbidden to drink wine, eat meat, or indulge in luxuries. If the time period between death and burial should occur on a Shabbat or a festival, the *onen* is permitted to eat meat and drink wine and is obligated to fulfill all *mitzvot* except sexual obligations with a spouse. The reason for these proscriptions is twofold. First is the principle that the bereaved is obligated to attend to the needs of the deceased; there should be nothing to distract someone from these obligations. Second, it is considered a breach of respect for the deceased to do anything but attend to the deceased. Hence, a mourner is not required to perform religious obligations. The exemption need not apply when organized groups or commercial firms take care of burial needs, and the participation of the family is minimal. The solace and comfort derived from prayer and the performance of *mitzvot* would suggest that we should encourage such observances. The customs pertaining to the time period between death and burial, as well as all the customs of mourning, apply to the seven specific relatives: spouse, father and mother, son and daughter, brother and sister.

5. The Funeral

5.1 Services - Funeral services may be held in the synagogue, in a funeral home, or at the gravesite. The funeral service is usually brief and simple, typically consisting of the chanting of psalms, the traditional memorial prayer, and a eulogy honoring the deceased.

5.2 Viewing – Open casket funerals are contrary to Jewish tradition.

A private viewing by a member of the immediate family, usually to identify the body, is sometimes done but is discouraged.

5.3 Pallbearers - At a funeral, the casket is borne from the funeral service to the gravesite by family or friends (pallbearers) selected by the mourners. Typically, there are six or more pallbearers. Additionally, honorary pallbearers, who do not actually touch or carry the casket but walk alongside, may be named by the family.

5.4 Fraternal Ceremonies - Fraternal ceremonies which interfere with the solemnity of the Jewish funeral service are discouraged. If a fraternal service, such as the Mason's, was the wishes of the deceased, it should be performed prior to the Jewish service and should be brief.

5.5 Carrying the Casket - The pallbearers customarily stop a number of times while carrying the casket to the grave. The mourners, family, and friends follow the casket as a mark of respect.

5.6 K'vurah (Burial) - In traditional practice, the casket is lowered into the earth and the grave filled, until a mound is formed over the casket. The *Kaddish*, the prayer recited in memory of the dead (which, incidentally, does not mention the word death, but rather magnifies and sanctifies God's name), is recited at the grave after burial is completed.

5.7 Leaving the Cemetery - It is customary for the mourners to pass between two rows of people in attendance to receive traditional expressions of consolation. After burial, washing one's hands when leaving the cemetery or before entering the house of mourning is also traditional.

5.8 Non-Jewish Spouse Buried in a Jewish Cemetery - As a rule, non-Jews may not be buried in a Jewish cemetery. However, Reform Judaism does permit the burial of non-Jewish immediate relatives (usually defined as a spouse, parent, or child) of Jews in Jewish cemeteries, although no non-Jewish religious burial service may be used and no non-Jewish religious symbolism may be displayed during the funeral or on the tombstone or marker.

5.9 The Memorial Candle – Upon returning from the memorial service or interment, a seven-day memorial candle, usually provided by the funeral home, is lit at the home of the bereaved. It should be lit by a mourner as a symbol of the light the deceased brought to friends and loved ones during life. It recalls the biblical teaching, “the human spirit is the light of the Eternal.”

6. *Aveilut* - The Mourning Period

6.1 Who is Obligated - Mourners are those whose parent, spouse, child, or sibling has died.

6.2 *Shivah* (Initial Period of Mourning) - *Shivah* is the seven-day period of intensive mourning observed by the immediate family of the deceased beginning on the day of the burial. The first three days (mourning) are considered the most intense, followed by the next four (bemoaning). During the entire *shivah* period mourners are encouraged to stay away from work or school, and to remain at home. It is a time to contemplate the meaning of life and the manner in which adjustment will be made to the death of the beloved.

Brief memorial services are usually held each evening in a home where *shivah* is being observed. Public mourning observances are suspended on the Sabbath in view of the belief that the sanctity and serenity of this day supersedes personal grief. Mourners are permitted, and encouraged, to attend Shabbat services but they are not given an *aliyah*, do not conduct services, and they do not display the *k'riah* publicly. The major festivals (i.e., Sukkot, Pesach, and Shavuot) terminate *shivah*. Since Judaism teaches that the feeling of loss of a human life is not limited to the deceased's family alone, but is shared by the entire community, it is customary for the name of the deceased to be recalled at the Shabbat service after the funeral.

It is also customary for family and friends to arrange for a *seudat havra'a*, a condolence meal, which traditionally includes round foods such as eggs, which are symbolic of the cycle of life, to be served the mourners at the house of mourning upon their return from the cemetery; for mirrors in the *shivah* home to be covered; for a seven-day memorial candle to be kindled; for the mourners to refrain from wearing leather shoes; and for males to refrain from shaving. In ancient times, mourners sat on the floor to experience discomfort. Today, we reflect that experience by sitting on lower or harder chairs without cushions. Mourners shall not deem themselves as hosts who are obligated to serve their visitors during the mourning period. Temple B'nai Israel's Funeral Practices Committee is prepared to conduct the memorial services held each evening in the home where *shivah* is being observed. The Temple maintains a *shivah* kit comprised of memorial prayer books and *kippot*.

6.3 *Shloshim* (The First 30 Days) - During the 30 days following burial, after the observance of *shivah*, mourners return to work and activities but refrain from public entertainment or social activities. The *k'riah* is customarily worn during the first 30 days. In place of home services, mourners participate in synagogue services and recite *Kaddish* at those services when a *minyán* is present.

6.4 *Shanna* (Twelve Months: The Duration of the Mourning Period) - Mourners for deceased parents attend services to recite *Kaddish* for 11 Hebrew months, and continue to refrain from public celebratory activities for the full 12 months. Other mourners often choose to say *Kaddish* during this period as well.

6.5 *Yahrzeit* (Anniversary of Death) - The *Kaddish* is recited each year on the Hebrew calendar anniversary of death. It is customary to light a *yahrzeit* (24-hour burning) candle on the anniversary.

6.6 *Yizkor* - Memorial prayers - The *Yizkor* is recited on Yom Kippur, Sh'mini Atzeret, the eighth day of Pesach, and the second day of Shavuot. Some Jews follow the custom of lighting a *yahrzeit* candle on each of these occasions, others only on Yom Kippur.

7. Miscellaneous

7.1 *Kohanim* - Priests - There are special provisions related to the attendance of *kohanim* at a funeral. Generally, a *kohain* may only attend the funeral and burial of his immediate family as he is otherwise forbidden to come near a corpse.

7.2 Flowers – Flowers, a symbol of celebration, are not customary at a Jewish funeral or in the home of mourning. Friends and associates of the deceased who wish to express condolences should be encouraged to contribute to a *Tzedakah* Fund important to the deceased or the family in lieu of flowers.

7.3 Condolence Calls - Condolence calls to comfort the mourner should be made after the funeral and during the *shivah* period, except on Shabbat.

7.4 Limbs - Limbs must be buried, if not interred previously, with the rest of the body. If organs are to be used for transplantation, the rest of the body must be buried promptly. If willed to an organ bank, then the remainder of the body is to be buried. Burial is required of limbs removed from a patient who survives.

7.5 Miscarriages - Burial may be required for fetal remains.

7.6 Stillborn - We should rely upon the local custom and the local Rabbi's understanding of the situation involved as well as the decisions of the Central Conference of American Rabbis. Burial is required.

7.7 Adar - The *yahrzeit* of a person who died during the month of Adar in a regular year is observed in a leap year during Adar I. Similarly, there are other special cases involving the *yahrzeit* of a person who died on the 30th of Marcheshvan, Kislev or First Adar, all of which are dates which do not occur every year. In all such circumstances, the Rabbi should be consulted to determine the correct *yahrzeit* date.

7.8 Intermarriage - A Jew who has married a non-Jew is allowed to be buried in a Jewish cemetery, as is the non-Jewish spouse (see section 5.8). However, if the Jew who is intermarried is to be buried in a cemetery of another faith group a Rabbi may not officiate at the funeral. This does not hold true if one is to be buried in a non-sectarian cemetery, in which case the Rabbi may officiate.

7.9 Suicide - A suicide considered to be the result of mental illness does not disqualify a Jew from burial in a Jewish cemetery. Based upon the Rabbi's knowledge of an individual who has committed suicide, the Rabbi determines if burying the individual in a Jewish cemetery is appropriate.

7.10 Unveiling - There is no required formal rite. If a ritual service is conducted, it may be anytime after one month has passed. Often it is conducted close to the first *yahrzeit*.

7.11 Synagogue Plaques - Temple B'nai Israel has memorial boards in the sanctuary displaying plaques with the names of deceased members. A light is lit next to the name each year on the Hebrew date on which the *yahrzeit* falls, as well as immediately prior to the four traditional *Yizkor* services (see 6.6 above) when they are held in the synagogue. Arrangements may be made to purchase plaques.

7.12 Pre-Planning – A significant portion of pre-planning is the advance purchase of gravesites and the selection of a casket. Providing designated relatives with vital information to direct the decisions and allow the family to follow the tradition and wishes of the deceased is sensitive and wise. The Union of Reform Judaism's Department of Family Concerns has published a booklet titled "A Time to Prepare". This 100-page workbook is designed to help individuals and households anticipate many of the decisions that must be made in anticipation of death and after a death occurs. It can be ordered at www.urj.org/jfc/resources. Information that will be needed on hand at the time of death includes:

- Full name of the deceased
- Hebrew name, Hebrew name of father and mother
- Whether the deceased is a Kohain, Levi, or Yisrael
- Date of birth and location of birth certificate
- Place of birth
- Mother's maiden name
- Social Security number and where card is kept
- Location of will, legal advisor's telephone number
- Life insurance agent's telephone number
- Life insurance policy numbers and where policies kept
- Location of safe deposit box, key, and who has access
- Bank account numbers - checking and savings and where kept
- Securities information and where securities kept
- Cemetery plot deed/location
- Real estate and how title is held
- Military service and where discharge papers kept
- Rabbi to be notified
- Funeral home choice

8. Cemeteries

8.1 Jewish Cemeteries – What Makes a Cemetery Jewish? - The cemetery comprises a specific set of Jewish traditions and customs connected to the burial of the dead. Known in Hebrew as "*bet kevarot*," place of the graves, and "*bet olam*," house of eternity, the land of the cemetery is usually considered holy and a special ceremony may take place on its inauguration. *The Jewish Way in Death and Mourning* by Maurice Lamm offers the following criteria for determining a proper burial place for Jews:

- The purchase contract should stipulate that the area of the plot is designed exclusively for Jews (see 5.8 for the latest URJ policy).
- Burial rights must be permanent.
- The cemetery corporation is not permitted to exercise any authority with regard to the removal of the remains from any grave.
- All facilities for Jew and non-Jew must be absolutely separate with separate entrance gates, and with each section fenced completely. This fence may be comprised of low hedges completely separating a Jewish section of a cemetery from a non-Jewish section. As such, a Jewish cemetery need not be a stand-alone cemetery but may be part of a secular cemetery provided it is properly separated.

8.2 Outer Burial Container – Most cemeteries on the Eastern Shore require an outer burial container, that is, a concrete lining of the grave so as to preclude the possibility of a sinkhole opening over the grave. To avoid interference with the natural process of "returning to the earth," holes should be cut into the bottom of the liner.

8.3 Grave Markers – Jewish law requires that the grave be marked, but neither the type of marker nor the inscription itself is specified. Cemeteries have varying requirements about size and placement of such markers, with many cemeteries permitting only flat markers. Inscriptions usually include the name of the deceased in Hebrew and English as well as the date of birth and the date of death.

8.4 Local Cemeteries – The following information concerning some local cemeteries on the Eastern Shore does not constitute an endorsement by Temple B'nai Israel, but is included purely for informational purposes. The information was accurate as of May 2008 but may no longer be so.

Additionally, there are numerous Jewish cemeteries in the Baltimore/Washington area and one in Annapolis. If you would like the names of these cemeteries please contact the Temple B'nai Israel Funeral Practices Committee.

Jewish Cemeteries:

- Beth Israel Cemetery – Salisbury, MD
- Crumpton Cemetery (consecrated Jewish section) – Crumpton, MD
(about 12 miles east of Chestertown, on route 290)

Non-Jewish, Non-Sectarian Cemeteries:

- Stevensville Cemetery – Stevensville, MD
(adjacent to route 50/301 westbound)
Standing headstones are normal.
Grave sites cost \$650 each.
A concrete vault must be used.
Cost of the vault is \$1000.
- Woodlawn Memorial Park – Easton, MD
(route 50 across from Tuckaho Steam Park)
Flat markers only. Cost from \$900 to \$2,400 depending on size.
Grave sites cost \$1,000 for a single, \$1,800 for a double.

A concrete vault must be used.

No Sunday burial due to the fact that their diggers do not work on Sunday.

- **Oxford Cemetery – Oxford, MD**

(Oxford Rd. just before town)

Perpetual maintenance is included. They will buy back unused sites.

No headstones, flat markers at the foot, only. Cost from \$500 and up.

Section 7 – section with many Jewish graves.

Grave sites cost \$500 for a single, \$900 for a double.

Section 9 – new section recently opened, closer to the water than Sec. 7.

(One Jewish family has already purchased 2 graves in this section.)

Graves cost \$750 each. If you purchase 4 graves you can install an up-right family name monument. Sites closer to the water cost \$1,000.

Grave opening costs about \$700.

A concrete vault must be used.

9. Funeral Homes

The following information concerning some funeral homes does not constitute an endorsement by Temple B'nai Israel, but is included purely for informational purposes.

9.1 Jewish Funeral Homes – There are no Jewish Funeral Homes in the local area. The closest Jewish Funeral Homes are:

- Schoenberg Memorial Chapel, Wilmington, DE 302-762-0334
- Levinson & Bros., Baltimore, MD 410-653-8900

9.2 Non-Jewish, Non-Sectarian Funeral Homes – One non-Jewish Funeral Home has been used by a number of Jewish families who have buried loved ones in the local area, primarily in the Oxford Cemetery, Oxford, MD and in the Beth Israel Cemetery, Salisbury, MD. That funeral home is Fellows, Helfenbein & Newnam. They are located on Harrison St. in Easton (410-822-3131), Shamrock Rd. in Chester (410-643-2226), and Liberty St. in Centreville (410-758-1151). They also have a facility in Salisbury. Fellows, Helfenbein & Newnam is sufficiently knowledgeable to do a Jewish style funeral. In accordance with an agreement they have with Schoenberg's in Wilmington, they can, at additional cost, do a Jewish funeral. When using a non-Jewish, non-sectarian funeral home it is advisable to consult with the Rabbi as to the proficiency of the non-Jewish funeral home to perform the services.

Appendix A – TBI Summary List to Help the Bereaved

This is a brief summary of the key steps to take when a loved one dies. Please refer to the booklet or contact a Rabbi for additional information.

- Contact authorities (if death occurs at home)
- Obtain death certificate and have body transferred to funeral provider
- Make key funeral (or memorial) service and burial decisions
 - Design funeral service with Rabbi
 - Select funeral service site
 - Select casket (if not done during pre-planning)
 - Select pallbearers
 - Burial property purchase and maintenance (should be done during pre-planning)
 - Children's attendance
- Private viewing (if desired)
- *Shmirah* (sitting with the body until burial), if desired
- *Taharah* (ritual washing of body), if desired
- *K'riah* (rending garment or ribbon)
- Funeral service (memorial service when there is no possibility of burial)
 - Eulogy
 - *Eyl Maleh Rachamim* prayer (traditional memorial prayer)
 - Other readings (as desired)
- Interment service
 - *Kaddish*
 - Burial of casket
- *Seudat havra'a* (meal following service)
 - Wash hands
 - Round foods
- Mourning
 - *Shivah* (immediate family)
 - *Shloshim* (30 days)
 - *Aveilut* (the totality of shivah, shloshim, and shanna; for parents only)
- Provide for grave marker
- Unveiling ceremony – after Shloshim and Aveilut
- Remembrance
 - *Yahrzeit*
 - *Yizkor*

PERSONAL PLANNING GUIDE

ESTATE INFORMATION

LEGAL ADVISOR Name _____

Phone Number _____

Will is kept _____

LIFE INSURANCE COMPANY _____

AGENT _____

Phone Number _____

Policy Numbers 1. _____

2. _____

3. _____

Policies are kept _____

HEALTH & ACCIDENT INSURANCE _____

AGENT _____

Phone Number(s) _____

Policy Numbers 1. _____

2. _____

SAFE DEPOSIT BOX Location _____

Number _____

Key is Kept _____

BANK ACCOUNTS

Account Number(s)

Location

Checking

Savings

Location of Records

REAL ESTATE Location

SECURITIES are Kept

PERSONAL PLANNING GUIDE

IMPORTANT RECORDS

MILITARY SERVICE Branch

Dates

Service No.

VA Claim No.

Gov't Insurance No.

Discharge Papers are Kept

CEMETERY PROPERTY Name

Deed Number

Location

Number of Spaces

FUNERAL CHAPEL Name

Letter on File

RELATIVES AND CLOSE FRIENDS who should be notified

Name

Address

Telephone Number

PERSONAL PLANNING GUIDE

FUNERAL , EULOGY and NEWSPAPER INFORMATION

INSTRUCTIONS CONCERNING FUNERAL SERVICE and BURIAL

Rabbi

INFORMATION NEEDED FOR NEWSPAPER AND EULOGIES

Full Name

Place of Birth

Date of Birth

Schools or Colleges Attended

Degrees or Honors Won

Profession or Place of Work

Length of Service with Company

Armed Services Record

Notable Achievements

Membership in Clubs, Lodges, Fraternal Orders, etc.

Additional Data

Children's Names

Grandchildren's Names

Great-Grandchildren's Names

Memorial Donations May be Made to