



## The Jewish Funeral

By doing away with the expensive overhead involved in having a funeral chapel and building, *Chesed v'Emet* is able to offer the community reasonably priced funerals without sacrificing the dignity and quality families deserve and want. -*Chesed v'Emet* offers families quality caskets and burial vaults in addition to personalized and individualized service to the families that have chosen to honor the memory of their loved ones without spending more money than is necessary.



There are many denominations of Judaism such as Orthodox, Conservative, Reform, Reconstructionist, and Humanistic. I don't really don't like using the term "Orthodox" when talking about Jewish funerals. I prefer the term "Traditional." I have found over the years that many people when they hear the word, "orthodox" they imagine things that aren't accurate or that since they themselves (or the deceased) isn't Orthodox, they can't observe the customs of the faith. The following information is based on what a "Traditional" Jewish funeral is. Once these customs are understood, families can make choices that meet their needs. *Chesed v'Emet* serves families of all religious beliefs and will customize a service that is dignified, personalized, and designed to be a meaningful experience.

### *After Death....*

Immediately following a death, the deceased should not, according to Tradition, be left unattended. A *Shomer*, or watchman, stays with the deceased from the time of death until the funeral and burial. It is appropriate for members of the family to stay with the deceased and the custom in many communities is for the family to provide the *Shomer*. *Chesed v'Emet* has people available to serve as *Shomer* and will arrange for this service, if the family wishes.

Traditionally, a mourner is one who is defined as being *Kaddish* related which means they are obligated to observe the rites of mourning for the deceased. Those who are considered a mourner are the spouse, parent, sibling, or child of the deceased. It's important to realize that other family members of the deceased, although not technically considered mourners, choose to observe many of the rites of a mourner because of the close relationship with the deceased. From the time of death until the burial the mourner is considered an *Onen* and is relieved of many of the normal obligations incumbent upon an individual. The main obligation of an *Onen* is to arrange for the proper *Jewish* burial of the deceased.

Besides *Chesed v'Emet*, the first person to be called should be your rabbi or the deceased's rabbi. A time is not set for the funeral until the rabbi has been contacted. The rabbi will do whatever is necessary to change his or her schedule to accommodate the family's wishes, but there are times when that is not possible. *Chesed v'emet* will coordinate a time for the service that allows for the family's needs, as well as the time constraints of the rabbi and cemetery.

Depending upon a congregation's policy, a service may be held in the temple or synagogue. Many people today are opting for services at the cemetery only. It is difficult to predict how many people will attend a funeral, but if the de-



ceased was young, or leaves a large family, or was active in business or social activities, the chances are good that a large number of people will want the opportunity to pay their respects by coming to the funeral. *Chesed v'Emet* has arrangements with many area funeral homes in which a service can be held.

### *The Traditional Jewish Funeral....*

Respect is always shown to the deceased as well as towards the mourners. This is one of the reasons why Traditional Jewish funerals are held so soon after death. It is more respectful to inter the body in a reasonable amount of time, rather than having an unnecessary delay. Of course waiting for relatives to come from a far distance is a respectful reason to delay the burial. This is a decision the family should make in consultation with their rabbi.

Viewing the deceased is not typically a Jewish custom, and Tradition teaches us that it is disrespectful to look at a person who can not look back. Therefore, a Traditional funeral would be one in which the casket is kept closed and there is no viewing, except for purposes of identification by the family. Unless local laws require, embalming, a chemical process of sanitation and temporary preservation, should be avoided. We will advise you if any laws apply that would make embalming necessary.

If the family wishes, *Chesed v'Emet* will contact the *Chevra Kadisha*. The *Chevra Kadisha*, the sacred society, is a group of pious men and women who have taken on the obligation of ritually preparing the deceased. They perform the *Taharah*, which means purification. These people ritually bathe the deceased and then dress the person in *Tachrichim*, shrouds, the Traditional burial garments. (Male members of the *Chevra Kadisha* prepare the male deceased and female members of the *Chevra Kadisha* prepare the female deceased.) Usually made of white, pure linen, the *Tachrichim* symbolize that we are all equal in death. The simple white garment without pockets is physical proof that we take nothing with us when we leave this world and that God judges us on our merits and deeds, not the material wealth we have accumulated.

Tradition calls for a wooden casket, made without metal parts. *Chesed v'Emet* has Traditional caskets ranging from unfinished pine to solid plank mahogany. This again, is something the family will decide upon privately and any casket they select will be the appropriate and correct one.

Funerals usually last about twenty minutes and consist of the recitation of psalms, readings and a eulogy. Prior to or after the services, the mourners perform the ritual of *K'RIAH*, rending of the garments. This ancient custom is symbolic of the tear that's in the mourner's heart. Traditionally the clothing is torn, but many people today use a black ribbon that is attached to the outside of the clothing. When people see the ribbon or the tear in the clothing, it is a sign that that person is a mourner and should greet the mourner and act in an appropriate manner.

The ribbon is worn, or the clothing cut, on the left side of the person if they are mourning the death of a parent. For all other *Kaddish* relatives, the ribbon or clothing is cut on the person's right side. This is to acknowledge that the relationship with a parent is different and therefore we observe the difference by performing the *K'riah* on the side closest to the heart. When we see a person wearing the ribbon, or torn clothes, we should offer our condolences to the mourner, even if we don't know the mourner, or whom they are mourning. As a mourner, people are already uncomfortable and when we see them, if we avoid talking to them, or ignore the fact that they are mourners, this adds to their feelings of loneliness and isolation.



A special prayer is said when the clothing or ribbon is cut. ...*Dayan Ha'emet*, ..."Blessed is the Judge of Truth." This is said because we can not understand, as mortals, God's decrees and judgments. Rather, all we can do is accept those judgments and to acknowledge that God is in control of all life. The ribbon or torn clothing is worn traditionally for seven days, except on *Shabbat*. When mourning the death of a parent, the ribbon or torn clothing is traditionally worn for thirty days. Your rabbi will explain to you what is appropriate in your particular situation.

As with *Shiva*, some festivals and Holidays affect the observance and practice of the *K'riah* and it is suggested you speak with your rabbi for the interpretations as they affect an individual set of circumstances.

### *The Burial...*

The Tradition is that the *Kaddish* prayer is not recited until after the casket has been lowered, and the grave filled. Dating back to Biblical times, the preference for Jewish people has been earth burial, and that custom remains strong today. In some parts of the country, above ground mausoleum entombments are popular and when a family chooses to have entombment, they should check with their rabbi as some are reluctant to officiate at a mausoleum.

The *Chesed Shel Emet*, the ultimate act of love and kindness, is shown to the deceased when the mourners and friends participate in the actual burial. Many people symbolically participate by placing a few shovels of earth onto the casket or vault. Because this is something the deceased cannot do for himself; the deceased can not ask the mourners to do for him; and the deceased can not repay, or even simply thank the mourners for seeing to his proper Jewish burial, this becomes the ultimate, unselfish act of love and kindness. Although extremely difficult and emotionally painful, the actual burial of our dead has been proven to be more beneficial, psychologically, than if the casket was left on top of the grave and the mourners walked away. Participating and witnessing in the burial gives closure to the relationship and affords the mourners an opportunity to do something physical for their loved one for a final time. It also helps to lessen the chance of fantasizing about the death not being real.

After the burial, upon leaving the grave, it is Traditional for those in attendance who are not mourners to form a *Shura*, a double line, facing each other, forming a pathway through which the mourners pass through to receive words of comfort. Since Tradition teaches that we don't offer words of consolation to mourners until after the burial, this provides the first opportunity to express the Traditional words of comfort, "*May you be comforted among all the mourners of Zion and Jerusalem.*" Any kind words of sympathy may be said to the mourners as they pass through the double line. There is an expression in Hebrew that translates, "Words from the heart go directly to the heart," and any expression that is honest and meaningful are more than likely appropriate at this time.

### *Following the Burial...*

There are many customs and traditions, many based on superstition, that surround the returning from the cemetery. Because many of these are just that, customs, it is best to discuss these with your rabbi. Some of the customs many Jewish



people observe are: covering the mirrors in the house of mourning, having a pitcher of water outside the house for mourners to wash their hands, using a different route home from the cemetery, and a whole host of other customs. Your rabbi will be best able to guide you in which of these customs (and the reasons behind them) that will be meaningful for you and your family.

One of the oldest and most important, and meaningful traditions the Jewish people have is that upon returning to the house of mourning following the burial, the community provides the first meal. Eggs or bagels are traditionally served to symbolize the continuity of life. This meal of condolence, called the *SEUDAT HAVRA'AH* was begun in recognition that if left to the mourners' own wiles, they may not eat and would then become ill. Today we know that when we are grieving we are more susceptible to lowered resistance and can have an increase in sickness. Another reason for the community to provide the first meal is to set the tone for the period of *Shiva*. The mourners are not to be "hosting" a party nor are they to be concerned with taking care of other people's needs. Rather, the community is to take care of the mourners.

### *Shiva, the First Period of Mourning...*

*Shiva* means seven and is the period of mourning immediately following the burial. Tradition is that the day of burial counts as the first day of *Shiva*, and continues seven days. Although no public mourning is observed on *Shabbat*, the Sabbath and Holidays count in the seven days. Many festivals affect the observance *Shiva* and your rabbi will be best qualified to explain how they affect a particular situation. For example, some festivals cancel the observance of *Shiva* completely, and some festivals postpone the beginning of *Shiva*. Under special circumstances the observance of *Shiva* is for fewer than the Traditional seven days, and again, your rabbi will be in a position to advise you in your particular situation.

During *Shiva*, mourners remain at home and the Jewish community comes and offers comfort to the mourners. The only time a mourner is supposed to leave the home is on *Shabbat*, to attend services in the Synagogue. During the *Shiva* period, the community comes into the mourner's home and it is there that the three daily (morning, afternoon, and evening) services are held. The *Kaddish* prayer is recited during these services and it is interesting to note how much comfort is derived from the recitation of the *Kaddish* prayer.

The atmosphere in the house of mourning should be one of dignity and one should avoid creating a party atmosphere during *Shiva*. Talk should be centered around the deceased as it certainly is permissible to talk about the deceased. *Shiva* should be a time to remember with fondness, many of the events of which the deceased was a part. Often we think that talking about the deceased and remembering events and happenings will be upsetting to the mourners. Out of our discomfort we avoid talking about the memories we have of the deceased. In fact, the contrary is true. Mourners find comfort in hearing stories about their loved one and although they may "seem" overwhelmed and upset, they would much prefer people talk about their loved one rather than thinking that people have forgotten the person.

It is understandable that we are nervous and uncomfortable when we are in the presence of mourners, or others who are in any emotional pain for that matter. We need to learn how to become more at ease when tragedy strikes those around us. Part of our uneasiness comes from not knowing what to say to a person in grief. More often than not, it's not anything we might say that brings solace to our grieving friends. Rather it is simply our presence that lets people know we care and are concerned for their welfare.



### *Shloshim, the Next Period of Mourning.....*

*Shloshim*, which means thirty in Hebrew, are the thirty days following the burial, with the day of the burial counting as the first day. Usually then, *Shiva* is the first seven days of *Shloshim*. As with *Shiva*, some festivals affect the *Shloshim* period and your rabbi will advise you as to how a festival impacts on a particular situation.

At the conclusion of *Shiva*, *Shloshim* serves as a period of re-entry into the world of the living for the mourner. This is the time when the mourner returns to work or school, and begins to start living without their loved one. During *Shloshim*, the mourner Traditionally avoids music, gaiety, and other forms of celebrations. Your rabbi will help you with specific questions that may arise such as what happens if a previously scheduled wedding or *Bar* or *Bat Mitzvah* occurs during the *Shloshim* period.

### *Yahrzeit...*

The annual anniversary of the death of a person is called the *Yahrzeit* and is Traditionally observed based on the Hebrew calendar. *Chesed v'Emet* sends a reminder in the mail a few weeks before the *Yahrzeit*. The *Yahrzeit* is observed by lighting a twenty-four hour candle the evening before the day of the *Yahrzeit* and most people recite the *Kaddish* and take a few moments of introspection and thought. Most congregations recite the name of the deceased whose *Yahrzeit* is being observed during the *Shabbat* services closest to the date.

### *UnVeiling/Dedication of Marker.....*

Although there is nothing in Traditional Judaism that requires an unveiling or dedication service, most families choose to have some sort of ceremony when the grave marker or headstone is put in place. We are required by Tradition to mark the grave of a deceased and the most common time for this to take place is close to the first *Yahrzeit*. But, Traditionally, any time after *Shloshim* the marker or monument can be set in place. There are some authorities that allow the installation of the marker or monument to take place at the conclusion of *Shiva*.

A *Matzava* or headstone can be as elaborate or as simple as the family wishes, so long as it conforms to the rules and regulations of the cemetery. Most often the person's Hebrew name is inscribed along with the dates of birth and death. Your rabbi will be helpful in having the deceased's Hebrew name correctly inscribed on the monument, as well as helping you prepare an unveiling ceremony if you choose not to have a rabbi officiate. *Chesed v'Emet* can help you select an appropriate memorial for the grave.

### *Visiting the Grave....*

Judaism has taught that mourners should not show excessive grief and should try to avoid deifying the deceased. To this end, cemetery visitation should not be too frequent. Some authorities have said that the first time a mourner can return to the grave is after *Shloshim*, while others say a mourner may visit the grave at the conclusion of *Shiva*.



It is Traditional that when one attends a burial, visiting the graves of others who are buried there is not done. Not visiting other graves is out of respect to the person who is being buried, as well as to the person previously interred. Exceptions to this rule would be if the people have come from a far distance, or to make another trip would be an undue hardship.

### *Selection of a Cemetery...*

Many times a family is faced with a sudden or an unanticipated death and they do not have cemetery property. *Chesed v'Emet* can help you make the necessary arrangements for purchasing a grave. The selection of a cemetery is one that should not be made in haste. There are many factors to be considered before a final choice of a cemetery is made.

Besides the obvious consideration of all the cemetery charges, it is helpful to decide what type of cemetery the family wants. Some, called Memorial Parks, only allow flat bronze markers on the graves and allow no floral decorations other than small, fresh flowers. There are some memorial parks that allow for various types of markers or monuments and floral decorations. Some cemeteries have up-right monuments and allow for floral decorations on the grave. And, some cemeteries have different sections in which families can choose either kind of marker. Another consideration in selecting a cemetery should be whether or not other family members are buried in a particular cemetery. The proximity of the cemetery to where most of the family lives can be another consideration in selecting a cemetery.

Very often, when faced with a sudden or unanticipated death, the family doesn't think in terms of purchasing enough graves for future needs. Because people feel vulnerable at a time of death, they are reluctant to take the advice of those professionals who are trying to help the mourners in making appropriate decisions for themselves. The idea of purchasing a second grave for the surviving spouse makes sense because if not reserved, it may not be available when it's needed.

### *Death Benefits....*

There are benefits that may be available to a family at the time of death and are subject to change. We can help to advise you about the current benefits and whether you or your family qualify and will assist in filing for and obtaining any benefits to which you may be entitled.

Qualifications to receive the *Social Security Lump Sum Death Benefit* was changed in 1981. In order for Social Security to pay the One-time Lump Sum Death benefit, three qualifications must be met. First, the deceased *had to have paid* into Social Security for the minimum number of quarters. This is regardless of whether or not the deceased was receiving Social Security benefits during his or her life. Second, there must be either a *surviving spouse* or *dependent child* to make the claim. And, finally, the surviving spouse, dependent child, or their representative must file an application with the Social Security Administration. The Lump Sum Death Benefit is not an automatic benefit. It must be applied for. The Lump Sum Death Benefit is in addition to any other Social Security benefits the surviving spouse or dependent child may be entitled to. No longer can this benefit be assigned to the funeral home as payment towards the outstanding funeral bill.



Veterans benefits are slightly more complicated, but again, we will help you understand each of the benefits as they may apply to your situation. Where and under what circumstances the death occurs, will determine the amount of the benefit payable by the Veterans Administration.

To qualify, the deceased veteran must have an honorable discharge and had to have served during certain periods as determined by the Veterans Administration. These benefits are paid as a reimbursement to the person who paid the funeral bill. Once again, we will help you file for these benefits.

Qualified deceased veterans, or their spouse or eligible children can be buried in a cemetery maintained by the V.A. In the event the family chooses not to have burial in a National Cemetery, there may be a small reimbursement available towards the cemetery expenses. A flag is provided by the government that can be placed on the casket of an eligible veteran. The family can choose to have the flag draped on the casket or folded and then placed on the casket. The third benefit available to an eligible deceased veteran is a government grave marker or monument. There are a number of markers available and depending upon the cemetery requirement, at least one of the monuments available will be acceptable.

Some people have life insurance or other benefits through their employment or union that are payable upon death. We will assist you in contacting the issuing company and can advise you as to how to go about applying for any benefits that may be available. A note of caution, however, even though a family has an insurance policy it doesn't mean that the policy is still in force at the time of death. Sometimes the policy was allowed to lapse; the policy was cashed in; or if there was provision for borrowing against it, the owner of the policy might have used that option. In any event, the insurance company will advise you at the time of application as to the status of the policy.

### *Preparing for the Future...*

It is not at all unusual for people to plan for their financial future and there are many ways that this planning takes. Life insurance, wills, trusts, and estates are just some of the many vehicles people use to protect their assets. An important part of planning for the future should include the discussion of what you and your family's wishes are for a funeral. This is generally not a conversation most people choose to have, but it is an important one that each of us at some time should have. We have provided an opportunity to fill out a form that you can print that will allow your family to know what your wished are. Completing the form will certainly relieve your family of having to make some difficult decisions at a time when they may be emotionally unprepared to make those choices. *Chesed v'Emet* offers methods of pre-funding a funeral through an insurance policy. This is a sound economic way of guaranteeing a person's wishes. Each state has different rules and regulations that govern how these policies can be established and we will explain how this will affect your situation.

By pre-arranging a funeral through *Chesed v'Emet* you can be assured that your wishes will be carried out as you specifically expressed. In addition, we are able to guarantee that the price you pay in advance, will provide the services you select, no matter when they need to be provided. We have flexible payment programs and will explain in detail how this plan would best fit into your financial planning. *Chesed v'Emet* accepts all pre-funded funeral plans and there is a good chance that at the time of need, the family might receive a reimbursement because our charges are much lower than other funeral service providers.



In today's ever changing economic environment there are times when asset management becomes critically important. Many people need to use the services of nursing homes and sometimes need to apply for various forms of public assistance. In each of these instances, a pre-paid, guaranteed funeral policy from *Chesed v'Emet* can be used to meet the financial restrictions that some of these benefits impose.

Preferences for Services:	Temple	Graveside	Other_____
Preparation:	Taharah	Tachrichim	Clothes
Embalming:	Embalming	No Embalming	
Casket:	Closed	Open	
Type of Casket:	Traditional Wood	Wood	Metal
Wood Preference:	Cherry - Mahogany - Maple - Pine – Redwood – Oak – Walnut - Hardwood		
Protective Metal:	Copper	Bronze	
Vault:	Non-Sealed	Sealed	
Disposition:	Earth	Burial	Entombment Cremation

**IMPORTANT INFORMATION**

Name: \_\_\_\_\_ Phone# \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_



Rudy Lerner, MA LCPC DAPA

Available 24/7 847.577.0856

Date of Birth: \_\_\_\_\_ SS# \_\_\_\_\_

Occupation: \_\_\_\_\_ Type of Industry: \_\_\_\_\_

Highest Grade of Education: \_\_\_\_\_

Veteran: \_\_\_\_\_ Dates of Military Service: \_\_\_\_\_

Branch of Service: \_\_\_\_\_

Spouse's Name: \_\_\_\_\_

Father's Name: \_\_\_\_\_

Mother's Name: \_\_\_\_\_

Next of Kin: \_\_\_\_\_ Relationship: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ ST: \_\_\_\_\_ Zip: \_\_\_\_\_

Other: \_\_\_\_\_

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Comments: \_\_\_\_\_

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