

# Plain Talk

From the Funeral Consumers Alliance of Maryland & Environs (FCAME)

## Committee educates about Jewish funeral practices & offers reduced funeral pricing

By Audrey Sellers

More than 40 synagogues and other organizations affiliated with the Jewish Funeral Practices Committee of Greater Washington (JFPCGW) receive a range of benefits including reduced pricing from ethical funeral homes and a monument dealer in the area.

The JFPCGW, which has been in existence since 1976, has a multifaceted mission. It trains and assists synagogue bereavement and Chevra Kadisha groups, educates others about Jewish funeral practices, provides relevant resources, and contracts with two funeral establishments, Hines Rinaldi and Cunningham Turch, for Jewish funerals under \$2000, as well as with the monument dealer Fram.

You may be asking, "What is a Chevra Kadisha group?" It is a congregational organization that prepares the deceased for burial consistent with Jewish traditions.

Chevra Kadisha groups may arise from an informal collective of volunteers, and more structured groups may mandate training. They may be attached to a synagogue or a funeral home, or act community-wide under a larger Jewish umbrella group.

Either way, they assist the family of the deceased in their time of need and uphold Jewish principles. Members of the Chevra Kadisha may, among other things, do telephone outreach, act as the liaison to the funeral home, work directly with the family of the deceased, or perform the hands-on

ritual washing, dressing, and purification of the body.

Jewish funeral traditions tend to encourage more extensive community support and involvement in the preparation of the body compared to the funerary traditions of mainstream American culture. Jewish tradition mandates that another person be present with the deceased from the time of death to burial, in addition to personal contact

such as the ritual washing of the body.

Before speaking with David Zinner, the Vice President of the JFPCGW and the Executive Director of Kavod v'Nichum and the Gamliel Institute, I imagined that Jewish funeral traditions might be becoming less culturally "relevant" with the secularization of American society. I stand corrected.

Although some bereaved Jews make modifications to better fit the realities of modern life, attitudes towards Jewish funeral practices are actually trending back towards traditional principles, Zinner believes.

That's not to say that changes haven't occurred. Rates of cremation have risen in the Jewish community. Services are often split between multiple locations when families are dispersed. But in the last 50 years, Zinner reports, "There has been a movement to bring Jewish funerals and burials back under the control of religious auspices, and not for-profit funeral directors. In death and mourning, people become more traditional. There has been a movement towards simplicity."

Zinner encourages funeral consumers at large to feel more empowered to take a more hands-on and self-directed approach to death care, referencing the spiritual comfort that can come from more intimate involvement in the process.

Societally, the space beyond the viewing and arrangement rooms has been seen as "off-limits" to the consumer. Zinner rejects that notion, arguing that we don't  
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### You're invited to FCAME's Annual Meeting Nov. 15th

*Topic - What everyone needs  
to know about arranging  
funerals*

Join us for the FCAME 2016 Annual Meeting on Tuesday, November 15, from 2 to 3:30 P.M. at the Tenley Friendship Library, 4450 Wisconsin Ave. NW in DC (across from the Tenley Metro stop on the Red Line).

Our meeting will be hosted by Iona Senior Services' Take Charge / Age Well Academy. Iona is a respected non-profit whose mission is to support people as they face the challenges and opportunities of aging.

For more information or to pre-register with Iona, please contact Elizabeth Frick at [community@iona.org](mailto:community@iona.org) or 202 895-9420.

The meeting will also include a brief report on FCAME activities during the past year and our plans for the future.

## Determining who gets to decide on final arrangements

"Plan ahead, talk to your family about what final arrangements you want, and then put your plan in writing" is basic advice FCAME regularly offers in our newsletter to members, on our website, and at seminars where one of our board members speak.

Doing so will avoid confusion (and overspending) when death occurs.

In Maryland, a written plan spelling out an individual's wishes for funeral arrangements needs to be signed in the presence of a witness who, in turn, must sign the document in the presence of the individual to make a written plan withstand possible legal challenge from an unhappy family member.

When there is no written plan signed and witnessed or when a decedent's final wishes are not known, state law defines what will happen.

In Maryland, the following persons, in the order of priority stated, have the right to arrange for final disposition of the body and are liable "for the reasonable costs of preparation, care and disposition of the decedent":

1. the surviving spouse or domestic partner (as defined in statute);
2. an adult child of the decedent;
3. a parent of the decedent;
4. an adult brother or sister of the decedent;
5. a person acting as a representative of the decedent under a signed authorization of the decedent;
6. the guardian of the decedent at the time of the decedent's death, if a guardian has been appointed; or
7. in the absence of any person described in 1 through 6, any other person willing to assume the responsibility after attesting that a good faith effort has been made to contact the persons described in 1 through 6.

If a decedent has more than one survivor as described in 2 through 4 above, using the order of priority stated, the majority of the same class (eg., all adult children of the decedent, or all siblings of the decedent) may handle the disposition. Or, using the order of priority stated, if one member of a class wants to handle the final arrangements, he or she must confirm in writing to a funeral director or mortician licensee of the state that all of the other members of the same class have been notified and do not object.

It is important to note that grandchildren are not among the family members listed as having a legal right to make final arrangements.

Consequently, a grandchild has the legal right to handle final disposition only if he or she meets the requirements specified in 5, 6 or 7 above.

When a body is donated to medical science, a representative of the medical school, State Anatomy Board or other institution to which the body is

donated is responsible for handling arrangements for final disposition of the body. This usually will involve cremation of the body after six months or so, with the cremated remains returned to the family of the decedent, if desired.

In DC, if an individual's will does not specify what final arrangements are desired or who will handle them, the personal representative or agent named in the will to control the estate would decide what final arrangements to make. A plan for final arrangements that was signed by the decedent and a witness likely would influence the decisions of the person designated to handle the estate.

In Delaware law, the person(s) given the right to handle final disposition of the body in the absence of a signed statement are listed in much the same order of priority as in Maryland law except the person authorized to act as a representative of the decedent is number 2 after the surviving spouse (vs. 5 as in Maryland).

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## Education on Jewish funeral practices

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have to "see funeral homes as impenetrable walls where once the person's body is inside the funeral home we can't touch it, because that's just not true. Whether you have individuals come to meditate, or wash or whatever – those are things that can be worked out and can be helpful for everyone involved."

Death care, in general, is quietly trending towards the simplicity and intimacy shown by home funerals and green burial, Zinner believes. These principles of simplicity and intimacy are central to Jewish funeral traditions.

The JFPCGW has done a tremendous job of creating relationships with funeral homes that support community involvement in after-death care. "One clear route," Zinner says, "is the religious route," but individuals from backgrounds unaccustomed to such personal involvement can simply make a request to the funeral home upfront that they be more personally involved in the death care process.

In Jewish tradition, familial and community engagement in this process is the cultural norm; mainstream American tradition requires a cultural shift possible only through advocacy.

To learn more about the Jewish Funeral Practices Committee of Greater Washington, visit their webpage at <http://www.jewish-funerals.org/jewish-funeral-practices-committee-greater-washington-0>.

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The following can be used as a template to detail an individual's wishes for his / her final

arrangements. A more comprehensive, 2-page document entitled, "After I'm Gone - A Planning Checklist" was in the Fall 2009 issue

of Plain Talk - the FCAME newsletter, and can be found on the FCAME website ([www.mdfunerals.org](http://www.mdfunerals.org)) on the Publications page.

**DECLARATION OF FINAL ARRANGEMENTS / DISPOSITION OF LAST REMAINS**

I, \_\_\_\_\_ (*name of declarant*), being of sound mind, direct that after my death, the following provisions be taken for handling my body.

1. I request \_\_\_\_\_ (*name of designee*) make all arrangements consistent with my directions as set forth in this declaration.

2. I request my body be (*initial desired choice*):

\_\_\_ Buried  
\_\_\_ *I would prefer a green burial, if possible.*

*If applicable: I have a cemetery plot at \_\_\_\_\_ (cemetery), and the papers can be found \_\_\_\_\_.*

\_\_\_ Cremated. I direct that my cremated remains be disposed of as follows:

\_\_\_ Donated to medical science. The institution that I have made arrangements with to receive my body is \_\_\_\_\_.

3. I request that the following arrangements be made (*initial desired choices*):

\_\_\_ Funeral. I request the following arrangements for my funeral:

\_\_\_ Embalming;      \_\_\_ Public Viewing;      \_\_\_ Funeral service at funeral home;  
\_\_\_ Other requests (including any casket preferences):

*If applicable: I have made arrangements with \_\_\_\_\_ (funeral home or crematory), and the papers can be found \_\_\_\_\_.*

\_\_\_ Graveside service

\_\_\_ Memorial service. I request the my memorial service be held at \_\_\_\_\_ (*location*) and that the following instructions be carried out:

*If applicable: I have a church affiliation with \_\_\_\_\_*

4. Special instructions. In addition to the instructions above, I request the following special instructions be carried out regarding what ceremonies, music and other activities I want or do not want to happen.

5. In the hope that I might help others, I hereby make the following anatomical gift upon my death (*initial ONE choice, if any*):

\_\_\_ Any needed organs/tissues

\_\_\_ Only the following organs / tissues:

I execute this declaration as a free and voluntary act, and may revoke or amend this declaration in writing at any time.

Declarant's signature \_\_\_\_\_ Date \_\_\_\_\_

Declarant's address \_\_\_\_\_

Witness / Notary signature \_\_\_\_\_ Date \_\_\_\_\_

*Plain Talk* is the newsletter of the Funeral Consumers Alliance of Maryland & Environs, the volunteer-run regional chapter of the national non-profit consumer education and advocacy organization, the Funeral Consumers Alliance (FCA). FCAME serves residents in Maryland, DC and Delaware.

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## **Funeral Consumers Alliance of Maryland & Environs**

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### ***Return Service Requested***

## **Your support of FCAME is vital**

To join or remain a member of FCAME, we encourage a donation of \$25 or more at least every other year.

What you get for your membership:

- Information and advice that enable you to make more informed choices when planning funerals, burials, cremation, memorial services and other options for after-death care.
- Periodic newsletters with current information and advice that supplement what we provide on our website, [www.mdfunerals.org](http://www.mdfunerals.org).
- Results of periodic price surveys of the funeral industry in our area.
- Advocacy in regulation & legislation.

### **When did I last donate?**

Mailing labels now show a date that indicates when your membership will expire. We request a donation from you on or before that date, or a note indicating you want to remain a member, or we will stop mailing you our newsletter and will feel we have lost a friend and valued supporter.

## ***We're looking for a few volunteers***

The FCAME board consists of a few committed volunteers who meet about once a month on Saturday mornings at the Cedar Lane Unitarian Universalist Church in Bethesda. We have recently reorganized and opened up several new, very specific opportunities for volunteers which we're eager to fill. We can promise you would learn a lot and find it interesting! Please phone or email us if you are interested.

The **recording secretary** writes the minutes of our meetings, distributes them to those present, and revises them as suggested. This entails about 3 to 4 hours a month – two hours to attend our meetings and about one to two hours to write up the minutes, email them out to other board members for comment, and edit them as others suggest before sending them out in final form before the next meeting.

The **telephone respondent** returns phone calls to our message line. We need a second person to be available to allow taking turns in this role for specific periods of time. We provide comprehensive information to provide to callers and backup expertise as necessary. This typically entails 1 to 2 hours a week.

A **website reviewer** would regularly check our website for broken links we need to correct. It does not entail actually correcting the links, just letting us know so our webmaster can make the updates. It might take 1 to 2 hours every month.

**Liaisons for regulatory and legislative affairs** – Currently we send one rep. to Maryland Board of Morticians and Funeral Directors meetings who also works with regulators to craft and support legislation favorable to consumers. We need a volunteer to attend periodic meetings of the Office of Cemetery Oversight in Baltimore, and would like volunteers to attend the monthly meetings of the DC Board of Funeral Directors and the Delaware Board of Funeral Directors in Dover, DE. Volunteers will be mentored by our current volunteer who has years of experience and has cultivated excellent working relationship with the regulatory boards and state legislators who have supported our goals in Maryland.