

Last Rituals for the Indian American Community

A Resource Guide



**Resource Guide:
Last Rituals**
For
Indian American Community
In
Massachusetts



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Table of Contents

Chapter	Page
1.0 Preface.....	4
1.1: Overview of our resource guide.....	4
1.2: Purpose of the resource guide.....	5
1.3: How to get information from the resource guide for last rituals.....	6
1.4: Acknowledgements.....	7
2.0 Religious Rituals.....	8
2.1: Overview.....	8
2.2: Hindu Rituals.....	8
2.2.1 Patel Caste Rituals.....	13
2.3: Jain Rituals.....	14
2.4: Islamic Rituals.....	16
2.4.1: Dawoodi Bohra Shia Ismaili Rituals.....	24
2.5: Sikh Rituals.....	26
2.6: Zoroastrian Rituals.....	28
2.7: Indian Christian.....	33
2.7.1: Syriac Orthodox Community of Kerala Rituals.....	33
2.7.2: Church of Southern India (CSI) Congregation Rituals.....	35
3.0 Funeral Homes.....	38
3.1: Overview.....	38
3.2: Purpose of a funeral home and what funeral directors do.....	38
3.3: Fundamental services the funeral directors and funeral home will provide.....	39
3.4: Questions you should ask your funeral home and things to consider before choosing them.....	40
3.5: Important information to keep in mind.....	41
4.0 Memorializing Services and the Funeral Service.....	42
4.1: Overview.....	42
4.1.1 About this chapter.....	42
4.1.2 The purpose of memorializing services and the funeral service.....	42
4.1.3 The difference between memorializing services and the funeral service.....	43
4.2: Memorializing Services.....	43
4.3: The Funeral Service.....	46
5.0 Organ, body, and tissue donation.....	50
5.1: Overview.....	50
5.2: What are organ, body, and tissue donation?.....	50
5.3: If your loved one was a donor, what do you do?.....	51
5.4: If your loved one was not a donor, what do you do?.....	52
6.0 Legal and Procedural.....	53
6.1: Overview.....	53



6.2: Autopsy.....	53
6.3: Death in the U.S.....	54
6.3.1 At a medical facility (hospital, hospice, nursing home).....	55
6.3.2 At home or outside a medical facility.....	56
6.3.3 In another state in the U.S.....	57
6.4: Death outside the U.S.....	57
6.5: Death Reporting Procedure.....	59
6.6: Moving the body to India.....	59

Appendices

Appendix 1: Checklists.....	62
Checklist 1: Actions to take before, during, and after the passing.....	62
Checklist 2: Notification Checklist.....	64
Checklist 3: Documents to collect before, during, and after the passing.....	64
Checklist 4: Considerations for the funeral services- burial.....	66
Checklist 5: Considerations for the funeral services- cremation.....	67
Checklist 6: Considerations for the memorial service.....	68
Checklist 7: Considerations for halls/locations for services.....	70
Checklist 8: Claiming benefits.....	71
Checklist 9: Financial Assets & Liabilities: Items to consider.....	71
Appendix 2: Funeral Homes.....	74
2.1: Frequently Asked Questions about Funerals and Funeral Homes.....	74
2.2: Questions and things to consider when choosing a funeral home.....	75
2.3: Funeral Home Directory.....	76
Appendix 3: Cremation- what you should know.....	81
3.1: Overview.....	81
3.2: Statistics about cremation.....	81
3.3: Frequently Asked Questions about Cremation.....	82
3.4: Crematory Contact Information.....	88
Appendix 4: Temples.....	89
Appendix 5: Other clergy who can perform last rituals.....	93
Appendix 6: Organ and Tissue Donation.....	96
6.1: Overview.....	96
6.2: Donation Benefits.....	96
6.3: Organ/Tissue Donor Card.....	98
Appendix 7: Claiming Benefits.....	99
Appendix 8: Monument Companies.....	101
8.1: Overview.....	101
Appendix 9: Catering Services.....	103
9.1: Overview.....	103
Appendix 10: Halls.....	112
10.1: Overview.....	104
Appendix 11: Glossary of Hindu Terms.....	105
Appendix 12: Miscellaneous Services Form.....	106
Appendix 13: Acronyms from the text.....	110
Resources and Works Cited.....	111



1.0 Preface

1.1 Overview of our resource guide

Death is one experience throughout history and around the world that is common to mankind. Nothing—money, mediation techniques, emotions, or power—can prevent it.

Dealing with death is a life experience no one wants to face and hence most people do not plan or think about preparing themselves for this situation. The cost, types of services, religious and social rituals, and many other related details for a funeral, as well as what follows for those who are left behind, are therefore handled when people are thrust into crisis. As hard as it is to accept, death always follows birth. Death is the only thing in life that is 100% guaranteed.

Indian society has been taught by its scriptures to accept death as a natural and universal experience; it is not to be feared. In the Bhagavad Gita, the lord, incarnated as Krishna, preaches/informs Arjun by bringing to his attention this truth.

“To one who is born, death is certain and certain is birth for the one who has died. Therefore, for what is unavoidable, then should not grieve.”¹

Indian society follows a variety of practices according to the religion, region of origin, caste, social status, and family tradition. People deal with death, related services, and grief in different ways. The experience is difficult and, at times, trying. There is no right way to cope with death. The experience is also related to preparation, culture, religious and social backgrounds, mindset and support systems that the family has at its disposal.

This resource guide for last rituals is in no way meant to replace your personal beliefs, traditions, and desires as much as it is to make the experience for family and friends who want to help a bit easier. It is intended to be a guide to make available resources to those who care and wish to make the experience for their loved ones smoother. The guide is not advocating or endorsing any of the content, but providing it for your consideration. We welcome comments, questions, and input to make it better for future use. Our hope is that it acts as a resource for those who will like to use it to prepare for the eventual event or at the time of the event.

¹ Rambachan, Anantand. The Hindu Vision. South Asia Books, 1992.



1.2 Purpose of our resource guide

The Indian-American society in the U.S is growing, maturing, and experiencing many life cycle events (sanskars) that inevitably follow almost everyone. Sooner or later everyone will experience the loss of loved ones.

The Indian-American society is rich with history and culture of religious and social rituals that every family likes to follow. Last rituals vary by region, origin, religion and family tradition. Many of us do not have a source of knowledge or resource available to help us prepare and know what to do under these circumstances. This lack of information along with primarily western and Christian last rituals followed in the U.S, makes it difficult for a family to know what to do during the difficult and trying time of death.

Many hospitals and nursing homes, in their effort to adopt multicultural processes for last rituals, are looking for information on how Indian-Americans need to be cared for during their last days if death should occur at their institutions.

Over the last few years, while attending funerals as well as social conversations, many people brought up a need to develop a resource book that will cover multitudes of needs Indian-Americans have for last rituals. Our society is helpful during the trying and difficult circumstances of death and what follows for those who are left behind. Several members of society showed interest in volunteering their services to prepare a resource guide for last rituals. So with the help of those volunteers, and a summer intern, we have embarked on the project to make this guide available to all who would like to have it as a free service under the Desai Family Foundation.

Our objective is to be all inclusive by covering a variety of rituals that are practiced by various communities in our society depending upon religion, region of origin, and traditions. In trying to achieve this goal, we contacted houses of worship for various religions, religious and community leaders, hospitals, and funeral homes and their associations. We checked websites and other available written sources and asked many to contribute sections of this guide. This resource guide is the culmination of many volunteers and institutions who worked hard and provided information.

The Desai Family Foundation, along with contributors hope that this is a great beginning to provide resource guides during difficult times of before, during, and after death. We encourage all community organizations, hospitals, nursing homes and other members of the Indian-American society to access it on our website. India is a vast sea of culture, history, and traditions. No one guide is complete to fulfill all the needs of society. We welcome your inputs, comments and suggestions.



1.3 How to get information from our resource guide for last rituals

- Visit desaifamilyfoundation.org and click on last rituals under current programs
- To obtain a printed copy, please send your full name, address and the organization you belong to on the website, or mail the form on the website to Desai Family Foundation, 128 Wheeler Road, Burlington, MA 01803
- All community organizations, hospitals or nursing homes that require multiple copies, please write to us and inform us.

This resource guide is produced for Massachusetts. Individuals and organizations located outside of Massachusetts who would like to generate a similar resource guide, please contact us by email or in writing. The Desai Family Foundation will be glad to lend a helping hand and be part of the effort.

The Desai Family Foundation wants to sincerely thank all committee members, volunteers and other institutions for their generous time and effort. This effort would not have been possible without their enthusiastic support.

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1.4 Acknowledgements

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2.0 Religious Rituals

2.1 Overview

There are many different religions and communities in India. Each religion and community has different beliefs, customs, prayers, and practices regarding last rituals. Last rituals also vary based on family tradition. While reading about the beliefs and customs according to your religion or community, please keep in mind that these are suggestions. It is always up to you how you would like to hold the funeral and memorializing services, and what you would like to do. Many people like to incorporate religious rituals as part of the funeral so below you will find descriptions of the beliefs and practices for major religions and communities within the Indian-American population. The religions and communities included in this chapter are Hindu, Patel Caste, Jain, Islam, the Dawoodi Bohra Shia Ismaili Community within Islam, Sikh, Zoroastrian, and Indian Christian which includes the Syriac Orthodox Christian Community of Kerala and the Church of Southern India (CSI) Congregation. Each description was written based on information sent to us by our volunteers and committee members or was written by our contributors. Citations for where the information for these descriptions comes from are provided in our appendix in the “Resources and Works Cited” section on page 111. We also recognize that there are many more communities and religions in India than the ones described in this chapter, so we would like to ask for your feedback and contributions to this book so we may include as many of the religions or communities in India that exist in the U.S as we can. Feedback, comments, suggestions, and information can be sent to us via e-mail at info@desaifamilyfoundation.org, or by mail in the address provided in section 1.3 on page 6. Please see below for the full description of each religion and community.

2.2 Hindu Rituals

by Jayant Sane

Before reading this section on Hindu rituals, please note that there is a glossary of Hindu terms used in this section with their English translation in appendix 11, beginning on page 105. This glossary of terms will help you to better understand the items and beliefs being discussed.

Hindu beliefs and practices vary widely not only from one geographic region to another but from one religious sect to another. The description given below attempts to describe widely accepted basic Hindu views on this complex topic of “Last Rituals.”



First, it is important to understand the origin and development of the various steps involved in “Last Rituals.” Hindus believe in the concept of “Samskaras” or “Sacraments.” There are sixteen Samskaras performed from birth to death. Samskaras are performed at important stages of life by means of religious ceremonies involving rituals. These rituals are acts of purifying, refining, and developing the mind, body, and Soul. After a person’s death the last, 16th Samskara, called “Antyeshti” (Death Rights), is performed by his survivor. The various steps of the funeral are born from the belief of an afterlife. These steps offer some rational justification for the peace of mind and some comfort to those living. Lord Krishna in the Bhagavad Gita says:

“To that which is born death is certain and to that which is dead birth is certain. Therefore you should not grieve over unavoidable... Just as a person casts off worn out clothes and puts on new ones. So does the embodied Soul casts off old worn out body and enters into new body.”

The Hindu concept of reincarnation means life after death; the Soul is in bondage as long as it is within the body. The final goal of human life is liberation of the Soul from its bondage to the body. Freeing the Soul, therefore, to its original pure Godly state will allow it to enjoy eternal divine bliss. The eternal divine bliss is called “Moksha” meaning salvation and liberation of the Soul from the reincarnation cycle. Thus, last rights and rituals involve a journey of the Soul from “Preta” (one in the body) to “Pitru loka” (world where ancestors reside), and finally to “Deva Loka” or “Vaikuntha” (where God resides in Heaven). This journey of the Soul begins as soon as the body is cremated. In India, the purpose of cremating as soon as possible is so the Soul’s journey can quickly begin.

Why do Hindus cremate and not bury the deceased?

- The fire God, “Agni,” was regarded as a messenger between humans and God. Agni consumes the body and conveys the spirit to the ancestors.
- The body is believed to be made up of five principle physical elements: Earth (Pruthwi), Air (Vayu), Fire (Tej), Water (Jala) and Space (Akash), and the cremation process returns the body to these elements in the form of smoke and ash to be placed in water.
- The whole life of a Hindu is looked upon as a continuous sacrifice. Death is observed as a sacrifice as well. Cremating the deceased is the final sacrifice that is offered to Agni.
- If the body is buried and if the deceased carried a contagious disease, such as the Plague, Typhoid etc. it may promote further spread of the disease which was prevented through cremation.
- Lack of available land and the high cost of land would prevent many poor people from exercising the last right.



Over the years, the cremation process evolved to accommodate present day needs. Original cremation processes used Sandalwood for its fragrant and antibacterial properties; however this caused depletion of an already limited supply of Sandalwood forcing the use of other kinds of easily available wood for “Chita” (fire pit). Unfortunately, the large number of wood burning cremations using other wood resulted in depleting forests, so the Indian government built electric crematories to prevent the depletion of India’s valuable, natural resource, wood. Today in India and in the United States, using an electric crematorium is generally accepted by Hindu priests and other religious leaders. To satisfy our need to adhere to old traditions, a small piece of Sandalwood is placed on the deceased prior to cremation.

All rituals before and after cremation are performed only by men. Women were not allowed to perform death rituals for two reasons:

- Generally women were regarded as more emotional and soft hearted with a bigger attachment to the dead, so rituals may become overwhelming to them. During these rituals they may become incapable of continuing on with all the required steps resulting in an incomplete death rites ceremony.
- Women had to deal with other feminine issues such as their menstrual cycle and pregnancy which prevented them from performing the death rites ceremony. It was such considerations that prevented them from performing these rituals.

Finally, in modern times donating important body parts such as eyes, kidneys, the heart, etc. to other human beings prior to cremation is becoming an acceptable practice. Donating organs is one of the noblest gestures that can only hasten the journey of the Soul to the Heavens. There is more information about organ, body, and tissue donation in a section dedicated to this topic, beginning on page 50.

Steps for the “Antyeshti Vidhi” (Death Rites Ceremony):

- All mourners wear white cotton clothing to signify purity and peace. The eldest son, husband, or nearest male relative performs the service. An oil lamp is lit and placed near the head and right side of the body. The flame of the lamp is considered a symbol of the Soul’s presence. This lamp is kept lit until the 12th day when it is finally extinguished.
- The body of the deceased is washed with water containing “Chandan” (Sandalwood) paste or powder. A few drops of Holy water (Ganga jal) and Tulsi leaves are placed on the mouth of the deceased. The body is wrapped in a white cloth and is kept on the ground (to signify its return to mother Earth) with its feet facing south because Lord Yama (God of death) resides in the south.



- The priest starts the ceremony following these steps:
 - Initially the worship of Kalash to invoke Holy Water is done. This water is sprinkled on and around the body for purification.
 - The body pooja is done by applying Chandan, Kumkum, and Haldi to the body and offering fresh flowers, Agarbatti, deepa, and food.
 - Havan, or offerings to the God of Fire (Agni) is done. This is called “Praayaschitta Homam”. In this ceremony verses are recited and the performer offers Ghee and Black Sesame seeds to Agni. During the offering he asks lord Yama, Surya, Chandra, Shiva and Vishnu to forgive the dead for his or her sins and mistakes done knowingly or unknowingly from birth to death. If the person dies on an unholy or inauspicious day, tithi, Nakshatra, Dakshinayana or in Kishna Paksha, additional special verses are recited to forgive and bless the dead person.
 - A special commitment is made at this time for a large donation in the form of food and money to Brahmins, people who are less fortunate, and/or to a charity of choice.
 - At the end of the Havan ceremony some pieces of burning wood from Havan are removed and placed in a clay pot which is carried to the “Smashana” (Crematorium) for initiating the fire for “Chita” or the fire pit.
- All family members carry the body to the “Smashana” (crematorium) while chanting “Ram bolo bhai Ram” or “Huri bol Huri bol.” Nowadays, a hearse, provided by the funeral home, carries the body to the crematorium.
- The body is placed with the feet facing south. Ghee is poured on the body and black Sesame seeds are sprinkled. Ashes from the Havan ceremony done at home and a piece of Sandalwood are placed on the body. Again, Ganga jal and Tulsi are placed on the mouth.
- The Priest recites a verse for peace. At this time family members and friends view the face and pay their final respects.
- Fire is initiated with a burning wood brought from the Havan ceremony done at home. More Ghee is poured on the wood to thoroughly and fully ignite the fire so that Agni can completely consume the body.
- Mourners come home, immediately bathe, and may sing prayers for the peace of the departed Soul.
- After 2 to 3 days, the ashes from the cremation are collected and placed in an urn. Ashes from the urn are immersed in the Holy River Ganga in India or can also be placed in another moving body of water.

After the Cremation: Shraadhha Ceremonies



Normally a mourning period of 10 to 13 days is observed and is called “Shraadha.” This period is considered an inauspicious, impure time; therefore during this period immediate family members are not allowed to perform their daily pooja or go to temple. They are also not allowed to participate in any parties or joyous celebrations. The word “Shraadha” is derived from the word “Shruddha,” which means devotion or a religious duty done with true and loyal belief. All of the steps in these ceremonies, therefore, should be followed with full faith and devotion.

- A Hindu Priest performs all of the steps for the “Shraadha” ceremonies. The general procedure is invocation, worship, offering of food, and finally, asking for forgiveness and blessings.
- The “Shraadha” ceremony can be performed everyday or all on the 11th day to maintain the “Preta” state of the deceased. “Preta” means departed. At this stage, the Soul has not reached the “Pitru” world yet, and the Soul continues his relation with the world from which he left.
- To pay homage to the departed, people perform the “Ekodishta” ceremony on the 11th day. A “Pindadaan” (“pinda” meaning balls of cooked rice) for each day (total 10) is offered. It is believed that these “pindas” provide nourishment for full growth of the body and energy for the journey Soul to “Pitru” world.
- On the 12th day, the “Sapindikarana” ceremony is conducted to elevate the Soul to “Pitru-loka.” Here, the Soul is joined with its forefathers. All friends and family members are invited to the “Sapindikarana” ceremony. This ceremony is usually done on a larger scale and large donations of food and money are given. With Vishnu as a special witness, Brahma, Rudra, and Yama are invoked by the priest. In their presence the deceased is offered “Pindas.” Four “Pindas”(rice balls) , three representing three generations of forefathers and one representing the deceased, are used in the ceremonial worship. At the end of the ceremony all four “Pindas” are united by pressing cooked rice balls together to make one large “Pinda,” hence the name “Sapindikarana.” Joining the “Pindas” symbolizes the meeting of the departed Soul with his forefathers. This ceremony completes the journey of the Soul that started in “Pretaloka” and attains its final destination in “Pitru-loka,” the world of forefathers; thus elevating “Preta” to “Pitre”.
- One of the final steps in the ceremony is offering a ball of rice, “Pindadaana,” to a crow. This much-despised bird becomes very important because it is believed to be the messenger of Yama, the Lord of death. All of the people attending the ceremony eagerly wait for the crow(s) to pounce and eat the rice. The belief is that when crows eat the rice, it symbolizes a fulfillment of all the deceased’s wishes. Since the Soul joined his forefathers (ancestors) in Pitru Loka there is a sense of relief among his loved ones. If the crows do not come or there is a long delay, it is considered a signal that the deceased had an unfulfilled desire. Hindus believe that unfulfilled desires of the dead prevent the Soul from being liberated. The priest will ask the mourner to think of possible unfulfilled desires the deceased may have had and declare that



those desires be fulfilled. Then the priest asks the crows to eat the rice. If nothing occurs then, declare a large donation for a worthy cause.

- In some parts of India, people believe the best thing that can happen is when an Eagle (or another species of the eagle family such as a Hawk) pounces on the rice ball suggesting that the Soul is being directly elevated to Deva loka or Swarg Loka (Heaven). This is considered the best because the Eagle is a messenger of the Lord Vishnu and it takes the Soul to Vaikuntha (Heaven).

For the last two bullets above, it should be noted that this is all symbolic and based on belief. It is designed for ceremonies done in India. Those performing this “Shraadhha” ceremony in U.S should consider that a crow or an eagle may never come because of weather conditions and the lack of crows in general. Therefore, do not take this as a bad omen.

In India, many continue to perform the “Shraadhha” ceremony on other specific days including the death anniversary and beyond to remember the deceased. Today in the U.S, many people perform other rituals on the death anniversary that are all different because they tend to reflect something specific about the person. Many people, for example, will go to their loved one’s favorite restaurant, or will dedicate a memorial or monument in a place where the Decedent loved to be. Some people visit a place of worship and pray, then have a simple meal at home with other family members and friends. These rituals vary depending on what the Decedent’s family and/or friends feel comfortable doing and appropriate for the person they are honoring. As with this whole process, there is no specific ritual or practice, social or religious, that you have to do; you should do what you feel will honor the memory of your loved one and what will help you cope best. For more information about memorializing services refer to 4.0 beginning on page 42. If you are thinking about having a monument or memorial set up for your loved one, there is information on monument companies in the appendix, beginning on page 101.

2.2.1 Patel Caste Rituals

by Pravin Patel

As a community that has many Hindus, the Patel caste follows similar rituals as described above. In the Patel caste, funeral arrangements are very simple. The deceased are cremated; only young children are buried after death. The cremation should take place during the day, and as soon as possible after death. If someone dies after dusk, close family and friends keep vigil with the body through the night. A Hindu priest is not involved in the funeral service.



After a death, the family lights lamps ("diyas") fueled by clarified butter ("ghee"). The remains are bathed and properly dressed. A small fire of cow dung is started in an earthen pot. The remains are transported in a carrier of bamboo with a coconut hanging from each of the four handles for the pallbearers.

In the funeral procession, the male family members, relatives, and friends proceed to the cremation site, led by a son or close family member carrying the earthen pot. (Women do not attend the cremation services.) At the cremation site, the body is laid on a wooden pyre, and clarified butter is poured on. The cremation begins by lighting the pyre with fire from the earthen pot. The attendees remain at the site until the body is completely cremated.

The next morning, a son or other close male family member returns to collect the ashes. On an auspicious day that follows, the ashes are dispersed into a holy river or ocean. On the twelfth day after death, religious services are held and donations are made to Brahmins and other groups of people. If an older person has died, a feast is also held.

Patels in the U.S. cannot perform these rituals exactly as they would in India, so they customarily follow the cremation services of mainstream Hindus as appropriate.

2.3 Jain Rituals

The following section on Jain rituals was written using information from Jain Funeral Practices & Observances: Practical Guidelines for the Community by Dr. Tansukh J. Salgia. This section goes through rituals practiced before, during, and after the cremation while incorporating major Jain beliefs about death and the afterlife. We would like to give credit to this source for providing us with the necessary information. For the full citation, please view our "Resources and Works Cited" section in the appendix on page 111.

In order to keep the Earth clean and pure, Jains cremate those who pass away. The cremation is done as soon as possible and cannot be done between sunset and sunrise of the day following the death. Before the cremation takes place, a service with family and friends of the deceased occurs if the family feels this is suitable.

Before cremation and the beginning of the service...

- Before the cremation the body is rubbed with a wet cloth. It is clothed and should not be left alone up until the time of cremation.
- At the service and while at the funeral home, a table holding a lit deevo, agarbati, perfumed incense, and cotton are used to purify the environment. The deevo is kept on the right side of the head and constantly burns until the cremation takes place. The head of the body points



towards the north. A picture of the deceased with a garland around his or her neck is kept on the table along with religious pictures and books.

- Flower petals and rice are placed on the side for family and friends of the deceased to place on the body or a separate table to pay their respects; however using live flowers should be avoided as much as possible because Jains believe a Soul is present in every living thing.
- After people pay their respects at the beginning of the service, the men and women sit on separate sides of the room.
- The leader of the service welcomes guests and sings the Namokar Mantra. This mantra honors those who have achieved liberation of the Soul or who are about to achieve liberation.

Middle of the service...

- A fellow friend or family member may explain to guests Jain beliefs regarding the eternal nature of the Soul, reincarnation, and the Soul's liberation. In short, the belief is that a separation between the physical being and the Soul, or spiritual aspect of the person exists. We are attracted to and love the spiritual aspect of the person and that Soul lives on forever or is reincarnated after death.
- Selected quotations or excerpts from Jain scriptures and prayers that emphasize "...the positive reassuring knowledge that [the] Soul is eternal and that [the] Soul continues after death" (Salgia 33) can be recited. Reciting these prayers or scriptures provides comfort and reminds Jains that death is a time to celebrate the Soul's eternal nature, possible rebirth, and liberation or Moksha from the life cycle and material world.
- A priest performs rituals for the peace of the departed Soul.
- Selected bhajans and Shradhanajali are recited.
- Eulogies by guests who would like to speak are read.
- A period of silence in order to pay further respect to the departed Soul.
- Reciting the Shivamastu Sarva Jagatah (a prayer of well-being), can conclude this middle section of the service nicely.

Concluding the service...

- To begin the last section of the ceremony, the long version of the Namokar Mantra is recited.
- Recite the short version of the Namokar Mantra three times to wish peace for the Soul on its journey away from the body and on its path to liberation.
- Prayers for auspiciousness and to wish the Soul luck in the afterlife, like the Kshamaapanaa Sutra, are recited.



- Together all of the guests recite the Mangal Paath Mantra to “protect [themselves] and [to] promote one auspicious event in [their] lives” (27).
- While the closed casket is being taken to the cremation room the guests constantly chant “Jin naam Satya hay.” “Jinwani Satya hay.” “Arahant naam Satya hay.” “Siddha naam Satya hay.” If possible, women and children should avoid going with the male family members and close family friends to the cremation room.

The Cremation...

- The cremation is performed in a place where living things will not be harmed. “Ghee, camphor and sandalwood powder are sprinkled all over the body and the eldest son of the deceased...goes round the pyre three times sprinkling water all over the body.”
- During the cremation the Shanti path is chanted.
- Milk is poured over the platform afterwards and the remains are buried in the ground and dissolved with salt over the burial site.
- After the cremation and burial of the remains, a puja at the home of the family of the deceased or at a hall can be done for further blessings upon the departed Soul.

These rituals help “Jains affirm their belief that there is meaning, purpose, and hope in death as in life; and that there is renewed life and potential for elevated life after death.”² They provide comfort and closure to the family and close friends of the deceased and aid in the coping process. As a reminder, these rituals vary depending on what the Decedent’s family and/or friends feel comfortable doing and appropriate for the person they are honoring. As with this whole process, there is no specific ritual or practice, social or religious, that you have to do; you should do what you feel will honor the memory of your loved one and what will help you cope best. For more information about memorializing services please refer to 4.0 beginning on page 42.

2.4 Islamic Rituals

When someone passes away in the Muslim community, he or she is buried. Before burial however, a few different processes must take place in this order: Ghusl (washing the body), Kafan (wrapping the body in white cloth), Salat-ul Janazah (funeral prayer), and then Dafan (burial).³ All of

² Jain Funeral Practices & Observances: Practical Guidelines for the Community. Mahavir World Vision Inc., 2004.

³ Khan, M. R. Islamic Funeral Guidelines. Islamic Council of New England. 1-9.



these processes must be performed in a certain way. M. Riaz Khan of the Islamic Council of New England describes these processes in her document titled “Islamic Funeral Guidelines.” We would like to give full credit to this source for providing us with the passage about each step as seen below. For the full citation, please view our “Resources and Works Cited” section in the appendix on page 111.

First, we start with the Ghusl.

Ghusl:

After the deceased’s body has been transported to a funeral home, the following manpower and supplies should be available for washing the body:

- Four individuals (minimum three) to do the washing
- A table or a board to wash the body on
- Pair of scissors
- Hot/cold water
- Soap and camphor (optional)
- Disposable gloves
- Cotton (roll/balls)
- Three/four white sheets
- Towels

Males wash the male body and females wash the female body.

The Satr (private area) of the deceased must remain covered at all times.

The Satr of a male is from navel to knees and of a female from breast to ankles.

Those handling the body should wear gloves.

Use warm water for washing.

First wash the table thoroughly with warm water/soap.

Transfer the body gently on to the washed table.

Cover the Satr with a white sheet and change it frequently as it gets wet.

Cut the garments (if any) under the sheet and remove them carefully.

Press the abdomen firmly but gently.



Wash off any emissions that might result from pressing the abdomen.

Put cotton in mouth/ears/nostrils to keep water from entering.

Now give Wadu (ablution) to the body by washing in the following manner:

Face three times

Arms up to elbows three times (first right then left)

Perform Masah (passing wet hands over head, behind neck & around the ears)

Feet up to ankles three times (first right then left)

Using wet cotton, clean mouth/nose/ears, and close these areas again with cotton.

Now wash the head (also beard for a male) with soap (and camphor).

Wadu is done.

Now perform the Ghusl in the following manner:

Turn the body on its left side and wash it three times from head to toe.

Turn it now on the right side and wash it three times from head to toe.

Lift the head and bring the body to a sitting position and massage the stomach.

Wash the private area if anything is expelled (no need to repeat the wadu/ghusl).

Turn the body on left side and pour camphor water three times from head to toe

Turn the body on left side and pour camphor water three times from head to toe

Ghusl is now complete. Remove the cotton from mouth/ears/nostrils.

Change the top sheet and wipe the body with towels or sheets.

Generous application of non-alcoholic perfume can be made to the head and beard. Camphor can be rubbed on forehead, nose, hands, knees, and forefeet.

The body is now ready to be wrapped in the Kafan.



Kafan:

Unstitched kafan is made out of white (preferably cotton) fabric about 4 feet wide. A male's kafan consists of three pieces while a female's of five as detailed below:

<u>Name of Cloth Piece</u>	<u>Approximate Size</u>
Qamees (Shirt)	4 feet x 10 feet
Izar (Body Wrap)	4 feet x 6 feet
Lifafa (Envelope)	4 feet x 8 feet
Chest Wrap (only for female)	4 feet x 4 feet
Hijab (only for female)	4 feet x 4 feet

Qamees covers the body from neck to the feet.

Izar from head to feet.

Lifafa from above head to below feet

Chest Wrap from shoulders to knees

Hijab goes around the head with the edges spread over the chest.

In addition, tear off three or six strings of about 4 in. x 4 ft. each to tie the body at different places for holding the kafan together. Fold the Qamees over in half and cut a neck-size hole at the crease in the middle. One side will be the back of the shirt and the other the front. Cut a 4 in. slit in the front at the hole so that the head can go through the hole easily.

Procedure for Wrapping the Body:

Male:

Spread the Lifafa on a clean flat surface

Spread the Izar evenly on Lifafa

Spread the folded Qamees evenly on Izar

Roll up the front of Qamees toward the hole

Transfer the body onto the back of the Qamees



Unroll the upper of the Qamees on the front of the body with head through the hole
Wrap the body with Izar, the left side being under the right in the middle of the body
Wrap the body with the Lifafa similarly
Gather the ends of the Lifafa and tie each with a string
Tie one string in the middle
The body is now ready for Salat-ul Janazah

Female:

Spread the Lifafa on a clean flat surface
Spread the Chest wrap evenly on Lifafa
Spread the Izar evenly on Chest Wrap
Spread the folded Qamees evenly on Izar
Roll up the front of Qamees toward the hole
Lay the body on the back of the Qamees
Unroll the upper of the Qamees on the front of the body with head through the hole
Fold the Hijab in half and push half under the head
Wrap the other half around the head without covering the face
Spread the end of the Hijab over the chest
Wrap the body with Izar, the left side being under the right in the middle of the body
Wrap the body with the Chest Wrap similarly
Tie one string under the shoulders, one in the middle, and one above the knees
Cover the face with Hijab
Wrap the body with the Lifafa similarly
Gather the ends of the Lifafa and tie each with a string



Tie one string in the middle

The body is now ready for Salat-ul Janazah

Salat-ul Janazah:

This salat is a community obligation and is a right of the deceased. Some members must perform it to fulfill this collective responsibility; otherwise everyone is guilty of noncompliance. It is silent and is offered only standing with four takbeerat (Allah O Akbar). Only the imam says a takbeer aloud and others repeat it softly. There is no azan, iqama, ruk'u, or sujud. An odd number of safouf (rows), three or more, are formed. Deceased's body is placed in front of the imam in such a way that the right side of the body faces the Qibla. In case of a male, the imam stands in line with the head of the body, and moves to the middle if the deceased is a female.

Niyah (Intention) for Salat:

The niyah for this salat is: I intend to offer salat-ul janazah for Allah with four takbeerat, facing the Holy Ka'aba, behind this imam.

Method of performing Salat:

Form safouf behind the imam.

- At the first takbeer, raise hands up to the ears and fold as usual in daily salat and quietly read the thana. Some also read the sura Fatiha in addition to the thana.
- At the second takbeer, repeat the takbeer quietly without raising hands (some raise hands) and read Tashahood - Durood Ibrahimi (invoking greetings on to the Prophet)
- At the third takbeer, similarly, make du'a for the deceased.
- After the fourth takbeer, repeat it quietly and invoke Tasleem by turning the face to the right following the imam.

Salat-ul janazah is over.

Dafan:

Every effort should be made to bury the body in a Muslim cemetery or in a cemetery that has a designated Muslim section.

Grave:



The grave should be opened in such a way that when the body is placed in it its right side faces the Qibla. It should be large enough to accommodate the body without a casket. Typically, for an adult, the opening is 3½ ft W x 7 ft L x 6 ft D. The grave should be excavated in two parts depth-wise. The lower (about 1 ½ ft deep) part is dug narrower, by allowing a ledge (about 6 inches) all around at the bottom, than the upper (about 4 ½ ft) portion. The ledge is used to support large stone or strong wood slabs.

Lowering the Body in the Grave:

Slowly and gently lower the body in the lower chamber of the grave while reciting:

بِسْمِ اللَّهِ وَعَلَىٰ مِلَّةِ رَسُولِ اللَّهِ

Untie the strings. Turn the face toward the Qibla. Raise the head slightly by placing a stone or hard soil under. Now put a roof over the body by placing large stone or strong wood slabs on the ledge around it. Everyone in the funeral now should pour three handful (using both hands) of soil on the roof, while recite:

On the first handful:

مِنْهَا تَخَلَّقْنَاكُمْ

On the second handful:

وَمِنْهَا نُعِيدُكُمْ

On the third handful:

وَمِنْهَا نُخْرِجُكُمْ تَارَةً أُخْرَىٰ

Now fill the rest of the grave with soil shaping the top like a hump of a camel, but not raising more than a foot from the ground.

In concluding, one person should stand by the head of the grave and recite the first five verses of sura al' Baqr and then move toward the other end and recite the last three verses of it. The funeral is now complete. May Allah (SWT) accept our services and supplications and make the journey easy for the deceased in the grave. Ameen!



Special Cases of the deceased:

Miscarried Fetus: If the fetus is less than four months old, it should be wrapped in a white piece of cloth and buried. There is no ghusl, kafan or salat-ul janazah for this fetus. If the fetus is more than four months old, it may be washed, covered with one or two sheets, and buried with or without salat-ul janazah.

Child: Before reaching the age of puberty, a child may be washed by males or females. After reaching the age of puberty, however, a child will be treated like an adult.

Shaheed (Martyr):

The body of a shaheed should be buried in the clothes it was found without ghusl, kafan or salat-ul janazah.

Notes:

- If the deceased body is bleeding or leaking, cotton padding should be used to prevent it and for keeping the kafan from getting wet.
- Those who give the ghusl to the body should make wadu.
- Those who have given the ghusl should take a bath and change clothes.
- No reading of the Qur'an during the ghusl or any zikr (remembrance of Allah).
- Unless necessary, funeral services are prohibited during sunrise/sunset/noon.
- It's prohibited to build any kind of structure on the grave.
- Women are not allowed to attend the funeral. Um-Atiyah reports: We were prohibited to accompany funeral processions (Bukhari & Muslim).
- It's prohibited to cremate the body.
- Unless required by law, autopsy is prohibited.
- The body should be buried locally.
- There are no Islamic teaching to
 - o Transfer the body to another country.
 - o Reveal the face of the body in the grave.
 - o Shout with any special zikr during and after the burial.
 - o Read the Qur'an in the cemetery.
 - o Place any flowers or water around the grave.
 - o Wear black clothes.



Iddah (Waiting Period) for a Widow:

The Iddah for a Muslim woman, who has lost her husband, is four (lunar) months and ten days. If she is pregnant, the iddah ends at the delivery. During this period she must stay in her home and may leave only when it's absolutely necessary (e.g., medical emergency).

Please refer to our funeral home directory on page 76 for a funeral home that other people following the Islamic faith have used. For the Muslim community in Boston, the Islamic Center of Boston in Wayland, Massachusetts recommends that you first contact Dr. Imam Talal Eid of the Islamic Institute of Boston at 617-471-8019 or 617-365-7427 before contacting a funeral home. He will help you with all funeral procedures and arrangements. Other people to contact in the community are listed on page 94 in appendix 5: "Other clergy who can perform last rituals." Please remember that these rituals vary depending on what the Decedent's family and/or friends feel comfortable doing and appropriate for the person they are honoring. As with this whole process, there is no specific ritual or practice, social or religious, that you have to do; you should do what you feel will honor the memory of your loved one and what will help you cope best. For more information about memorializing services refer to 4.0 beginning on page 42.

2.4.1 Dawoodi Bohra Shia Ismaili Community Rituals

by Mustafa bhai Saheb Vijayuddin

The Dawoodi Bohra Shia Ismaili Community is a community within Islam that has a slight variation of the general Islamic rituals. Islam promotes the ideology that death is a departure from the life of this world, to the world of eternity, and we pray for Allah's mercy to be with the departed so that they may find peace and happiness in the life hereafter.

Care for the Dying:

When a Muslim nears death, the ritual of *ehdul ehsan* is performed by a priest i.e. the recital of verses from the Qur'an, so that they give him physical comfort, and encourage the dying one to recite words of remembrance and prayer. The dying one should also be encouraged to recite the names of *Auliyah* (chosen ones).

He/she is given *khaak e shifa* (dust from the holy shrine of Karbala).

Upon death, those with the deceased are encouraged to remain calm, pray for the departed, and begin preparations for burial. The deceased's body upon his death is placed in a way that when standing he faces the *qiblah*



The eyes of the deceased should be closed, and the body covered temporarily with a clean white sheet. It is forbidden for those in mourning to excessively wail, or scream. When the Prophet Muhammad's own son died, he said:

"The eyes shed tears and the heart is grieved, but we will not say anything except which pleases our Lord."

The deceased should be buried as soon as possible after death, avoiding the need for embalming or otherwise disturbing the body of the deceased. An autopsy may be performed, if necessary, but should be done with the utmost respect for the dead.

Washing and Shrouding:

In preparation for burial, the family or other members of the community will wash and shroud the body. The deceased will be washed thrice with respect, reciting verses of prayer. With clean and scented water, in a manner similar to how Muslims make ablutions for prayer. The body will then be wrapped in sheets of clean, white cloth (called the *kafan*).

Funeral Prayers:

The deceased is then transported to the site of the funeral prayers (*salat-l-janazah*). The community gathers, and the *imam* (prayer leader) stands in front of the deceased, facing away from the worshippers towards the qiblah. The funeral prayer structure is different from five daily prayers & there is no bowing or prostration. First the *nida* (calling on) is done & then the *imam* recites verses from the Qur'an prior to which the *shahdat* is recited. The namaz is prayed with 5 *Takbiras* (an act in which the hand are held in line with the ears for a moment) where in prayers are said for the prophet (pbuh), his progeny, the deceased & those who have gathered.

Burial:

The deceased is then taken to the cemetery for burial (*al-dafan*). While all members of the community attend the funeral prayers, only the men of the community accompany the body to the gravesite. It is preferred for a Muslim to be buried where he or she died, and not be transported to another location or country (which may cause delays or require embalming the body). If available, a cemetery (or section of one) set aside for Muslims is preferred. The deceased is laid in the grave (without a coffin if permitted by local law) on his or her right side, facing Mecca. At the gravesite, it is discouraged for people to erect tombstones, elaborate markers, or put flowers or other monuments. Rather, one should humbly remember Allah and His mercy, and pray for the deceased.

Mourning:

Loved ones and relatives are to observe a 3-day mourning period. Mourning is observed in Islam by increased devotion, receiving visitors and condolences, and avoiding decorative clothing and jewelry. Widows observe an extended mourning period (*iddah*), 4 months and 10 days long, in accordance with the Qur'an 2:234. During this time, she is not to remarry, move from her home, or wear decorative clothing or jewelry.



When one dies, everything in this earthly life is left behind, and there are no more opportunities to perform acts of righteousness and faith. The Prophet Muhammad once said that there are three things, however, which may continue to benefit a person after death: charity given during life which continues to help others, knowledge from which people continue to benefit, and a righteous child who prays for him or her.

While many people of the Dawoodi Bohra Shia Ismaili community follow the above rituals, please keep in mind that there are variations of these last rites depending on what the Decedent's family and/or friends feel comfortable doing and appropriate for the person they are honoring. As with this whole process, there is no specific ritual or practice, social or religious, that you have to do; you should do what you feel will honor the memory of your loved one and what will help you cope best. For more information about memorializing services please refer to 4.0 beginning on page 42.

2.5 Sikh Rituals

Sikhs believe in reincarnation and cremate their dead. In the days before the cremation, the body is washed with yogurt and water while reciting the Gurmantar Waheguru or Mool Mantar. The deceased is then clothed with clean articles of clothing and if the Sikh was baptized, the outfit is completed with the five K's. The Sukmani Sahib or Psalm of peace is recited, as well as the word, "Waheguru," meaning the wonderful lord.

Right before the cremation the body is transported by the funeral home director to a temple or another hall for prayers and blessings. Hymns are recited by all attending the service "to induce feeling[s] of consolation and courage."⁴ To conclude the prayers, an Ardas is recited for further blessings before the body is cremated.

At the crematory, the eldest son will be the one to push the button for the cremation. Before the button is pressed, prayers are again recited. These prayers include more hymns, the Kirtan Sohlia, and the final prayer or "Antim Ardas." The purpose of the prayers in the ceremonies is to bless the Soul on its journey to liberation and to be united with God.

To dispose of the ashes, Sikhs place them in a body of running water, such as a river, so the Soul may be united with God. In the ten days following, prayers are recited at the Gurdwara as a structured mourning time. The ceremony performed during these ten days is called the Sahaj Path Bhog ceremony, which entails a reading of the Sahaj Paath. On the tenth day, when the reading of the Shaj Paath is complete, family and friends get together at the Gurdwara to sing hymns, recite Saloks of the ninth Guru Tegh Bahadur, Ramkali Saad or the Call of God, and Hukam. "Karah Parshad is distributed to the congregation," and Langar is served. A new head of the family is sometimes

⁴"Antam Sanskar." [SikhiWiki](http://www.sikhiwiki.org/index.php/Antam_Sanskar). 9 June-July 2008 <http://www.sikhiwiki.org/index.php/Antam_Sanskar>.



declared as well. This declaration occurs when the oldest male member of the family is given a turban. These rituals vary depending on family tradition and what the family feels would be appropriate. Adopted from SikhiWiki, below is a detailed description of the process for the body before, during, and after cremation.

The Official Rehit Maryada:

The following is from the sgpc website: <http://www.sgpc.net>

- The body of a dying or dead person, if it is on a cot, must not be taken off the cot and put on the floor. Nor must a lit lamp be placed beside, or a cow got bestowed in donation by, him/her or for his/her good or any other ceremony, contrary to Guru's way, performed. Only Gurbani should be recited or "Waheguru, Waheguru" repeated by his/her side.
- When someone shuffles the mortal coil, the survivors must not grieve or raise a hue and cry or indulge in breast beating. To induce a mood of resignation to God's will, it is desirable to recite Gurbani Shabads or repeat "Waheguru".
- However young the deceased, the body should be cremated. However, where arrangements for cremation cannot be made, there should be no qualm about the body being immersed in flowing water or disposed of in any other manner.
- As to the time of cremation, no consideration as to whether it should take place during day or night should carry any weight.
- The dead body should be bathed and clothed in clean clothes. While that is done, the Sikh symbols 5Ks - Kangha, Kachha, Karha, Kirpan - should not be taken off. Thereafter putting the body on a plank or coffin, Ardas about its being taken away for disposal be offered. The hearse or coffin should then be lifted and taken to the cremation ground. While the body is being carried to the cremation ground, Shabads or hymns that induce feelings of detachment should be recited. On reaching the cremation ground, the pyre should be laid. Then the Ardas for consigning the body to fire be offered. The dead body should then be placed on the pyre and the son or any other relation or friend of the deceased should set fire to it.
- The accompanying congregation should sit at a reasonable distance and listen to kirtan or carry on collective singing of Shabads or recitation of detachment-inducing Shabads. When the pyre is fully aflame, the Kirtan Sohila (prescribed preretirement night Scriptural prayer) be recited and the Ardas offered. (Piercing the Skull half an hour or so after the pyre has been burning with a rod or something else in the belief that will secure the release of the Soul - kapal kriya - is contrary to the Guru's tenets). The congregation should then leave.
- Coming back home, a reading of the Guru Granth Sahib should be commenced at home or in a nearby Gurdwara, and after reciting the six stanzas of the Anand Sahib, the Ardas, offered and Karah Prashad (sacred pudding) distributed. The reading of the Guru Granth Sahib should



be completed on the tenth day. If the reading cannot, or is sought not to, be completed on the tenth day, some other day may be appointed for the conclusion of the reading having regard to the convenience of the relatives. The reading of the Guru Granth Sahib should be carried out by the members of the household of the deceased and relatives in cooperation. if possible, Kirtan may be held every night. No funeral ceremony remains to be performed after the "tenth day."

- When the pyre is burnt out, the whole bulk of the ashes, including the burnt bones should be gathered up and immersed in flowing water or buried at that very place and the ground leveled. Raising a monument to the memory of the deceased at the place where his dead body is cremated is taboo.
- Adh Marg (the ceremony of breaking the pot used for bathing the dead body amid doleful cries half way towards the cremation ground), organised lamentation by women, foorhi (sitting on a straw mat in mourning for a certain period), diva (keeping an oil lamp lit for 360 days after the death in the belief that that will light the path of the deceased), Pind (ritual donating of lumps of rice flour, oat flour, or solidified milk (khoa) for ten days after death), kirya (concluding the funeral proceedings ritualistically, serving meals and making offerings by way of Shradh, Budha Marna (waving of whisk, over the hearse of an old person's dead body and decorating the hearse with festoons), etc. are contrary to the approved code. So too is the picking of the burnt bones from the ashes of the pyre for immersing in the Ganga, at Patalpuri (Kiratpur), at Kartarpur Sahib or at any other such place.⁵

The last rituals as performed by Sikhs help affirm their belief in the afterlife and facilitate the Soul's journey to God. While these rituals help with the coping process and provide comfort to the bereaved, remember that a variation of these last rites or just doing certain rituals is perfectly fine. You should do what you feel comfortable doing and what is appropriate for the person you are honoring. For more information about memorializing services please refer to 4.0 beginning on page 42.

2.6 Zoroastrian Rituals

by Firoze Jungalwala and Farhad Panthaki

Death is considered to be the temporary triumph of the evil spirit *Ahriman*, whose inherent nature is to destroy the good creations of *Ahura Mazda* (Zarathushti's name for God). There is a separation of the spiritual (Soul) from the physical (body). At this point, the Soul is timid and fearful

⁵ "Antam Sanskar." [SikhiWiki](http://www.sikhiwiki.org/index.php/Antam_Sanskar). 9 June-July 2008 <http://www.sikhiwiki.org/index.php/Antam_Sanskar>.



as it has entered an unknown dimension. Therefore, in order to provide peace and reassurance to the Soul at this time, it is customary to recite the *Ashem Vohu* prayer near the head of the body and to light a *deevo* (oil lamp) and keep it near the head until the disposal of the body is completed. The light (signifying good) from the oil lamp symbolizes the elimination of darkness (signifying evil), thus providing solace to the Soul at this time. For the first three days and nights, it is believed that the Soul stays in the vicinity of the physical world. On the dawn of the fourth day, the Soul enters the spiritual world at an allegorical bridge (Bridge of Judgement, referred to as *Chinvad Pul* in Gujarati). According to the holy book *Vendidad*, “the Soul goes to the holy *Chinvat* Bridge created by Ahura Mazda, which is an old path of immemorial times and which is for the wicked as well for the righteous. There the Soul is asked to account for its deed done in the material world.” The bridge is guarded by the angel *Mithra or Meher* (considered the Judge) who is assisted by *Rashna*, the angel of Justice and *Ashtad*, the angel of Truth. At this point, the Soul is judged for all the good and bad that it has performed during its lifetime. If the good thoughts, words and deeds outweigh the bad ones, the Soul is allowed to pass over the bridge into Heaven and stays there until the End of Time. If the Soul’s good deeds are equal to bad deeds, the Soul goes to *Hameshta –gehan* or Purgatory. If the bad deeds outweigh the good deeds, it is cast down into Hell through the wrath of its own evil nature. Zoroastrians believe that all Evil will be eradicated at the End of Time (*Freshokerti*). All Souls from heaven and hell will be made perfect by passing through an allegorical river of molten metal and reunited with their resurrected original bodies to be with Ahura Mazda.

According to Parsi custom, the body is given a final ceremonial bath with water by the family and close friends. After drying the body, it is clothed with a clean used *Sudreh* and used, white clothes. This ritual is followed by tying the *Kushti* around the waist with the appropriate *Kushti* prayers recited by family members. The body is then covered with a clean white cotton sheet up to the neck with arms positioned across the chest. It is suggested that at least two people sit close to the body reciting the *Ashem Vohu* prayer. In India, the body is generally put on slabs of stone in a corner of the front room, in a position which would avoid the head pointing towards the North. After placing the body on the stone, three circles are drawn around the body with a metallic bar or nail to show that the ground within the circle is temporarily set apart from the corpse; however in the US, the body is generally laid in a casket. The body devoid of life is considered to be a source of decay that violates the principles of cleanliness and purity. Therefore, at this time, family and friends bid a final farewell and physical contact with the body is broken at this point.

Once the body is made ready for disposal, family members or a priest may recite prayers dedicated to *Sarosh*, such as *Sarosh Baaaj* or *Sarosh Yasht Vadi* (after sunset), by the body’s side until the funeral ceremony. These prayers must precede the *Kushti* and *Farajyat* (obligatory) prayers. The divinity of *Sarosh* is considered the guardian and protector of the Soul both in the material and spiritual world.



Funeral (*Geh Saarna*) Ceremony:

At the service and while at the funeral home, a table holding a lit deevo, the picture of Zarathustra, and flowers may be kept. On a separate table or area, photographs of the deceased during his/her life time may be appropriate. Some may also prefer playing somber music during the wake or before the funeral service begins.

The main part of the ritual of the funeral ceremony is known as *Geh Saarna* meaning chanting of the Gathas. The Gathas are a set of five divinely inspired hymns composed by prophet Zarathushtra. They contain the simple and universal teachings of the Zarathushti religion. The main content of the *Geh Saarna* prayer is the chanting of the *Ahunavaiti Gatha* (first of the five Gathas) in the ancient language of Avesta. The *Ahunavaiti Gatha* is recited to comfort and soothe the Soul in the initial stage of its journey to the spiritual world. A lit deevo(oil lamp) or candle is kept on a table near the head side of the casket. Two priests generally perform this ceremony; however if priests are not available, the ceremony can be performed by any Zarathushti. The two people performing the ceremony cleanse their hands and face with water and complete the Kushti ritual. They then stand a few feet from the body holding two ends of a clean piece of white cloth to maintain *paiwand*. This implies a close spiritual connection between them and symbolizes a joint effort with increased strength of the recitation of the prayers.

The translations of some selected verses from the *Ahunavaiti Gatha* are presented below:

(From the book titled *The Teachings of Zarathushtra The Prophet of Iran on How to Think and Succeed in Life* by T.R. Sethna)

Ha (Chapter) 28 Verse 1:

With uplifted hands and deep humility, I beseech, O Mazda, first and foremost this, the abiding joy of Spenta Mainyu, your holy mind. Grant that I perform all actions in harmony with righteousness (Your Divine Law), and acquire the wisdom of the good mind so that I may bring happiness to the Soul of the Universe.

(The above verse is recited at the start of the first *Ha* and at the end of each of the seven *Has* of the Ahunavad Gatha)

Ha 28 Verse 2:

O Ahura Mazda, may I reach you in fullness of knowledge, through good mind, to be graced with realization of both the selves, the physical (lower) self and the mental (higher) self which comes from following your divine law, through which you lead all devotees into the abode of light (Heaven).

Ha 28 Verse 3:

I shall weave songs of adoration, as was never done before for you O Righteousness, and for you O Good Mind, and for you O Mazda Ahura, for through you flourishes divine wisdom and the never



waning moral courage. So descend, O Powers, in answer to these invocations and grant us Perfect Bliss.

Ha 28 Verse 4:

In truth when singing your praise, I shall attune my Soul to good thoughts and become aware of the blessings which flow from holy deeds undertaken for Mazda Ahura's sake. As long as I have the will and strength, so long I will teach mankind to strive for righteousness.

Ha 29 Verse 11:

When would I attain righteousness, good thoughts and moral courage? O Mazda, on account of equity, ennoble this great brotherhood. O Ahura, we need your blessings for our protection.

Ha 30 Verse 1:

Now I shall proclaim to those who have assembled here, all that is to be learned from Mazda, viz., the hymns of the Lord, the praises of good mind and what noble principled righteousness is, which by its light points out the real bliss.

Ha 30 Verse 2:

Hear the best (Truth) with your ears and decide by your pure mind. Let everybody judge for his own self and find out what he ought to do. Before the great trial let all wake up to this my counsel.

Ha 30 Verse 9:

And may we be like those who have prospered the world, chosen righteousness and the brotherhood of Ahura Mazda. May mind and heart turn in unison to You whenever our reason is overwhelmed with doubt.

Ha 31 Verse 4:

Ahura Mazda, in order that righteousness may be ideal to live for, I desire the excellent divine wisdom, the best of good thoughts and the mighty moral courage with whose help I would overcome untruth.

Ha 33 Verse 12:

Reveal yourself within me, O Ahura, and through divine wisdom grant me desire for perfection through your devotion. O Mazda, grant me goodness as reward for prayers, through righteousness the full vigor of Soul and all embracing love through good thoughts.

Ha 34 Verse 15:

Therefore, O Mazda, you teach me the noblest words and deeds by which I may in truth fulfill my earnest desire of my prayers, achieving it through the good mind and righteousness. O Ahura, through your power (Moral Strength) regenerate my life as you wish it true.



At the conclusion of the prayers, family members or friends may address the congregation if the family so desires. The congregation pays their last respects and the casket is removed to the disposal site. In North America, cremation is the preferred mode of disposal of the body. The mode of burial is considered to contaminate the earth, is therefore deemed undesirable. It is customary to consign the ashes from the cremation back to nature. In the US, after the funeral service the body in the casket is carried by Funeral Personnel or by family members and friends to the hearse and driven to the cremation site. A funeral procession with cars (head lights on) follows the hearse. At the crematorium the person is given his/her last respects and the priests pray final Kusti prayers and Sarosh Baj. The body is then handed over to the crematorium personnel who then process it for cremation. In the USA close relatives and friends return to the home of the deceased to comfort the family. Before entering the house, Parsis wash their hands and sprinkle water as a ceremonial bath and do their Kusti prayers. Refreshments may be served for the guests attending the services. According to Parsi customs, relatives and friends avoid eating meat for three days. On the fourth day, the *Uthamna* ceremony is performed when the Soul is judged and passes over to the other world.

Additional Prayer Services:

Prayer services may also be performed at the home of the family on the fourth, tenth and thirtieth days and on the annual death anniversary. These prayers are specifically in remembrance of the Soul of the departed. It is believed that the Souls of our dear departed have the ability to impart blessings upon the living. Therefore, paying respects to the Soul helps the family attain inner peace and tranquility. It is incumbent upon the family members to remember all the goodness that the person performed throughout his/her life and emulate those ideals through good actions during their lives.

For those who desire additional information on what ceremonies and rituals are performed after death, please refer to the book “The Religious Ceremonies and Customs of the Parsees” by Sir Jivanji Jamshedji Mody. This book is available on the website <http://www.avesta.org/ritual/rcc.htm>.

Remember, there are variations of these last rites depending on what the Decedent’s family and/or friends feel comfortable doing and appropriate for the person they are honoring. As with this whole process, there is no specific ritual or practice, social or religious, that you have to do; you should do what you feel will honor the memory of your loved one and what will help you cope best. For more information about memorializing services please refer to 4.0 beginning on page 42.



2.7 Indian Christian Rituals

The Indian Christian Community has many denominations that all follow slightly different last rituals. Below you will find information about the Syriac Orthodox Community of Kerala's rituals, as well as the Church of Southern India (CSI) Congregation's rituals.

2.7.1 Syriac Orthodox Community of Kerala Rituals

by Soman Kurian

The descendants of the ancient Syrian/Syriac Christian community of Kerala still follow the Syriac liturgy and customs of the Eastern churches of the Middle East in India and now in the United States. When a person is seriously ill, it is expected that the priest will be requested to conduct the "Service of the Anointment of the Sick" which is for the healing of the body and the spirit. This is really a service of healing even though many treat it and use it as "Last Rites". There are also prayers which are used at the time of death by the priest and those nearby.

It is believed that to be present with a close relative during his/her death is a privilege, especially in case of parents a blessing; therefore, people wish to die in their homes while surrounded by their children.

Arrangements for a funeral will start only after the death occurs. The body will be washed and dressed in white clothes. For this, people traditionally use the clothes which the deceased used to wear to church. Washing and dressing up the body is the privilege of the children of the deceased and that of close relatives. After preparing the body, it will be placed on a bed covered with white sheets. A small cross will be put in the hands of the deceased. A Cross will be also be placed at the head of the bed with lit candles on either side. The body will not be left alone. People will take turns reading from the Bible, singing hymns and saying prayers, and sitting close to the body, around the clock.

Burial usually takes place on the next day unless a close relative is expected from a foreign country, in which case the body may be kept in a regular mortuary and later in a mobile mortuary. People will be coming and going around the clock to pay respects. When the body is kept in the house, Priests come and perform several parts of the funeral service by reciting prayers and hymns during which incense are used.

At the appointed time, the body will be taken to the church in a procession and if possible, will be carried by the children. At the church, Holy Qurbana (the Mass) may be celebrated after which the concluding part of the funeral service will be done in the church. Eulogies may be given at this time.



The body will then be taken to the cemetery which is usually adjacent to the church in India. There will be some more prayers and readings while the body is kept next to the grave and the grave is also blessed with “incense prayers.” Towards the end of the prayers, the priest will ask a close relative, usually the elder son, to cover the face of the deceased for which a white embroidered cloth (often a “sosappa,” the cloth used during celebration of the Holy Qurbana) is used. Then holy oil is poured (with accompanying prayers) over the face and body of the deceased in the shape of a cross and the coffin is closed. The coffin is then lowered to the grave. The priest then takes some dirt and mixes it with incense and puts it over the coffin in the shape of a cross saying:

“O Lord, we have fulfilled Your word. You are dust and to dust you return but will be renewed at the Resurrection.”

Others present will also throw a pinch of dirt on to the coffin in the grave. The body will be buried facing east.

As a tradition, after the funeral services, friends and relatives will gather in the church hall or premises for a simple vegetarian meal or snacks.

At home, the bed that the diseased used will be kept made and a candle will be kept lit around the clock for the next forty days. Traditionally, close relatives, especially, the spouse and children, will follow a strict vegetarian diet during this period. At the church, Holy Qurbana (Mass) may be offered on the third, ninth, thirtieth and especially on the fortieth day, where special prayers are said at the grave. After the fortieth day services, relatives and friends are invited to the home of the spouse and children where special prayers are offered followed by a feast. Thereafter, special Mass prayers are conducted on death anniversaries.

The Christian burial is offered to “the faithful departed” (i.e. for those who die with faith in Christ and in communion with the Church). Those who die with faith in Christ are believed to be spiritually alive in the presence of Christ. They will be resurrected with their body at the last day, the Day of Judgment, to receive their rightful reward of “eternal life” in the presence of God and company of angels. Those in the “living church” continue to pray for their souls and pray for their loved ones and others on Earth as they did when they were alive on Earth. This is the doctrine of “the Communion of Saints.” The church offers this service to all members of the church knowing that final judgment can only be done by God. Attending a funeral service and consoling the bereaved are thought of as acts of piety. It is considered obligatory and a moral and spiritual duty to attend funerals of relatives and friends. It is a great thing that this custom is by and large observed as attested by the large gatherings at most funerals.

Please note that there are variations of these last rites depending on what the Decedent’s family and/or friends feel comfortable doing and appropriate for the person they are honoring. As with this whole process, there is no specific ritual or practice, social or religious, that you have to do; you should do what you feel will honor the memory of your loved one and what will help you cope best. For more



information about memorializing services please refer to 4.0 beginning on page 42.

2.7.2 Church of Southern India Congregation Rituals

by Reverend Koshy Mathews

The Church of Southern India Congregation is another denomination of Indian Christians. This section includes a description of the process for burial, the church service, and the committal. Please see below:

Concerning the Service of the Burial of the Dead

Steps for the burial process:

- The death of a member of the Church should be reported as soon as possible to the Minister of the Congregation. Arrangements for the funeral should be made in consultation with the Minister of the Congregation as well.
- Baptized Christians are properly buried from the church. The service should be held at a time when the congregation has an opportunity to be present.
- The coffin is to be closed before the service and it remains closed thereafter. It is appropriate to cover it with a pall or other suitable covering.
- A priest normally presides at the service. It is appropriate that the bishop, when present, preside at the Eucharist (Mass) and pronounce the Commendation.
- It is desirable that the Lesson from the Old Testament and the Epistle be read by lay persons.
- When the service of a priest cannot be obtained, a deacon or lay reader may preside at the service.
- It is customary that the celebrant meets the body and goes before it into the church or towards the grave.

Service in the Church

Entrance

The congregation stands as a procession of priest(s), deacons, and servers enter through middle aisle of the church to the chancel. The body is borne into the church as part of the procession. During



the procession the congregation may sing a hymn, or the priest may read Bible verses of hope and resurrection. At the end of procession and singing and after the coffin is placed in the middle close to the chancel, the priest says a collect, or prayer).

Liturgy of the Word

After the prayer, the congregation may sit down for the readings from the Bible. Usually four readings: the Old Testament (Hebrew Scriptures), Psalm(s), Epistle from New Testament, and a Gospel. Family members or friends of the deceased are encouraged to read the lessons. There could be hymns between these readings. Once all the readings are done, people may come forward to offer their tributes, remembrances or words of condolence. At the close of these speeches, priest may give a small sermon or comfort the family and friends by talking about Christian beliefs and hope in resurrection and the eternal life. The Liturgy of the Word is usually followed by Apostles' Creed, Lord's Prayer and other prayers.

The Commendation

Once all of the prayers are offered, the priest and other ministers take their place at the body to what is called The Commendation. An anthem or a hymn may be sung at this time. Then the priest facing the body says a prayer like this:

“Into your hands, O merciful Savior, we commend your servant (name of your loved one). Acknowledge, we humbly beseech you, a sheep of your own fold, a lamb of your own flock, a sinner of your own redeeming. Receive him/her into the arms of your mercy, into the blessed rest of everlasting peace, and into the glorious company of the saints in light. Amen.”

The priest then blesses the people. The body is borne from the church to the hearse while a hymn is being sung with the priest leading.

The Committal

After the body is brought to the cemetery where it will be buried, the priest reads a few verses. Then, while earth is cast upon the coffin, the priest says these words:

“In sure and certain hope of the resurrection to eternal life through our Lord Jesus Christ, we commend to Almighty God our brother/sister (name of your loved one) and we commit his/her body to the ground; earth to earth, ashes to ashes, dust to dust. The Lord bless him/her and



keep him/her, the Lord make his face to shine upon him/her and be gracious to him/her, the Lord lift up his countenance upon him/her and give him/her peace. Amen.”

Then the priest leads the people to say the Lord’s Prayer and then other prayers. Once the prayers are said, the priest blesses the people who are at the graveside service and the funeral is complete. After the funeral, some people choose to perform other memorializing services or have gatherings for the people attending the services. To have additional services or gatherings is up to you, as is how the funeral service as described above is performed. For this whole process, there is no specific ritual or practice, social or religious, that you have to do; you should do what you feel will honor the memory of your loved one and what will help you cope best. For more information about memorializing services please refer to 4.0 beginning on page 42.



3.0 Funeral Homes

3.1 Overview

Making arrangements for the services and rituals you wish to have can be extremely difficult and time consuming during an already stressful time. In order to make the arrangements and planning easier, it is important to contact a funeral home of your choice. When you use the services of a funeral home and a funeral director, you will find the process to be much smoother. This chapter will provide you with information on funeral homes and funeral directors, including the purpose of a funeral home, what funeral directors can do for you, the fundamental services they provide, questions to ask and things to consider before selecting a funeral home, and important information to keep in mind when planning. All of the information in this chapter was obtained with the help of websites and funeral homes in Massachusetts acknowledged in our “Resources and Works Cited” section in the appendix on page 111. Additional checklists with questions or considerations you should use when choosing a funeral home are listed in appendix 1 as well beginning on page 62. You will also find “Frequently asked questions about funeral homes” provided in appendix 2 on page 74 as well as a funeral home directory on page 76.

3.2 Purpose of a funeral home and what funeral directors do

To have arrangements and planning done in a very professional, calm, and comforting environment, the best thing to do is to use a funeral home. Funeral directors at the funeral home will help you make decisions you are having difficulty with, can offer you advice (for the arrangements and emotionally), and will know who to notify, how to obtain any benefits you are eligible for, what is legally allowed for services or rituals, and the proper paperwork to obtain and fill out so the services can be performed. If the funeral directors cannot personally help you fill out a specific form or do something, such as obtaining insurance benefits, they will at least be able to tell you the process to go through and can put you in touch with the right people. A funeral home is also a place where you can hold memorializing services and rituals, keep the body under special attention and care, and visit your loved one. Funeral directors are well trained to answer your questions about grief and will aid you in the coping process as well; they are simply there to help you in any way they can. We suggest using a funeral home and funeral directors in order to make this process much easier for you. The funeral



home and directors will provide a comforting, safe environment for you to be in during this difficult time and can help you with funeral arrangements and provide you with emotional support. Before choosing a funeral home, we suggest you refer to section 3.4 on page 40 for a list of questions to ask a funeral home and things to consider when choosing one. Below, in section 3.3, is a list of the fundamental services funeral directors and a home will provide for you. This list will give you a better understanding of what they can help you with specifically.

3.3 Fundamental services the funeral directors and the funeral home will provide

Funeral Directors will:

- Take possession of the body and transport it to all places necessary from the time of death to the final memorializing service.
- Talk to you and your family to find out what your wishes for the services are.
- Fill out information on the death certificate. They will ask you for the following information for the death certificate: the decedent's name, address, social security number, parents' names, state and country where his/her parents were born, the next of kin in charge of funeral arrangements and his/her address, and the type of service to be performed (burial or cremation).
- Obtain certified, original copies of the death certificate if you would like them to do so. The death certificate is filed with the town or city clerk. Usually ten to fifteen originals is a good amount to have.
- Obtain the proper burial or cremation permit needed.
- Interact with the newspaper for the obituary and information about the memorializing services.
- Write all of the checks for the memorializing service's expenses and then charge you on the final bill. This way you do not have to worry about writing all of the checks and another aspect of the process is made easier.
- Deal with all of the priests/ministers, the florist, halls and temples chosen, and any other place of your choice that is handling the details and arrangements. The funeral directors will make absolutely sure that you have not forgotten any detail.
- Help you file for benefits if they can or put you in contact with the right people. They can help you find a lawyer and/or any other person you need to help you.
- Provide grief counseling if you would like and/or can suggest professional services to help you through this difficult time; they are there for emotional support and comfort.



3.4 Questions you should ask your funeral home and things to consider before choosing one:

Many funeral homes will advise you to ask a friend or someone in the community what the reputation of the funeral home is. You can call the state board to find out if there has ever been a complaint about the funeral home or the chamber of commerce which will have information about the funeral home as well. There are many resources you can use to find out about the funeral homes you are considering, in addition to people in the community or friends who have used the funeral home before. Below is a list of questions and things to consider when choosing a funeral home. You can ask any funeral home these questions over the telephone and they will be happy to answer them. Please note that a full list of these questions and considerations is provided in appendix 2 on page 75. The list below has the main, basic things to consider and questions to ask but you should take a look at the complete version in appendix 2.

- What is the basic fee? (should include the funeral director and staff)
- What types of services will you provide?
- How much do the other services and merchandise cost?
- What are your costs for the casket and do I need to use one purchased through your funeral home?
- Who will transport family members to the house of worship and the cemetery?
- Which services would be appropriate? (wake, visitation, funeral service before cremation/burial, prayer service)
- Does the funeral home give you all your rights and protect you?
- Does the funeral home have a good reputation?
- Is the funeral home large enough to accommodate all family members, friends, etc. if services are being held there? What are the alternative places the funeral home can use if it is not big enough?
- Will you be able to perform the rituals you would like to at the funeral home?



3.5 Important information to keep in mind

There are a few laws surrounding disposal of the deceased of which many people are not aware. A few helpful laws and pieces of information are provided below in a list of important information to keep in mind when planning and making funeral arrangements.

- Discuss with your funeral home director if it is okay or possible to perform the rituals you wish to. Many funeral homes are cooperative and will allow you to perform any rituals necessary as long as they are not harmful to the community and follow Massachusetts state laws.
- By Massachusetts state law, there must be a 48 hour waiting period before cremation or burial can occur unless otherwise approved. Cases where the cremation or burial could take place sooner than 48 hours would be if the body has an infectious disease.
- You must deal with a funeral home director first. You cannot go directly to a crematory or burial site; however if you would not like to have memorializing services such as a wake or funeral service where people recite eulogies or make speeches, and would rather have a private ceremony at the crematory or burial site that is fine. You still must deal with a funeral home director to do this so the proper papers are filed and permits obtained.
- No funeral home is directly connected to a funeral home in Massachusetts. The funeral homes use nearby crematories they are associated with.

Funeral homes and directors will be extremely helpful to you and will respect your wishes. Funeral directors, in addition to the following chapter on memorializing services, can give you suggestions about a program of the services on the days following the death. The information about memorializing services in the following chapter is just to provide you with ideas and suggestions. These services are extremely personal so everyone has different services and different ways of conducting them. You should choose what you feel would be the best way to honor your loved one and what will be personally comforting to you.



4.0 Memorializing Services and the Funeral Service

4.1 Overview

4.1.1 About this chapter: In this chapter, information on memorializing services, the funeral service, and the cremation/burial service is provided. Information for this chapter was obtained from many different sources, acknowledged in our “Resources and Works Cited” page or in footnotes at the bottom of the page as appropriate. The main sources we obtained information from for this chapter were funeral homes in Massachusetts and the “National Funeral Directors Association” (NFDA) website. Please keep in mind that these are suggestions based on what many people in the U.S generally do when they go through this experience. Not all of the services have to be performed and not all of the items or considerations typically used in these services have to be part of the services. These services are very personal and therefore, you should choose what you would like to do based on what you feel would be the wishes of the deceased and the best way to remember your loved one. To help you better understand why people have funerals for their loved ones, please see below for a more detailed description of the purpose of memorializing services and the funeral service.

4.1.2 The Purpose of Memorializing Services and the Funeral Service:

Memorializing services and the funeral service are important practices to help start the healing process after your loved one passes away. They are meant to honor and celebrate your loved one’s life, provide a time for you to say goodbye, have the support of your social network, and facilitate the changes in your life that will now occur. These memorializing services will help you cope with the loss and will provide a comforting environment during this difficult time. People are very willing to help you in any way they can. Asking your friends to help you make these arrangements will make planning these services easier for you and your family. They can also provide more suggestions for details about the services. These services are important and, as previously mentioned, very personal, so you should do and practice whatever you feel would be best and fitting for your loved one. Before you start planning, you may want read the description below to understand the difference between a memorializing service and the funeral service as discussed in the chapter.



4.1.3 The Difference between Memorializing Services and the Funeral

Service: A funeral service is a service usually done on the day of the cremation or burial right before the cremation or burial takes place; it is one of the many memorializing services you can perform. The rest of the memorializing services are all of the services performed before and after the funeral and cremation or burial services. The memorializing services that generally occur before the funeral service include the wake, any family traditions done before the funeral service, and the prayers or rituals performed before the funeral service according to your religion. Examples of memorializing services that generally occur after the funeral service, either immediately or several days, months, or years later, are rituals or prayers performed after the cremation or burial according to your religion, building a monument, burying ashes, planting a tree in memory of your loved one, and many other services to honor your loved one's life. Details about what each memorializing service entails can be found below in section 4.2, and details about a funeral service can be found in section 4.3 beginning on page 46.

4.2 Memorializing Services

There are many different ways to honor the memory of your loved one. Not all of these traditional social rituals have to be performed; rather, you should choose the ones you feel are necessary and should arrange them in any order and in any way you feel would be appropriate. These services can be arranged through your funeral home of choice and/or with the help of your friends and family members. The following descriptions of each service are listed in the order many people choose to perform them. Please note that some of the processes and options mentioned in the descriptions below (such as embalming) will have further information and details in other sections as noted at the bottom of the description of the service.

Memorializing Services before the cremation or burial:

1. **Wake (also known as a visitation):** A wake is one of the memorializing services that occur the day before the funeral service and cremation/burial. Before arrangements for the wake are made, many people decide to have the body embalmed for preservation and to maintain the image of their loved one. Depending on your wishes, the body will be kept in an open or closed casket, can be placed on or in something else for the wake, or does not have to be present at all. You can set up a time frame, usually a three to four hour period, for when you would like friends and other family members to come to



the location you are holding the wake. The wake can be held in many places, not just the funeral home, and arrangements or options for the wake can be discussed with your funeral home director. The purpose of the wake is for people to visit and honor the deceased, pay their respects, and support the family members of the deceased as well as each other. At the wake, many people choose to have floral arrangements, candles, photographs, music, and other items that they feel their loved one would have liked. All of these additional items are of course optional and depend on how you would like to honor the memory of your loved one. For further information on embalming please refer to section 4.3 on page 46. There is also a checklist of things to consider when planning memorializing services in appendix 1 on page 68.

2. **Prayers and religious rituals performed before the funeral service and cremation/burial:** If there are prayers or rituals to be performed before the funeral service takes place and/or before the deceased is cremated or buried, you should arrange an appropriate time to do this. Your funeral home director can help you arrange a good time to perform the religious rituals. Some suggestions for times are at the beginning of the wake before people start to arrive, after the wake when people leave, the day before the wake, the day of the funeral service before or after the service, or the day of the cremation/burial (if it is different from the day of the funeral service) before the deceased is cremated or buried. Before choosing a time, think about how public or private you would like the religious ceremony to be and plan accordingly. Also, if the rituals are going to be performed at the funeral home, you should first check with your funeral home director to make sure that it is okay to do so. Many funeral homes will allow religious rituals to be performed as long as they are safe. Usually rituals involving a fire that is larger than one produced by a candle, like the fires used in Zoroastrian rituals, will not be allowed; however there are many other halls and locations outside the funeral home where these religious rituals can be performed. Please refer to our list of halls in appendix 10 beginning on page 104 for alternate locations to perform your religion's rituals, as well as our list of "Other clergy who can perform last rituals" on page 93. A checklist with items and things to consider for the memorializing services can be found in appendix 1 on page 68.
3. **Funeral Service:** The funeral service is generally a formal service held the day of and in precedent to the burial or cremation. A funeral service is where people usually present eulogies, more prayers are recited, more religious rituals are performed, and people can pay their final respects to the deceased before he or she is buried or cremated. A funeral service can take place in any venue, but many decide to have the service in a place close to the burial site or crematory. Aspects of the service and the



structure of the program can be made to fit what the family feels is appropriate. Following the service, the cremation or burial will take place; usually immediately but this is your choice. As with all of the memorializing services, you should decide how private or public you would like the funeral service and cremation or burial service to be. Further details about arranging a funeral service can be found in section 4.3 beginning on page 46.

When the cremation or burial service takes place:

- 4. Cremation or Burial Service:** The cremation or burial service does not necessarily have to occur right after the funeral service, it can occur the next day if you would like. When the actual cremation takes place, the body is moved from the place where the funeral service was to the crematory. The funeral home personnel will make arrangements to transport the body for you from one place to another. For the cremation process, many people decide to keep the ceremony private and only have family members present. Again, how private or public you would like the cremation service to be is at your discretion. For the burial service, arrangements for transporting the body will be done by the funeral home personnel as well. Deciding how public or private you would like the burial service to be is up to you. At both the cremation and burial services prayers and religious rites respective to your religion can be performed. Aspects of the funeral service such as speeches, music, flowers, and photographs can be a part of the cremation or burial service as well. How you conduct the cremation or burial service as well as the other memorializing services is up to you since these services are very personal. Please keep in mind that these are just suggestions and you can include or exclude the items or considerations as you wish. For more information about cremation, please refer to appendix 3: “Cremation: what you should know,” beginning on page 81.

Memorializing Services after the cremation or burial:

- 5. Immediately after the Cremation or Burial:** Immediately after the cremation or burial, many people decide to have friends and family come to their house or another location. At this service people usually serve food and beverages, make speeches or share stories, display photographs, and play music. This social tradition is done so the family members have company if they feel they would like people around, and so that people can celebrate the loved one’s life. Friends and other family members, as with the other arrangements, can help you put this together and remember that not all of the aspects of this service have to be incorporated. For information and a list of catering services please refer to appendix 9 on page 103. You will also find a list of halls in



appendix 10 on page 104, and a list of things to consider when choosing a hall in appendix 1 on page 70. Checklists with items and things to consider for memorializing services can be found in the appendix as well on page 68.

6. **After Cremation and Disposal of the Ashes:** After cremation many religions have a set mourning period where various religious ceremonies are performed. If you choose to have religious rituals performed after the cremation, you can make a list of who you would like to have present at the ceremony, choose the appropriate temple and priest, and purchase the items needed to perform the ceremony. For disposal of the ashes, there are many options. People keep them in an urn at their house, bury them at a burial site and then establish a monument, scatter them at sea, immerse them in a river, or take them to India or another part of the world. Since there are many options of things you can do with the ashes, choose what you feel is right. Please refer to appendix 1 for a checklist of items and things to consider for these memorializing services on page 68. There is a chart with temple information in appendix 4 as well, beginning on page 89. In appendix 5: “Other clergy who can perform last rituals,” beginning on page 93, you will find a list of clergy who can help you with your religion’s last rituals.

4.3 The Funeral Service

As previously stated on page 43, a funeral service is a type of memorializing service that is typically performed before the cremation or burial takes place. This service is usually the same day of the cremation or burial service but having these services on separate days is an option as well. It is a good idea to have a program for the funeral service so that it is conducted in an organized fashion and has the aspects of the service you choose to include in it. Below, details are provided about certain items or things to consider when you are planning the funeral service and the program. Each item described in addition to other items or things to consider are included in the checklist for memorializing services in appendix 1 beginning on page 68.

1. **Embalming:** Embalming the body is optional. The embalming process is not required by law unless a medical examiner believes public health could be affected due to infectious disease. Embalming is a good idea in order to preserve the body over the couple of days before the cremation or burial. When the body is embalmed it is handled with the utmost care and is in no way damaged. It is a semi-permanent, disinfection process, meaning that without refrigeration the body can be above ground and available for visitation. As stated in “Important information to keep in mind” on page 41, there is a 48 hour waiting period in Massachusetts before the cremation or burial can occur unless otherwise approved; so it is a good idea to embalm the



body in order to maintain the looks of your loved one and preserve the body over this waiting period.

2. **Flowers:** Many people choose to have floral arrangements at not only the funeral service, but the other memorializing services as well. Florists in your area can help you decide what arrangements you would like and will deliver the arrangements to the funeral home you are using. Your funeral home will also transport the flowers for you to the other locations you are holding services. Usually the funeral home you are using will have recommendations for florists around the area to use, but using one you personally like is fine too. The funeral home personnel, your friends, and other family members can help you choose and get in contact with local florists.
3. **Photographs:** If you are thinking about having photographs displayed at the funeral service and other memorializing services, choose which photos you would like to use, then have the photos printed at “Kinkos” or another printing center, and have them framed. Many people decide to have one or two large pictures, about 11” x 14” each, accompanied by some other smaller pictures. Printing the photos can be done within twenty-four hours or sooner if you request. If the store where you get the photos printed does not have frames, you can find frames at stores like “Wal-Mart” or “Target,” as well as stores that specialize in selling frames like “Big Picture Framing” or “Corners Framing.” Framing the pictures can be done within twenty-four hours or sooner as well. Your friends can help you get the pictures printed, framed, and picked up from the store.
4. **Police Escort:** A police escort is generally used to lead the funeral procession of cars from the funeral home to the place where the funeral service is being held. The funeral home will decide whether or not a police escort is necessary based on criteria that they follow. Usually if the route to the place where the funeral service is being held has heavy traffic or a highway, the funeral home will decide to have a police escort. The police will lead the procession with the *hearse* following behind, and all of the cars with the family members and friends of the deceased will follow behind the hearse. The funeral home will contact the town or city police department and make arrangements for an escort on the appropriate day.
5. **Eulogy:** A eulogy is a speech written and spoken by a friend or relative of the deceased. The speech talks about the decedent’s life and good qualities, and can include a poem or quotes the speaker feels would be appropriate. People sometimes request particular friends and/or family members to present eulogies at the funeral service. Other times, people choose to have a more



open setup where whoever would like to make a speech can approach the front of the room and address the people at the service. Depending on how long you would like the service to be and the structure of the program, you should decide how and who you would like eulogy speeches to be recited by. To give you an idea, below is a sample eulogy adopted from <http://www.eulogyspeech.net/sample-eulogy/Father-Eulogy-Sample.shtml>

Sample Eulogy:

Losing a loved one is one of the most difficult things we can go through, so much more if it is a parent. No words can express what I am feeling right now and I'm sure only time can help me accept the fact.

My father was one of those hard working fathers that always got his way. His words were the law in our house. I used to fear him but I never thought he was already teaching me one of the most valuable lessons in life, standing up for what you believe in. Don't let anybody tell you otherwise. As I grew older, I slowly understood why he treated us like that. And I also discovered that he was a very compassionate and kind person. I learned that the most important thing that he had was us, his family. Though he may never have said it out loud I know that he was really proud of what we have become. We are who we are now because we had a father like him. As most of you may know my father never showed his feelings. You would only see that look that told you that you did something great, and seeing him like that made you feel like you owned the world.

I remember when we were little our father found time to build us the most beautiful tree house. He spent almost a month to finish it. And I remember he always brought something for us when he came home from work. He was very strict as a father but that's only because he cared for us. To his friends he was a very kind person and was always ready to help. He always had a solution to every problem and had his ways of making things simple. He never asked anybody for help but he was a very generous man, and he never wanted to be acknowledged for anything he did. When he helped he simply helped.

He showed strength until the end and still had some enlightening words for us. I promise that I will continue what my father has started. I know I'll be filling huge shoes



but with your help I think I can do it. Let's just remember everything that my father shared with us. And let's be happy that he has finally gone home to our creator.⁶

6. **Prayers, religious rituals, Bhajans, and Shradhanjali:** Including prayers or religious rituals in the funeral service is another thing to consider when putting together the program. If you would like to include Bhajans and a Shradhanjali in the service, we suggest picking five to six Bhajans and one Shradhanjali. You can include the lyrics to the specific Bhajans and Shradhanjali in the program so friends and family can join in as well. Personally choosing the Bhajans and Shradhanjali to be performed at the service personalizes the funeral service and keeps it organized because people will know what specifically should be sung.
7. **Obituary and Informing Friends and Other Family Members:** Informing family and friends about the services and ceremonies you are having for the deceased can be done through phone, email, and/or by publishing an obituary in the newspaper. You can ask your friends to notify others through phone or email, or your funeral home can help you arrange another way to tell others. Placing an obituary in your town newspaper or the Boston Globe is another option that many people use in addition to phone calls and email. If you plan to have an obituary you should notify the newspaper within one or two days. You can write the obituary or you can have a friend write it for you.

Remember, all of the details of the funeral service and what is performed at the service are all up to you. The information in this chapter is provided to let you know what people typically do and to give you ideas when planning a service. Many people choose to have the items described above at the funeral service but they can also be a part of any other memorializing services you plan to have, or the cremation or burial service. If you are having difficulty, your funeral director and friends can help you decide what details to include in particular services.

⁶ "Sample Eulogy for a Father." Eulogy. 15 July 2008 <<http://www.eulogyspeech.net/sample-eulogy/Father-Eulogy-Sample.shtml>>.



5.0 Organ, body, & tissue donation

5.1 Overview

When your loved one passes away, there are many other things to think about aside from funeral plans. One of them is organ donation. To donate organs, tissue, and/or the body of your loved one is a big decision to make if you are in the position to choose on his/her behalf. This chapter will provide you with information about these donation processes so you understand how donation works and what it is. Knowing this information will help you make the appropriate decision. Section 5.2 in the chapter explains what organ donation is, section 5.3 explains what to do if the deceased was a donor, and section 5.4 explains how to donate your loved one's organs if you choose to. Before reading, please note that organ donation follows the same process as tissue donation, but body donation is different. The information we obtained for this chapter came from the "Post-Mortem Policy/Death Report" section of the Clinical & Administrative Policy & Procedure Manual for Lahey Clinic, the New England Organ Bank website, and other organ donation organization's websites. All of our resources for information are acknowledged in the appendix in our "Resources and Works Cited" section on page 111. You can also find a table with information about which organs and tissue provide which benefits to a recipient in appendix 6 on page 96. A sample of an organ/tissue donor card is in this appendix as well on page 98.

5.2 What are organ, body, and tissue donation?

Many people refer to organ and tissue donation as the gift of life. Donations can be done for either transplant to another person, or as a donation to science. A transplant donation can help save another person's life, provide him/her with a limb, restore sight, cure a disease, and much more. Organs and tissue are donated to science if there is no match for a recipient, if they are not suitable for transplant, or the individual chooses to donate to science. A whole body donation can also be made to science. When the body, tissues, and/or organs are donated to science, they are used to practice new



surgical procedures, and for research purposes such as developing a new medicine or finding a cure for a disease. If the decision to donate organs, tissue, and/or the whole body was not previously made by your loved one, the decision is yours to make as the next-of-kin. It is important to know that donating organs and/or tissue does not affect funeral arrangements. These procedures to donate are done with the utmost care and the body will remain unaffected in appearance for the memorializing services. If you or your loved one decided on a body donation, the memorializing services, with the exception of burial or cremation, can still be done but the body will not be present. Donation is a personal decision and the wishes of the deceased or the family's wishes will be completely respected by organ donation organizations and the hospital. Please refer to appendix 6 on page 98 for a table explaining a recipient's benefits according to the organ or tissue he/she receives.

5.3 If your loved one was a donor, what do you do?

For transplant: If your loved one decided to be an organ donor, he/she should have an organ/tissue donor card and will be registered with the Registry of Motor Vehicles (RMV) as an organ/tissue donor; the decision should be visible on his/her license. The Organ Procurement Organization (OPO) will be notified by the hospital or appropriate personnel depending on where your loved one passed away. If the deceased is not already at the hospital, he/she will be transported there by the funeral home you choose to call. At the hospital, the OPO staff will determine if there is anything that would make the individual not eligible for a donation. A trained organ donation specialist will come to the hospital and do a more comprehensive investigation of the deceased. Then, the OPO staff will conduct a search on their national waiting list, match the donor's organs to an appropriate recipient, and arrange for the transplant to take place. The donor's organs and/or tissue are removed through a careful surgical procedure and the OPO staff takes the organs to give to the recipient. The procedure to remove the organs and/or tissue is done with a great amount of care and respect for the deceased. The OPO staff will also stay with the family of the donor for support and for as long as the family would like. The Organ Procurement Organization makes a full effort to comfort the family as they are extremely understanding of this difficult time. After the organ donation is made, the family will be given an overall background picture of the recipient; all donor and recipient specifics, such as his/her name, are kept confidential. The organ/tissue donation process is done easily and with a professional, caring manner. The OPO staff can answer any questions or concerns you may have and is there to help you as well.



For science: A donation to science is done slightly differently. If the organs are not suitable for transplant, the OPO will donate them to an institution or organization that conducts medical research. If the organ donor did not specify which institution or organization he/she would like to donate to, the decision is made by the family. If the donor decided to do a body donation, he/she would be registered with a specific organization that specializes in body donations. In this case, the body donation organization would be called by the hospital and their staff would come to take care of everything. Scientific organizations and institutions will work with the family and follow the necessary procedure respecting all wishes of the family and individual.

5.4 If your loved one was not a donor, what do you do?

If your loved one was not a donor, it is the legal next-of-kin's decision whether there should be an organ/tissue donation or not. If the decision to donate organs and/or tissue is made, the same procedure as explained in 5.3 is followed. If the decision is to not donate organs and/or tissue, the regular procedure for someone who has passed away, as described in 6.0 beginning on page 53, is followed. The hospital and the Organ Procurement Organization respect all decisions regarding organ, tissue, or body donation and will help you in all ways possible with whatever decision you make. If you decide, on behalf of your loved one, to donate the organs, tissue, or body to science, you may choose the institution or organization to donate to. The hospital and Organ Procurement Organization can help you make this decision and educate you on the various options available. There are many different organizations that accept donations to science such as Medcure and Science Care. Again, scientific organizations and institutions will work with you and follow the necessary procedure respecting all wishes of the family and individual. The decision is yours to make and you should do what you feel would be best.



6.0 Legal and Procedural

6.1 Overview

Death occurs in many places and it is generally out of our control where it happens. Different circumstances mean there are different procedures to be followed. In this chapter, information about autopsies, what happens after someone passes away in a medical facility, at a home or outside a medical facility, in another state in the U.S, and in another country is described. Death reporting procedures and information on who to notify is also provided. The information for this chapter was mainly gathered from the “Funeral Consumers Alliance” and the Post-Mortem Policy/Death Report from Lahey Clinic as well as some other websites. We would like to acknowledge all of the sources of information we used in our appendix on the “Resources and Works Cited” section on page 111.

6.2 Autopsy

It is important to understand basic facts about an autopsy as this is a part of many cases. An autopsy is a procedure conducted by the Pathology Department at the hospital. It is a thorough medical examination of the body done to determine the cause of death. Depending on the circumstance, an autopsy may or may not have to be performed. An autopsy is performed depending on if the medical examiner accepts or declines the case. The wishes of the family are taken into consideration, so if the family is against having an autopsy done, the procedure will not be done; however the medical examiner does have legal authority to perform the autopsy without consent of the family under specific circumstances. According to Lahey Clinic’s Post Mortem Policy/Death Report Clinical & Administrative Policy & Procedure Manual, the medical examiner can perform the autopsy without consent if:

- It appears that criminal violence occurred
- An accident or unintentional injury occurred, regardless of time interval between the incident and death, and regardless of whether such violence appears to have been the immediate cause of death, or a contributory factor thereto;
- Suicide, regardless of the time interval between the incident and death
- Death under suspicious or unusual circumstances
- Death following an unlawful abortion



- Death related to occupational illness or injury
- Death in custody of a jail, correctional facility, mental health or mental retardation institution
- Death where suspicion of abuse of a child, family or household member, elder person or disabled person exists
- Death due to poison or acute or chronic use of drugs or alcohol
- Skeletal remains
- Death associated with diagnostic or therapeutic procedures
- Sudden death when the decedent was in apparent in good health
- Death within twenty-four hours of admission to a hospital or nursing home
- Death in any public or private conveyance
- Fetal death, where the period of gestation has been twenty weeks or more, or where fetal weight is three hundred and fifty grams or more
- Death of children under the age of two years from any cause
- Any person found dead
- Death in any emergency treatment facility, medical walk-in center, day care center, or under foster care.

An autopsy is generally not performed unless the cause of death is completely unknown. In cases where the individual passed away from something definite, like an illness he/she was known to have or a heart attack, an autopsy would not be performed. It is good to know which circumstances may require an autopsy so you have an idea of what procedures, as described in the following section, will be done in the case of your loved one.

6.3 Death in the U.S

The following sections of 6.3 describe different circumstances for death in the U.S. 6.3.1 discusses death at a medical facility, 6.3.2 gives information on cases outside a medical facility, and 6.3.3 discusses procedures for cases in other states. Please see below:



6.3.1 At a medical facility (Hospital, Hospice, Nursing Home)

When death occurs at a medical facility, such as a hospital, hospice, or nursing home, a specific procedure is followed. Keep in mind that there are slight variations in the procedures depending on whether an autopsy will be performed or not. Please see below:

- The physician will fill out the appropriate forms (including the death certificate and death report) given to him/her by the nursing department. For a nursing home and hospice care there may be different people who also have the legal authority to declare the patient's death and fill out these forms.
 - If an autopsy is going to be performed, the medical examiner and staff in the Pathology Department will fill out the appropriate forms.
- If a medical device, such as a pace maker is involved, decisions to turn it off are made by the physician. Once the physician declares the body is no longer functioning, the pace maker is turned off.
 - If an autopsy is going to be performed on the patient, the nurses are required to leave medical devices (i.e oxygen tubes, etc) in place.
 - If no autopsy is going to be performed, medical devices are removed.
- The death certificate and death report will be reviewed for completeness and accuracy by the charge nurse or registered nurse (RN) taking care of the patient.
 - If an autopsy is going to be performed, security will deliver the original "authorization for autopsy" form, copies of the death certificate, and medical records of the patient to the Pathology Office. Security keeps the original death report, death certificate, and copies of the "authorization for autopsy" form.
 - If no autopsy is going to be performed, security will take the death certificate, death report, and any personal belongings and valuables.
- Transportation of the body to the morgue: before the body is transported to the morgue, the nurses prepare the patient for family and friends to come and visit. They will bathe the patient and place a new gown on him/her. *Please note that if the family wishes not to have the body transported to the morgue, the hospital will respect these wishes and will do whatever alternative is requested as long as it follows Massachusetts State Laws.* After family and friends leave, the body is transported to the morgue.



- Security will send the death report to the Medical Records Department.
- Release of the body:
 - If an autopsy is involved, the security office will call the funeral home once the body is ready to be released. The funeral director will come to the hospital and transport the body to the funeral home. Security will give the funeral director the original death certificate and any belongings or valuables. As mentioned in 3.3 “Fundamental services the funeral directors provide” on page 39, the funeral directors will have to fill out portions of the death certificate as well, and can obtain multiple originals for you as you will need them to settle other matters.
 - If no autopsy is involved, the Security Office waits for a call from the funeral home the family wishes to use. The funeral director will transport the body to the funeral home, and the Security Office will give an original copy of the death certificate to him/her as well as the valuables given to the Security Office earlier. As mentioned in 3.3 “Fundamental services the funeral directors provide” on page 39, the funeral directors will have to fill out portions of the death certificate as well, and can obtain multiple originals for you as you will need them to settle other matters.

6.3.2 At home or outside a medical facility

If the death occurs at home or outside a medical facility, a slightly different procedure is followed. If the person is terminally ill and being taken care of at home by a hospice nurse or doctor and then passes away, a family member should call the hospice nurse or doctor taking care of the person and request that appropriate paperwork be filled out to release the body to funeral home personnel. The funeral home personnel will come to the house and tell the family the next steps that need to be taken. They will take care of transporting the body and obtaining original copies of the death certificate as well. Hospice nurses or the doctor taking care of the person will also tell the family the necessary steps to take following the death.

If the death occurs suddenly while the person is at home or outside a medical facility, such as in an accident or when a crime is committed, police should immediately be notified. The police follow a specific protocol in these types of situations and will direct the family in what to do next. In this case, an autopsy is likely needed as the cause of death probably needs to be investigated further. Again, due to Massachusetts General Laws, the medical examiner must be notified and legally, has the right and authority to perform an autopsy without consent from the family in such a case. The body will be



transported to the hospital by the funeral home of the family's choice or the coroner. The procedure for an autopsy will occur as previously described in 6.3.1 At a medical facility (hospital, hospice, nursing home).

6.3.3 In another state in the U.S

If your loved one passes away in another state in the U.S, you can decide to have the remains brought back to Massachusetts, or buried or cremated in that state. If you decide to have your loved one buried or cremated in Massachusetts, it is best to deal with a funeral home where the burial or cremation will take place. The funeral home will help you obtain the proper death certificate, paperwork, and will make arrangements for transportation of the remains back to Massachusetts. The funeral home will call a mortuary, such as Inman Nationwide (800-321-0566), and set up arrangements for transportation. The mortuary and funeral home will obtain appropriate permits, have the body embalmed, and deliver the deceased to the airport. There are many options for memorializing services in this circumstance as well. Some people choose to have just the cremation or burial service in the state where their loved one passed away and the rest of the memorializing services in the state of residence, while others choose to have all of the services back in the state of residence or in the state where their loved one passed away. The decision is yours to make and keep in mind that you have many options.

6.4 Death outside the U.S

When a death occurs outside of the U.S, a different process is followed than the process followed in the U.S. The following is a list of steps that should be taken according to the Funeral Consumers Alliance which obtained information from the Department of State.

- The passport of the individual should have the name of someone to contact and his/her contact information in case of an emergency, as well as the means of disposition the individual would like. Decisions regarding the disposition of the body should be made immediately by the immediate family or with the help of the Crisis Management center within the Department of State.
- The closest U.S Embassy or Consulate should be called before the immediate family is called. The embassy will send an official notification of death and options that are available with their respective costs.
- Since working with banks takes a long time, the best thing to do is to send money to the Department of State who will then send it to the appropriate U.S Embassy. The Department of



State's telephone number is: 202-647-5225 or 202-647-4000. The second number is available after 10 PM.

The U.S Embassy or Consulate, as well as the Department of State, will help you get everything settled and all services done the way you would like. Transporting the remains back to the U.S and getting the appropriate paperwork, including the death certificate, will all be done with the assistance of these government agencies. Some other helpful numbers are the Overseas Citizens Services, which is available twenty-four hours, at 888-407-4747, and from overseas, 202-501-4444.

If the country allows foreigners to be buried there (the Consular office can tell you this information), you may want to think about having the body buried there. This is usually the cheapest option and other memorializing services can be done back in the U.S. Cremation is an available option in many countries as well; however some countries do not allow it or only have one crematory, which means getting the ashes back would take a while and may be expensive. Another option is to do a body donation if you believe that would be appropriate for your loved one. The Consular Office will assist you with this process as well. The final option is to have the body embalmed and brought back to the U.S. If you decide to go with this option, take into consideration that many countries do not typically embalm and use other ways of preserving the body such as wrapping it in a chemical burial garment. After the payments are made for the embalment, it may take three to ten days to receive the deceased back in the U.S. Before the deceased is received in the U.S, you should talk to your funeral home director and start making arrangements. All of these options are available and you will receive help to go through the necessary processes from U.S government agencies. You should choose what you feel would be the best option and perform the services you would like to in honor of your loved one and to help you begin the coping process.



6.5 Death Reporting Procedures

After your loved one passes away, there are many agencies and institutions you need to notify. Below is a chart explaining the main agencies or institutions to notify and within what time frame. Further information about who to notify can be found in the checklists in appendix 1 on page 64.

<u>Procedure:</u>	<u>Time Frame:</u>
File papers with the county	Within 30 days
Inform Newspaper for listing	Within 1 or 2 days
Inform bank if joint account exists	Within 1 or 2 days
Inform the employer	Immediately
Inform Social Security Administration	Within 30 days
Inform the insurance company	Immediately
Inform your attorney	Immediately

6.6 Moving the body to India

If you would like to transport the ashes or body to India, you must obtain a “No Objection Certificate to Carry Dead Body/Ashes.” The following documents are required to be submitted to the Embassy/Consulate General along with the “Miscellaneous Services Form” which can be downloaded from the website of the Embassy or the relevant Consulate General. A sample of the “Miscellaneous Services Form” can be found in appendix 12 on page 106 and websites for the form can be found after the list.

Documents needed:

- Original death certificate along with its photocopy.
- Burial/cremation or embalming certificate in original with its photocopy. The burial/cremation certificate (original and copy) are required for transporting the ashes or the remains, and the embalming certificate (original and copy) are required to transport the body.



- Certificate from a medical officer stating “the deceased was not suffering from any contagious disease”.
- Indian Passport of the deceased. In case of US/other non-Indian citizens of Indian origin, only the copy of the relevant US/foreign passport is required.
- Miscellaneous Services Form to be completed requesting for the issue of a “No Objection Certificate”. All these documents are to be carried by the person accompanying/carrying the body/ashes. The Miscellaneous Services Form should have the details of the deceased and signed by the person submitting the application along with a copy of his passport.
- Payment of US \$1.00 as processing fee.

Some important information regarding the “No Objection Certificate:”

- The certificate is issued by the Government of India. In the U.S, the Indian embassies and consulates have the authority to grant people this certificate.
- The certificate takes one day to obtain but is unavailable to be issued over the weekends and holidays unless it is a special circumstance.
- The certificate is good to transport ashes or the body.
- Airline transportation is arranged by the funeral home of your choice. Funeral homes have all the necessary paperwork for transportation with an airline and will help you through this process.
- After checking all of the paperwork and once you have obtained the “No Objection Certificate,” there are no extra procedures to follow once you land in India.

Links for the “Miscellaneous Services Form:”

http://www.indianembassy.org/newsite/misc_guide.asp

<http://indiacgny.org/php/showForms.php?linkid=104&partid=96&sub=sub2>



Appendices

Appendix 1: Checklists

1.1 Overview

Before, during, and after your loved one passes away, there are actions to take, considerations to make, and questions to ask. The checklists in this appendix are provided to help you remember, organize, and cover important details. While there may be many items in these lists, please keep in mind that there is no rush. You should take your time to make many of the important decisions that you will need to and feel free to ask for help from any friends or resources available to you. At the least, these checklists cover significant details and a majority of the items you should attend to. Please be aware that we tried to make these lists as comprehensive as possible and you may find that there are too many items and decide to skip some, or there are missing items you should still consider, question, and cover. These checklists were derived and compiled using many sources acknowledged in our “References and Works Cited” section on page 111.

Checklist 1: Actions to take before, during, and after the passing

Personal estate planning in preparation for passing:

- Create estate planning documents including Last Will & Testament and Health Care Proxy (legal fees apply)
- Express wishes in writing for funeral and memorializing services
- Compile a list of names and contact information of friends, relatives, professionals, trustees, executor of Will, etc. - keep this list accessible, up to date, and in a safe place (i.e. fire-proof safe at home)
- List all benefits surviving family members and other beneficiaries can claim (see checklists 8 and 9)
- Prepare a list of all assets & liabilities and collect statements (see checklist 9)
- List all insurance policies (see checklist 9)

Shortly after passing:

- Notify proper authority and others (see chapter 6.0 Legal and Procedural)
- Collect/access required documents (see checklist 3)
- Enlist friends or others to help do the following (see all of the checklists):
 - Answer phones
 - Collect mail



- Care for pets
- Locate important items (keys, documents, etc)
- Stay at home to help through events
- Organize food for home and events
- Work with funeral home and others
- Notify friends, relatives, and others
- Find, review, and pay expenses for funeral and memorializing services. Make sure to keep records of payments and contracts. (see checklists 4, 5, and 6)
- Arrange for organ donation if applicable (see chapter 5.0 Organ, Body, & Tissue Donation and Appendix 6 Organ and Tissue Donation for further information about this topic)
- Select a funeral home and make arrangements for all the services you wish to have

After the memorializing services:

- Notify all appropriate people (refer to your list of friends, relatives, professionals, trustees, executor of Will, etc. as mentioned under “Personal estate planning in preparation for passing” at the beginning of this checklist)
- Locate all important documents (see checklist 3)
- Claim all benefits (see checklist 8 and appendix 7)
- Execute the Will and estate planning (see checklist 9)
- Investigate business partnerships
- Do not pay any debt until you have had a chance to review the details. Seek professional advice.
- Make and track all claims on insurance policies.
- Arrange for final income tax return
- Obtain valuation of all assets and liabilities
- Review your current income and create a budget; plan for the future
- Evaluate the need for security at your home
- Find perishable property and arrange for care and disposal
- Investigate employee benefits. Do not forget accrued pay, vacation, death benefits, find wages, retirement plan, deferred compensation, and medical reimbursement
- Evaluate current healthcare plan and insurance; remove deceased beneficiary if necessary
- Obtain several copies of the original death certificate. Usually 10-15 originals are a good amount to have
- Seek legal, financial, and tax advice from professionals
- Follow the appropriate death reporting procedures and registration process (see chapter 6.0 Legal and Procedural)



Checklist 2: Notification checklist

At the time of death, notify:

- Proper authority (doctor, hospice nurse, clergy, coroner, police, embassy if in foreign country)
- Immediate family and close friends
- Organ banks if deceased is a donor
- Funeral home of your choice
- Clergy
- Executor of the Will
- Employer
- Veterans Administration if applicable
- Guardian /Agent /Durable Power of Attorney if applicable

After the memorializing services, notify:

- Banks, stock brokers, investment bankers
- Credit cards
- Union or other professional organization
- Insurance companies
- Lawyer (estate executor, tax lawyer)
- Accountant (for filing taxes)
- Social Security Administration
- Bank where safety deposit box is kept
- Creditors (loans, mortgages, bills)
- Utility companies
- U.S. Post Office
- Other friends, acquaintances, and professional relations
- Newspapers and magazines
- Probate officer if probate is required
- Registry of motor vehicles
- Department of State (passport, greencard)

Checklist 3: Documents to collect before, during, and after the passing

The majority of these documents can and should be prepared, updated, and kept accessible and safe before death occurs, making the difficult event a bit easier for loved ones to handle. Please note that some of the documents in the lists below may be repeated in the different time frames and sections of this checklist.



In advance of the passing:

- All estate planning documents (see checklist 9 in addition to the documents listed in this checklist)
- Bank account- in order to take over the bank account as a survivor you will need an original death certificate. The bank account, if under one name, can be taken over if the account is read as a “POD” (payable upon death), or if it was a joint account “ROS” (right of survivorship). Bank accounts will not be made accessible until someone officially takes it over on behalf of the Decedent.
- Birth certificate
- Citizenship/naturalization papers
- Marriage certificate
- Insurance policies – health, accident, sickness, liability, home, mortgage, tuition
- Pension, IRA, 401K statements
- Military participation and discharge records
- Bank statements, check books/registers, certificates of deposit
- Stock/bond powers, certificates, statements
- Deeds, deeds of trust, mortgage releases, title policies, leases, mortgages
- Motor vehicle titles
- Unpaid bills, notes, loans
- Bankruptcy papers, filing, releases
- Income tax filing and final W-2 form
- Safe deposit rental agreements and keys
- Social security card, statements
- Employment contacts
- Contact list of friends, relatives, lawyer, accountant, trustees
- Funeral and memorial service plans, if desired
- Homestead exemptions- Exemptions will no longer be given unless the person taking over meets the requirements.

Soon after passing:

- Obtain certified, original death certificate (10-15 originals)
- Have the following ready for planning the memorializing services:
 - Birth certificate
 - Citizenship or naturalization paperwork
 - Will (for expressed funeral wishes)



- Insurance policy (if applicable)
- Veteran discharge papers (if applicable)
- Funeral plans/contracts/expenses

After services:

- All documents previously listed
- Many original death certificates (10-15 as previously mentioned)

Checklist 4: Considerations for the funeral service- Burial

Funeral Home:

- Casket selection
 - Wood Metal Cardboard Open Closed
- Embalm the body OR Allow natural speed of decomposition
- How should we dress the Decedent?
- Disposal of remains
 - Cemetery plot Vault Mausoleum/Tomb Burial at Sea
- Visitation/Wake hours
- Types of Services:
 - Religious OR Secular
 - Social OR Quiet
 - Public OR Family only
- Timing:
 - Before burial OR After burial
- Where:
 - Funeral Home Religious Location At gravesite
- Special services
 - Military funeral Other
- Seating arrangements
- Viewing
 - Private (just family) OR For both family and friends
- Compose & publish the obituary
- Flower arrangements
- Pictures/photo albums
- Eulogies
 - Who will deliver: Clergy Friends Relatives Video Slideshow



- Special recognition of the deceased
 - Athletic Political Religious Scientific Business
 - Public Service
- Memorial cards
- Pall bearers – 4 to 6
- Music
 - At the wake At the funeral service
- Gravesite transportation
- Accommodations for family and friends visiting from out of town
- Program for the event.

You may want to write down the order in which you want to have everything done.

 - Hymns Biography of the deceased Prayers (with clergy OR without clergy)
 - Having a program printed

Checklist 5: Considerations for the funeral service- Cremation

Funeral Home:

- Casket selection
 - Wood Metal Cardboard Open Closed
- Embalm the body OR Allow natural speed of decomposition
- How should we dress the Decedent?
- Disposal of remains
 - Cemetery plot Vault Mausoleum/Tomb Burial at Sea
- Visitation/Wake hours
- Types of Services:
 - Religious OR Secular
 - Social OR Quiet
 - Public OR Family only
- Timing:
 - Before burial OR After burial
- Where:
 - Funeral Home Religious Location At gravesite
- Special services
 - Military funeral Other



- Seating arrangements
- Viewing
 - Private (just family) OR For both family and friends
- Compose & publish the obituary
- Flower arrangements
- Pictures/photo albums
- Eulogies
 - Who will deliver: Clergy Friends Relatives Video Slideshow
- Special recognition of the deceased
 - Athletic Political Religious Scientific Business Public Service
- Memorial cards
- Pall bearers – 4 to 6
- Music
 - At the wake At the funeral service
- Transportation to the cremation site
- Disposition of ashes
 - Burial of ashes in a cemetery Spread over an area allowed by the local government
 - Retention by family; keeping the ashes at home Retention by various family members
 - Spread in the ocean, lake, river, or sea
 - In biodegradable urn if allowed
- Type of urn
 - Purchasing one from the funeral home Using your own box or container
- Accommodations for family and friends visiting from out of town
- Program for the event.

You may want to write down the order in which you want to have everything done.

 - Hymns Biography of the deceased Prayers (with clergy OR without clergy)
 - Having a program printed

Checklist 6: Considerations for Memorializing Services

- Review the Will to see if your loved one expressed a desire for particular services
- Temples/Halls/Other location where memorializing services will be held
- Days to have the services



- What times will you have the services
- Notifying friends, family, coworkers, etc. of the times, places, and days the services are being held
- Will the body be present?
 - Yes No
- Will the ashes be present?
 - Yes No
- Flower arrangements
- Photographs
- Other items for memorial (such as artwork, favorite books or movies, things your loved one was fond of)
- Asking a priest or eligible person to perform the rituals you would like to have at the memorializing service(s)
- Catering
- Cost
- Have all payments been made?
- Seating arrangements
- Special recognition of the deceased
 - Athletic Political Religious Scientific Business Public Service
- Biography
- Alternate plans for situations in which weather will affect the service. (i.e. if the service is outside and the weather is bad, what is the alternate plan/location? Will you need tents?)
- Program for the event.

You may want to write down the order in which you want to have everything done.

 - Hymns Biography of the deceased
 - Which prayers if you want them (with clergy OR without clergy)
 - Having a program printed
- Eulogies
 - Who will deliver: Clergy Friends Relatives Video Slideshow
- Which priest/clergy member will perform service?
- Arrangements for any other family, community, social, or religious traditions



Checklist 7: Considerations for halls/locations for services

- Size:
 - How many people can the hall hold? _____
 - How many people do you want to invite? _____
- If you want to present pictures, video, or speeches, is sound and projection equipment necessary?
 - Yes
 - No
- Cost: _____
- Does the place allow outside catering services?
 - Yes
 - No
- Does the location need to be close to your home or religious venue?
 - Yes
 - No
- Is there ample parking?
 - Yes
 - No
- Indoors OR Outdoors
 - If outdoors, is there a plan in case of rain? Yes No
- How will you decorate the hall?
 - Will the staff help you decorate? Yes No
- Types of Services:
 - Religious OR Secular
 - Social OR Quiet
 - Public OR Family only
- What religious rituals are allowed at the hall?
- Selection of prayers; what bhajans, shradhanjali, or other prayers will be a part of the service at the hall
- Will family/friends present eulogies?
- Invitations
- Flower arrangements
- Photographs
- Other items for memorial (such as artwork, favorite books or movies, things your loved one was fond of)
- Payment made?
 - Yes
 - No
- Review the Will to make sure all service specifications are fulfilled
- What days /times will you have the services? (auspicious days according to calendar?)



- Which priest/clergy member will perform service?
- Special recognition of the deceased
 - Athletic Political Religious Scientific Business Public Service
- Will you write and present a biography?
- Program for the event.

You may want to write down the order in which you want to have everything done.

 - Hymns Biography of the deceased Prayers (with clergy OR without clergy)
 - Having a program printed

Checklist 8: Claiming benefits

Social Security, Veterans, and Employee benefits may be available to you. For a full description of these benefits, please see appendix 7 on page 99. In order to obtain these benefits you will need the documents listed below.

Documents you will need to claim benefits:

- Death Certificate
- Marriage Certificate
- Birth Certificate
- Social Security number and reports if any
- Veteran discharge papers
 - Available by contacting the National Personal Record Center (9700 Page Boulevard, St. Louis, MO 63132) or your local veterans office
- Original Will
- 401K employee statements
- Decedent's latest W-2 form

Checklist 9: Financial Assets & Liabilities: Items to Consider

In order to organize what can be a daunting accounting of the decedent's assets and liabilities, create a list of all debts and credits, and include ownership and beneficiary information. Please note that no items should be moved, sold, given away or otherwise disposed of if they have been identified in the decedent's personal Will as items to be distributed as part of the estate. Only the legal beneficiary of these items is entitled to make the decision as to their handling. Do not pay any debt to



any creditor until full identification of responsibility is determined. Beneficiaries of the deceased, including spouses, may not be responsible for all debts.

For surviving beneficiary benefits:

- Social Security Card and statements
- Personal life, health, accident, sickness, liability, home, mortgage, tuition insurance policies
- Life, health, accident insurance policies sponsored by employer

Assets:

- Bank statements
- Check books/registers
- Certificates of deposit
- Brokerage account statements
- Stock/bond certificates and powers
- Private equity investments
- Safe deposit rental agreements & keys
- Trust, foundation agreements
- 401K and IRA accounts
- Annuities
- Check with your loved one's employer on:
 - Back pay
 - Vacation pay
 - Sick leave
 - 401K
 - Profit sharing
 - Stock option
 - Pension plans
- Employee credit union account statements
- Union benefits
- Real estate and other properties
- Collectibles (i.e. jewelry, rare books)
- Personal property (furniture, boats, photographs, video, etc.)
- Limited partnership/business ownership documents, beneficiaries, and valuation

Liabilities:

- Mortgages
- Personal loans
- Car/other lease
- Outstanding:
 - Credit card
 - Utility
 - Real estate tax
 - Condominium fee
 - Excise tax bills



Tax filing considerations:

- Tax refunds
- Taxes owed
- Gift Tax returns
- Income Tax returns for the last three years (Federal, State, City/County as applicable) – help to determine all accounts held by decedent



Appendix 2: Funeral Homes

In this appendix is Frequently Asked Questions with answers about funerals and funeral homes, questions you should ask a funeral home and things to consider before choosing one, and a directory of funeral homes in Massachusetts with information on each one. Please see below:

2.1 Frequently Asked Questions about Funerals and Funeral Homes

The following questions and answers were adopted from the National Funeral Directors Association (NFDA) website and have been cited in our “Resources and Works Cited” section on page 111. We would like to acknowledge the NFDA and give them credit for this part of the appendix. These questions and answers will help you have a better understanding of funerals and funeral homes, and will provide you with basic information about each.

Q: What is the purpose of a funeral?

A: Funerals are an important step in the grieving process, as well as an opportunity to honor a life lived. They offer surviving family members and friends a caring, supportive environment in which to share thoughts and feelings about the death. Often funerals are the first step in the healing process.

Q: What role does the funeral director fill?

A: Funeral directors are there to help you through a very difficult time in your life. They are listeners and counselors, tribute planners and crisis managers. Through discussions with you, based on information you share about your wishes and details about your loved one, they are able to offer guidance and help you coordinate a very personal tribute that honors the life of your loved one. Your funeral director can guide you through planning the service; complete necessary paperwork; and coordinate doctors, ministers, florists, newspapers and other vendors to make your funeral experience as seamless as possible. But they also listen to your stories about your loved one, answer your questions on grief, link you to support groups and recommend sources of professional help. By acting as an experienced source for support and guidance, a professional, ethical funeral director can provide you with relief during one of your greatest time of need.

Q: Is it possible to plan a funeral in advance?



A: The National Funeral Directors Association (NFDA) recommends that everyone preplan his or her own funeral. Doing so can offer emotional and financial security for both you and your family. By preplanning a funeral you will get the kind of service you want and your family will be unburdened from making decisions at a stressful time. Preplanning doesn't necessarily mean prepaying.

If you are thinking about preplanning, you should discuss arrangements and plans with the funeral director of your choice. The funeral director will help you with each step to get things settled and planned well. It is a good idea to keep a copy of the plan somewhere safe and let your family members and close friends know where it can be found.

Q: Can I still have a funeral service if I choose cremation?

A: Yes. Cremation opens the doors to a number of different funeral options. From traditional services to contemporary celebrations, cremation gives you the flexibility to personalize the services for yourself or a loved one.

For more information about services, please refer to 4.0 beginning on page 42. For further information regarding cremation, please refer to Appendix 3 beginning on page 81.

Q: What determines the cost of a funeral?

A: You and your family do. A funeral can be as extravagant or as simple as you desire. Preplanning your funeral can help control costs. By making decisions ahead of time, you avoid making choices at a time when your emotions are heightened. It also provides an opportunity to set aside funds that can be used to pay for part or all of the future service. Your funeral director can work with you to design a personalized tribute that meets your financial needs.

2.2 Questions and things to consider when choosing a funeral home

The following is a list of questions to ask and considerations to make when choosing a funeral home. You can call and ask various funeral homes these questions before choosing the one you would like to use. Asking people in the community where the funeral home is located, calling the chamber of commerce for information about the funeral home, or calling the state board to see if there has ever been a complaint made about the funeral home are all other ways of deciding which funeral home would be the best for you to use. These questions and considerations will be helpful in narrowing down your selection and making the right choice based on your needs.



- What is the basic fee? (should include the funeral director and staff)
- What types of services will you provide?
- How much do the other services and merchandise cost?
- What are your costs for the casket and do I need to use one purchased through your funeral home?
- Who will transport family members to the house of worship and to the cemetery or crematory?
- Which services would be appropriate? (wake, visitation, funeral service before cremation/burial, prayer service)
- Does the funeral home give you all your rights and protect you?
- Does the funeral home have a good reputation? Has one of your friends, relatives, neighbors, or people in the community used it before?
- Is the funeral home large enough to accommodate all family members, friends, etc. if services are being held there? What are the alternative places the funeral home can use if it is not big enough?
- Will you be able to perform the rituals you would like to at the funeral home?
- Would you like them to help you decide which florist, hall, catering services, monument companies, etc. to use or do you have some in mind?
- Would you like the funeral home to help you file paperwork, obtain death certificates, and get all necessary permits?
- Is the funeral home close to other halls and temples you would like to use for services?
- Is the funeral director a good listener, sensitive, respectful, helpful, and understanding?
- Are there hotels nearby to host family and friends who are coming from out of town?
- Are they able to help you make arrangements for transporting the body between states or from other countries?
- Is there enough parking available where the funeral home is located?

2.3 Funeral Home Directory

The following funeral homes were selected based on recommendations made by the National Funeral Directors Association (NFDA) and based on various towns in Massachusetts. The funeral homes recommended by the NFDA were suggested because they handle a large number of funerals in Massachusetts based on reports the NFDA has. Before looking at the directory, there are a few important things to note:



- All of the following funeral homes allow religious rituals to be performed in their facilities as long as they are safe and follow Massachusetts State Laws. Typically, many Indian religions and communities require a candle to continuously burn. This aspect of a service is allowed in all of these funeral homes as long as it is kept under control and at some homes, is supervised. Depending on what funeral home you choose, you should make sure that the rituals you would like to practice can be done in the funeral home if you would like them done there, or ask the funeral home to help you find a hall or place of worship where your rituals can be performed.
- The column on capacity is the number of people that the funeral home can hold if you are planning on holding services there; however keep in mind that the number is based on the number of people that can be inside at one time. Generally there will be many more guests expected than the funeral home can accommodate, so the funeral home personnel will help keep services organized and moving, and will make arrangements to accommodate the number of people you expect to attend.
- The column on burial sites has names of cemeteries that people typically use when they use that funeral home; however burial occurs wherever the family chooses to purchase a burial lot. If you are choosing burial and do not have a burial lot purchased, the funeral home will help you purchase one in any cemetery you choose within twenty-four hours. They will help you obtain the burial permit as well.
- Crematory contact information and location is listed on page 88 so that you know where they are located.

All of these funeral homes will be very helpful in making the appropriate arrangements you wish to have, will accommodate your rituals, respect your wishes, and have all the information and resources available to help you work out any concerns. The following list is arranged alphabetically by the name of the funeral home.



Funeral Home	Location	Contact Information	Funeral Director	Crematory Used	Capacity	Can I perform religious rituals there?	Burial Site
Macrae-Tunncliffe's Concord Funeral Home	74 Belknap St. Concord, MA 01742	978-369-3388 (voice) 978-369-7013 (fax) glennb@concordfuneral.com (e-mail)	Glenn D. Burlamachi	Mt. Auburn Crematory & Chapel	88	Yes	Sleepy Hollow Cemetery (Concord, MA)
Faggas Funeral Home	553 Mt. Auburn St. Watertown, MA 02472	800-222-2586 (voice) 617-926-7888 (fax)	Nicholas G. Faggas	Mt. Auburn Crematory & Chapel	100	Yes	Muslim section in Norwood Memorial Park (Canton, MA) and Gardens at Gethsemane (West Roxbury, MA)
Graham & Putnam Funeral Home	838 Main Street, Worcester, MA 01610	508-754-1717 (voice) or 508-755-3183 (voice)	Peter Stefan and Paul St. Germaine	Rural Cemetery & Crematory	80 to 100	Yes	The Islamic Cemetery (Enfield, CT), Rural Cemetery (Worcester, MA)
Edward V Sullivan Funeral Home	43 Winn St. Burlington, MA 01803	781-272-0050 (voice)	Kevin J. Sullivan or Terry Sullivan	Mt. Auburn Crematory & Chapel and Linwood Crematory & Chapel	110	Yes	Pine Haven (Burlington, MA), Woodbrook (Woburn, MA)
The Brasco & Sons Memorial Chapels	773 Moody St. Waltham, MA 02453	781-893-6260 (voice)	Paul Brasco or Jimmy Brassco	Mt. Auburn Crematory & Chapel and Newton Crematory	60	Yes	Mt. Feak (Waltham, MA), Newton Cemetery (Newton, MA), Wood Lawn (Everett, MA)
Cota Funeral Home	335 Park St. North Reading, MA 01864	(978) 664-4340 (voice) 978-664-4798 (fax)	Anthony Cota and Phillip Cota	Linwood Crematory Chapel	200 plus	Yes	Wood Lawn (Everett, MA),



Cota Funeral Home	195 Washington St. Somerville, MA 02143	617-625-6150 (voice) 617-625-1726 (fax)	Anthony Cota and Phillip Cota	Mt. Auburn Crematory & Chapel and Linwood Crematory Chapel	200 plus	Yes	Riverside Cemetery (North Reading, MA)
O' Donnell Funeral Home	46 Washington Sq. Salem, MA 01970	978-744-2350 (voice) murphyfuneralhome.com (e-mail)	Thomas O' Donnell and Anthony O' Donnell	Harmony Grove Cemetery & Crematory	150	Yes	Green Lawn Cemetery residents only (Salem, MA Orme st.) Harmony Grove Cemetery
Mercadante Funeral Home	370 Plantation St. Worcester, MA 01605	508-754-0486 (voice)	Kevin Mercadante	Rural Cemetery & Crematory	120 (in their chapel)	Yes	St. Johns Cemetery (Worcester, MA), Mountain View (Shrewsbury, MA)
Solimine, Landergan & Richardson	426 Broadway (Rt. 129) Lynn, MA 01904	781-595-1492 (voice)	David Solimine Jr.	Harmony Grove Cemetery & Crematory	100	Yes	Pine Grove Cemetery (Lynn, MA)
Campbell Funeral Service	525 Cabot St. Beverly, MA 01915	978-922-1113 (voice)	Glenn Campbell	Harmony Grove Cemetery & Crematory	100	Yes	North Beverly Cemetery, Central Cemetery
Dello Russo Funeral Service	306 Main St. Medford, MA 02155	781-396-9200 (voice)	Frederick Dello Russo	Mt. Auburn Crematory & Chapel	200	Yes	Oak Grove (Medford, MA), Wood Lawn (Everett, MA)
Keohane Funeral Home	785 Hancock St. Quincy, MA 02170	617-773-3551 (voice)	Dennis Keohane	Forest Hills Cemetery & Crematorium and Mt. Auburn Crematory & Chapel	150	Yes	Newton Cemetery (Newton, MA), Walnut Hill (Brookline, MA), Pine Hill (Quincy, MA)



McDonald Funeral Homes	809 Main St. South Weymouth, MA 02190	781-335-0045 (voice)	Joseph McDonald	Duxbury Crematorium	65	Yes	Forest Hill (Boston, MA)
Conway, Cahill-Brodeur Funeral Home	82 Lynn St. Peabody, MA 01960	978-531-0472 (voice)	Benoit Brodeur	Harmony Grove Cemetery & Crematory	200	Yes	Harmony Grove Cemetery (Salem, MA), Puritan Memorial Park (Peabody, MA)
Forastiere Funeral Home Inc	45 Locust St. Springfield, MA 01108	413-733-5311 (voice)	Frank Froastiere	Springfield Crematory	300 plus	Yes	Hillcrest Park (Springfield, MA)
J B Johnson Funeral Home	196 Warren St. Roxbury, MA 02119	617-445-8150 (voice)	Marjorie Johnson	Forest Hills Cemetery & Crematorium	150	Yes	Mt. Hope (Roslindale, MA), St. Michaels (Roslindale, MA)
Chapman-Cole & Gleason Funeral Home	5 Canton Ave. Milton, MA 02186	617-696-6612 (voice)	William Chapman	Forest Hills Cemetery & Crematory and Duxbury Crematory	80	Yes	Milton Cemetery (Milton, MA)
Hathaway Family Funeral Homes	1813 Robeson St. Fall River, MA 02720	508-673-0781 (voice)	William Hathaway	Riverside Crematory and Swam Point Crematory (Rhode Island)	100	Yes	Oak Grove (Fall River, MA), Riverside (Fairhaven, MA)

Note: The Faggas Funeral Home and Graham & Putnam Funeral Home have done many funerals for the Islamic community, so if you are looking for a funeral home that has had experience with Islam's unique burial rituals, these two funeral homes are aware of what needs to be done. Keep in mind that all of the funeral homes listed will be accommodating and respectful towards your rituals, these two funeral homes are just well known by Islamic communities in Massachusetts.



Appendix 3: Cremation-What you should know

3.1 Overview

Cremation and burial are the two methods of disposition used in the United States. Cremation is becoming an increasingly popular method for people in the United States as they find that many service options are still available. For many Indian communities and religions, cremation is the more common method of disposition not only in India, but in the United States as well. This appendix contains statistics about cremation in the U.S, frequently asked questions with answers about cremation, and crematory contact information.

3.2 Statistics about cremation

In order to show how widely used cremation is in the United States as well as its increasing popularity, we have provided these statistics. The following study was conducted by the Cremation Association of North America (CANA) with some data from “National Vital Statistics” in the State Health Department. The state of Massachusetts had 14,448 cremations in the year 2005. The number of deaths in that year was 53,447, meaning that 27.03% of the population in Massachusetts used the cremation option when their loved ones passed away. In the year 2010, it is projected that 30.29% of the population will use the cremation option. In addition, 30.88% of the entire U.S population used cremation in 2005. The above statistics as well as some additional information about states surrounding Massachusetts can be found in the chart below. These statistics and the chart were adopted from the National Funeral Directors Association (NFDA) website which displayed the CANA study’s findings. We would like to acknowledge, cite, and give credit to the NFDA, CANA, and “National Vital Statistics” in the State Health Department. The full citation can be found in our “Resources and Works Cited” section on page 111.



2025 Projections based on past 5 years' average percent change and Cremations to Deaths Projections – 2010 and 2025					
State	2005 Cremations	2005 Deaths	%	Projections 2010 %	Projections 2025 %
Maine *	6,844	12,806	53.44	62.00	
Massachusetts **	14,448	53,447	27.03	30.29	
New Hampshire **	5,187	9,985	51.95	57.45	
Rhode Island ²	3,022	10,177	29.69	NA	
United States	778,025	2,432,000	30.88%	38.15%	51.12%
⁷					

*Official 2005 preliminary figure from National Vital Statistics, State Health Dept. or similar entity. Fifteen states reported their numbers.

**Estimated using official 00-04 state data and 2004 confirmed death count from National Vital Statistics.

² – The state of Rhode Island began collecting cremation figures in 2005.

3.3 Frequently Asked Questions about Cremation

Listed below are frequently asked questions about cremation with answers adopted from the National Funeral Directors Association (NFDA) website. These questions and answers will provide you with more information about cremation and will be helpful in understanding various aspects about the process. We would like to acknowledge and give credit to the NFDA for this information. A full citation can be found on our “Resources and Works Cited” section on page 111.

What happens during the cremation process?

The casket or container is placed in the cremation chamber, where the temperature is raised to approximately 1400 degrees to 1800 degrees Fahrenheit. After approximately 2 to 2 ½ hours, all organic matter is consumed by heat or evaporation. The remaining bone fragments are known as cremated remains. The cremated remains are then carefully removed from the cremation chamber. Any metal is removed with a magnet and later disposed of in an approved manner. The cremated

⁷ "US Cremation Statistics." National Funeral Directors Association. 2005. State Health Department. 23 July 2008 <www.nfda.org>.



remains are then processed into fine particles and are placed in a temporary container provided by the crematory or placed in an urn purchased by the family. The entire process takes approximately three hours. Throughout the cremation process, a carefully controlled labeling system ensures correct identification.

Are cremations done individually?

Yes. State law generally provides that only one body may be cremated at a time. However, in some states, the remains of family members may be cremated together with the consent of the next-of-kin. In Massachusetts, cremations are done individually.

Is the body exposed to an open flame during the cremation process?

Yes, the body is exposed to direct heat and flame. Cremation is performed by placing the deceased in a casket or other container and then placing the casket or container into a cremation chamber or retort, where they are subjected to intense heat and flame.

When after death can a cremation take place?

Because cremation is an irreversible process and because the process itself will eliminate any ability to determine exact cause of death, many states require that each cremation be authorized by the coroner or medical examiner. Some states have specific minimum time limits that must elapse before cremation may take place. Your local funeral service provider can advise you of applicable regulations, if any. In Massachusetts the minimum amount of time that must elapse before cremation or burial can take place is forty-eight hours unless he/she passed away from a contagious or infectious disease.

Is any other preparation required prior to cremation?

It is essential that pacemakers and other medical devices be removed prior to cremation. They may explode when subjected to high temperature, which can be hazardous to crematory staff and equipment. In addition, any special mementos, such as jewelry, will be destroyed during the cremation process. Anything you wish to keep should be removed by the funeral director before the casket or container is transferred to the crematory.



Is it true that the bones are crushed after cremation? I've heard you don't get ashes back—what do you get?

A complete cremation is a two-step process. Firstly, the actual exposure of the deceased to several hours of intense heat and flame; after which the remains are mostly ash except for certain bone fragments, then the entire remaining ash and fragment volume is gathered and run through a processor, creating a uniform powder-like texture.

Why is refrigeration of the remains necessary?

Due to the irreversible nature of cremation, most states require a waiting period before the actual process may begin. Unless a body is embalmed, refrigeration is the only alternative available that will retard tissue decomposition. Refrigeration is a necessity that protects family and friends, the crematory operator and the general public from potential health hazards.

Is embalming necessary for cremation?

No. In most cases, it is your choice. It may depend on such factors as whether the family selected a service with a public viewing of the body, whether there is to be a funeral service, or whether there is refrigeration available. Embalming may also be necessary if the body is going to be transported by air or rail, or because of the length of time prior to the cremation.

Is a casket required?

No. For sanitary reasons, ease of placement and dignity, many crematories require that the deceased be cremated in a combustible, leak proof, rigid, covered container. This does not need to be a casket as such. What is required is an enclosed, rigid, container made of wood or other combustible material to allow for the dignified handling of human remains. The type of casket or container selected is really a personal decision. Caskets and containers are available in a wide variety of materials ranging from simple cardboard containers to beautifully handcrafted oak, maple or mahogany caskets.

Are there special cremation caskets?

There is a choice of very affordable cremation caskets that are completely combustible. The selection includes options from a simple pine or cloth-covered casket to a hardwood casket.



Can a casket be rented instead of purchased when choosing cremation?

Many funeral homes offer a hardwood ceremonial casket for viewing or funeral services prior to cremation. The ceremonial (or rental) casket is specifically designed to provide a very aesthetically pleasing, affordable and environmentally prudent alternative to purchasing a casket for a cremation service.

Can I bring my own urn?

Yes- I would be advisable that you discuss this situation with your cremation provider prior to the cremation. The size of your urn will be of great importance if you plan to have all of the cremated remains included in this container.

Can I watch the cremation?

Arrangements can usually be made through the funeral home or crematory for relatives or representatives of the deceased to witness the cremation.

Do all funeral homes and cemeteries have a crematory?

No- actually only a small percentage of cremation service providers have their own cremation units. Please refer to 3.5 “Important Information to Keep in Mind” on page 41 for further details.

Is cremation a substitute for a funeral?

No, cremation is simply a method of preparing human remains for final disposition.

Do I have to make different funeral arrangements if I chose cremation?

It really depends entirely on how you wish to commemorate a life. One of the advantages of cremation is that it provides you with increased flexibility when you make your funeral and cemetery arrangements. You might, for example, chose to have a funeral service before the cremation; a memorial service at the time of cremation or after the cremation with the urn present; or a committal service at the final disposition of cremated remains. Funeral or memorial services can be held in a place of worship, a funeral home or in a crematory chapel. Please refer to 4.0: “Memorializing Services and the Funeral Service” on page 42 for further information.



Can we have the service before or after the cremation?

It's completely a matter of family preference. Many times when a family is split regarding the decision to cremate, a compromise may be achieved by having a traditional service first- to be followed by cremation. Please refer to 4.0: "Memorializing Services and the Funeral Service," beginning on page 42, for further details.

What can be done with the cremated remains?

Please refer to 4.0: "Memorializing Services and the Funeral Service," beginning on page 42, for this information.

Can I scatter the remains on private property?

Yes, with permission of the owner.

What is memorialization for a cremation?

Please refer to 4.0: "Memorializing Services and the Funeral Service," beginning on page 42, for this information.

What is a columbarium?

A columbarium, often located within a mausoleum or chapel, sometimes free-standing, either indoor or outdoor, is constructed of numerous small compartments (niches) designed to hold urns containing cremated remains.

If I'm going to be cremated, why would I want my remains to be placed in a columbarium, or interred or scattered at the cemetery? Why shouldn't I just have them scattered in the sea or in some other place of my choosing?

As long as it is permitted by local regulations, the cremated remains can be scattered in a place that is meaningful to you. This can, however, present difficulties for your survivors. Some people may find it hard to simply pour the mortal remains of a loved one out onto the ground or into the sea. If you wish to be scattered somewhere, it is therefore important to discuss your wishes ahead of time with the person or persons who will actually have to do the scattering. Another difficulty with scattering can occur when the remains are disposed of in an anonymous, unmarked or public place. Access to the area may be restricted for some reason in the future, undeveloped land may be developed, or any of a host of other conditions may arise that could make it difficult for your survivors



to visit the site to remember you. Even if your cremated remains are scattered in your backyard, what happens if your survivors relocate sometime in the future? Once scattered, cremated remains cannot easily be collected back up. Having your remains placed, interred or scattered on a cemetery's grounds ensures that future generations will have a place to go to remember. If remains are scattered somewhere outside the cemetery, many cemeteries will allow you to place a memorial of some type on the cemetery grounds, so survivors have a place to visit that will always be maintained and preserved.

Why is having a place to visit so important?

Because it provides a focal point for memorializing the deceased. To remember, and be remembered, are natural human needs. Throughout human history, memorialization of the dead has been a key component of almost every culture. The Washington Monument, Tomb of the Unknowns and Vietnam "Wall" in Washington, D.C are examples of memorialization which demonstrate that, throughout our history, we have always honored our dead. Psychologists say that remembrance practices, from the funeral or memorial service to permanent memorialization, serve an important emotional function for survivors by helping to bring closure and allowing the healing process to begin. Providing a permanent resting place for the deceased is a dignified treatment for a loved one's mortal remains, which fulfills the natural human desire for memorialization.

If I am cremated, can I be buried with my spouse even if he or she was in a casket?

Yes- Depending upon the cemetery's policy, you may be able to save a grave space by having the cremains buried on top of the casketed remains of your spouse, or utilize the space provided next to him/her. Many cemeteries allow for multiple cremated remains to be interred in a single grave space.

Can I take the cremated remains home?

Yes. The remains are normally placed in an urn. Most families select an urn that is suitable for placement on a mantle or shelf. Urns are available in a variety of shapes, sizes and materials.

How big of a price difference is there with cremation compared to standard ground burial?

The cost depends on the type of permanent memorial, location of the memorial, urn and placement selected.



Do all religions permit cremation?

Some religions prefer cremation; some do not recommend the practice; most permit you to choose. Should you have any questions or concerns, we suggest you speak with a member of your clergy, or contact your local prearrangement provider.

3.4 Crematory contact information

The following list of crematories is provided to tell you where each crematory is located. The list was compiled based on crematories the funeral homes in our funeral home directory on page 76 use. Your funeral home will make arrangements with the crematory for the services you wish to have and will obtain the proper cremation permit for you. Please see below for the addresses, names, and phone numbers of crematories:

Harmony Grove Cemetery & Crematory
30 Grove St.
Salem, MA 01970
Phone: 978-744-0554

Forest Hills Crematory
171 Walk Hill St.
Boston, MA 02130
Phone: 617-524-0239

Newton Cemetery & Crematory
791 Walnut Street
Newton Center, MA
617-332-0047

Linwood Crematory Chapel
41 John Ward Avenue
Haverhill MA 01830
Phone: 978-374-4191

Rural Cemetery & Crematory
180 Grove St.
Worcester, MA 01605
Phone: 508-754-1313

Duxbury Crematory
774 Tremont St.
Duxbury, MA 02332
Phone: 781-934-5261

Newton Crematory
792 Walnut St.
Newton Center, Ma 02459
Phone: 617-332-0047

Springfield Crematory
171 Maple St.
Springfield, MA 01105
Phone: 413-732-0712

Mt. Auburn Crematory & Chapel
580 Mt. Auburn St.
Cambridge, MA 02140
Phone: 617-547-7105

Swan Point Cemetery (Cremation services are available)
585 Blackstone Boulevard
Providence, RI 02906
Phone: 401-272-1314

Riverside Cemetery (Cremation services are available)
274 Main St.
Fairhaven, MA 02719
Phone: 508-999-6978



Appendix 4: Temples

This appendix will provide you with information about various temples in Massachusetts. The list is organized by religion and includes the temple's address, phone number, email, website, hours, and the priest's name. There are also names of other clergy who can perform last rituals for you with their contact information on page 93. They are not associated with the temples listed but are available and qualified to perform requested last rites and rituals. In addition to the list of halls on page 104, keep in mind that these temples are available for rental as well. So, if you are planning to have a service at another location, these temples are an option. The information for this section came from research done on temples in Massachusetts and the temples' websites. Citations and acknowledgements can be found in the "Resources and Works Cited" section on page 111.

Hindu:

Name	Address	Phone	Email	Website	Hours	Priest
Sri Lakshmi Temple	117 Waverly St. Ashland, MA 01721	508-881-5775	chairman@nehti.org or FD@srilakshmi.org	srilakshmi.org	Mon.- Fri.: 9 AM- 12 PM & 5:30 PM- 9 PM Sat., Sun., & holidays 9 AM- 9 PM	All priests at this temple perform the appropriate rituals
Sarva Dev Mandir	6 South Main St. Oxford, MA 01540	508-987-8441	Mandir booking: booking@sarvadevmandir.org SDM center booking: booking@SDMcenter.org general info.: info@sarvadevmandir.org puja: puja@sarvadevmandir.org	sarvadevmandir.org	10 AM- 12 PM & 5 PM- 7 PM daily	Laxman and/or Jagadesh
Chinmaya Mission Boston	1 Union St. Andover, MA 01810	978-474-4114	info@chinmayamaruti.org or for the priest: marlavadi@gmail.com	chinmayamaruti.org	Weekdays: 9:30 AM- 12 Noon & 5:30 PM- 8:30 PM	Pundit Srinivasa Shastri (phone: 978-682-2347)
ISSO Swaminarayan Temple	1705 Middlesex St Lowell, MA 01852	978-934-9390	N/A	maharudram.org/index.html	Varies according to the program for the day	
BAPS Shri Swaminarayan Temple	300 Hartwell St. Fall River, MA	508-676-2277	N/A	swaminarayan.org/globalnetwork/america/fallriver.htm	7:30 AM- 8:00 PM	Jagdish Pandya

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Jain:

Name	Address	Phone	Email	Website	Hours	Person who can perform ceremonies
Jain Center of Greater Boston	15 Cedar St. Norwood, MA 02062	781-762-9490	N/A	jcgb.org	Sun. 10 AM-12 PM	Please refer to our list of "Other clergy who can perform last rituals"
Jain Sangh of New England	124-A Cummings Park Dr., Woburn, MA 01801	781-245-0051	jsneCommittee@yahogroups.com or admin@jsne.org	jsne.org	Varies according to ceremonies	

Sikh:

Name	Address	Phone	Email	Website	Hours	Priest
Boston Sikh Sangat	561 Windsor St. Somerville, MA 02143	617-259-7065	info@bostonsikhsangat.com	bostonsikhsangat.com	daily morning program: 8 AM- 9 AM daily evening program: 6 PM- 7:45 PM	Darssha Singh
Gurdwara Guru Nanak Darbar	226 Mystic Ave. Medford, MA 02155	781-396-0769	darbar_gurunanak@yahoo.com	gurunanakdarbar.net	7 AM- 9 PM Mon.- Sun.	Resham Singh
Guru Ram Das Ashram	368 Village St. Millis, MA 02054	508-376-5165	sdmillis@comcast.net	kundaliniyogane.com/grda.html		Ek Onkar Singh Khalsa
New England Gurdwara Sahib	204 E. Main St. Milford, MA 01757	508-478-2469	Langar Seva: joint_secretary@nessc.org Akhand Path: secretary@nessc.org For Keertan in your house contact Bhai Sahib at the listed phone number	nessc.org	Varies based on the program for that day	Bhai Sahib



Islam:

Name	Address	Phone	Email	Website	Priest
Mosque for the Praising Allah	724 Shawmut Ave, Roxbury, MA 02119	617-442-2805	N/A	mosquepraiseallah.com	Contact people listed under "Other clergy who can perform last rituals" on page 93.
Islamic Center of Boston	126 Boston Post Rd. Wayland, MA 01778	508-358-5885	To rent facilities: facilities@icbwayland.org	icbwayland.org	
Anjuman E Ezzi (Dawoodi Bohra Shia Ismaili)	246 Rangeway Rd. North Billerica, MA 01862	978-262-1361	N/A	ssl24.chi.us.securedata.net/bostonjamaat.org	
Islamic Center of Burlington	130 Lexington St. Burlington, MA 01803	781-229-0336	info@icburlington.org	icburlington.org	
Ahmadiyya Movement in Islam	4 Nasir Ahmad Rd. Sharon, MA 02067	781-784-9574	Amcboston_ma@yahoo.com	ahmadiyya.us/index.php?view=article&catid=46&id=85&option=com_content	

Indian Christian:

Name	Address	Phone	Email	Website	Priest
St. Jude's Catholic Parish	86 Main Street, P.O. Box 305, Norfolk, MA 02056	508-528-0170	N/A	stjudenorfolk.com	Rev. Msgr. Peter V. Conley (Pastor) Rev. Robert Rivard, F.M.S.I (Assistant Priest)
Syro Malabar Catholic Church	41 Brook St. Framingham, MA 01701	617-717-4018/ 508-877-0903	N/A	malayalamchurchboston.com/default.aspx	Fr. Kuriakkose Vadana
Orthodox Jacobyte Church	65 Great Rd. Maynard, MA 01754	781-899-6554	vicar@stmarysboston.org	stmarysboston.org	Fr. Philipose



St. Stephen's Knanaya Church	182 Main St. Maynard, MA 01754	508-434- 0027	Habeeb99@aol.com	knanaya.us/index.html	Abe Abraham
CSI Congregation	1671 Beacon St. Newton, MA 02468	Rev. Dr. Christopher Duraisingh: 617-441- 2598 Dr. Daniel Jeyaraj and Rev. Sheela Jeyaraj: 617-899- 6139	info@organomed.com	geocities.com/csi_new_england	Rev. Dr. Christopher Duraisingh, Rev. Dr. Daniel Jeyaraj, and Rev. Sheela Jeyaraj

Zoroastrian:

Since there are no Zoroastrian fire temples in the Boston area, please refer to our list of “Other clergy who can perform last rituals,” on page 93, for contact information of priests in Massachusetts who can perform Zoroastrian Last Rituals for you at any location you would like. The Zoroastrian Association of the Greater Boston Area (ZAGBA) can help you with these arrangements as well, and contact information for the association is provided in the same list on page 94.

Appendix 5: Other clergy who can perform last rituals



Organized by religion, the following is a list of people and other priests, with their contact information, who can perform last rites and rituals for you. Remember, you can arrange to have the rituals performed at either a temple or another hall as a memorializing service on one of the days leading up to the cremation or burial, at the place you choose to have your funeral service on the day of the cremation or burial, and/or after the funeral service. The following people will come to any location you choose to perform last rituals and hold services; it is up to you. The following contacts were given to us by volunteers and contributors to the resource guide. Please see below:

Hindu/Swaminarayan/Satsang:

Balibhadra S. Mehta
31 Overlook Rd.
Randolph, MA 02368
781-885-1012

Jayant Dixit
3 Carol Avenue
Burlington, MA 01803
781-272-9626

Sangeeta & Sanjay Saxena
781-863-8886
sangeeta@gayatri.info

Navin Trivedi
412 Peck Lane
Otange CT 06477
203-795-6734/ 203-645-3570
navlat@yahoo.com

Narain Dutt Sharma
20 Jewel Rd.
Holbrook, MA 02343
781- 767-1303/ 617-908-9792

Dr. Harihar Joshi
Worcester, MA
508-755-4635

Devikant Ratilal Joshi and Utpal Joshi
1 River Palace Tower Apt # C-911
Lowell, MA 01854
978-453-1688

Pandit Ramsamooj
603-679-1126

Vidyut N. Trivedi
34 Anson St.
Lowell, MA 01854
978-441-1539

Sri S. Lakshmana Sastrigal
603-494-3272/ 603-429-4315
laxman_sastry@yahoo.com

Mahesh Shelat
35 Heritage Rd.
Dracut, MA 01826
978-459-7007

Jain:

Rinesh Palkhiwala
978-256-1620
Rineshalpa@comcast.net



Islam:

Dr. Imam Talal Eid of the Islamic Institute of Boston
617-471-8019
617-365-7427

Dr. Ghiath Reda
781-893-3370

Br. Hamid Khan
508-842-7760

Br. Tahir Chaudhry
781-862-0056

Sikh:

Resham Singh
226 Mystic Ave. Medford, MA 02155
781-396-0769
darbar_gurunanak@yahoo.com

Zoroastrian:

Farhad Panthaki
146 Neponset Street
Norwood, MA 02062
781-769-5309/ 781-248-1316

Nauzar Vimadalal
Phone: 603-888-6426
nauzarv@hotmail.com

Yezad Nalladaru
yezad@hotmail.com

Zoroastrian Association of the Greater
Boston Area (ZAGBA):
President Jamshed Dubash:
508-842-7425
zagba.org

Husrav Billimoria
hbillimoria1@babson.edu



Indian Christian:

Coming Soon. For names of clergy at churches you can refer to our list of Indian Christian churches on page 91.

A Notary:

Notary services may be needed to certify the validity of documents before they are submitted to the authorities. A notary can attest that the document is a true version, has accurate information, and was signed in his/her presence. People can go to the bank to notarize as well, and keep in mind that you may not have access to a notary over the weekend. Below is contact information for a notary in case you need one.

Ramanbhai Patel
22 Morrison Rd.
Burlington, MA 01803
781-273-4285



Appendix 6: Organ and Tissue Donation

6.1 Overview

As mentioned in 5.0 on page 50, organ and tissue donation is a great thing to do if your loved one, or you on behalf of your loved one, decides to do so. Donation is optional and all decisions regarding donation are completely respected by donation organizations and hospitals. This appendix contains a table explaining specific benefits to recipients of particular organs and tissue in 6.2. There is also a page with samples of organ/tissue donor cards so you know what one looks like and for your use in 6.3 on page 98.

6.2 Donation Benefits

Please note that this table was partly adopted from the “Cremation Services Guide for the Indian-American Community” made by the Gujarati Cultural Association of the Bay Area. Other information in the table was added based on findings from the New England Organ Bank website. Please see below:

TISSUE/ORGAN	BENEFIT TO RECIPIENT
Cornea	Restores or improves sight
Sclera (white part of eye)	Repairs the eye and eyelid
Skin	Eases pain & prevents infection in burn patients. Also used in cosmetic procedures
Heart Valve	Replaces diseased or incompetent heart valve.
Saphenous Vein	Used in heart bypass procedures and can make amputation unnecessary for patients.
Dura Mater (Covering over Brain)	Repairs traumatic head injury.
Bone: Tibia, Fibula, Femur, Iliac Crest Ribs, Humorous,	Prevents limb amputation in cancer patients Fills bony defects in fractures; supplements joint Arthroplasty.



Mandible	
Temporal Bone	Restores or improves hearing.
Cartilage	Reconstructs facial defects such as deviated septa and cleft palates
Tendon & Ligament	Repairs knee and shoulder injuries
Fascia Lata (covering over muscles)	Repairs joints and reconstructs tympanic membrane
Tissue grafts are used by:	Orthopedic Surgeons, Cardiac Surgeons, Ophthalmologists, Plastic Surgeons, Neurosurgeons General Surgeons and dentists.
Intestine	People who receive an intestine can become no longer dependent on TPN for nutrition, growth, and development.
Kidney	Cure dialysis and save a life.
Pancreas	People diabetes will no longer need insulin injections.
Heart, lung, liver	Can save a life

8

⁸ "Cremation Services Guide for Indian-American Community." Gujarati Cultural Association of the Bay Area. Gujarati Cultural Association of the Bay Area. 16 May 2008 <(http://www.gcabayarea.com/creamtion/body.htm)>.



6.3 Organ/Tissue Donor Card

Below are the organ/tissue donor cards. If your loved one decided to be an organ donor, he/she will be registered with a donor registry or the Registry of Motor Vehicles (RMV). He/she may or may not have the card below, but if he/she does, and is not registered with either the RMV or a donor registry, you will know what your loved one's wishes are. These cards can be taken out and filled in with information if you are also considering being an organ/tissue donor until you register with the RMV or donor registry.

 Organ/Tissue Donor Card 	
I wish to donate my organs and tissues. I wish to give:	
<input type="checkbox"/> any needed organs and tissues	<input type="checkbox"/> only the following organs and tissues:
Donor Signature _____	Date _____
Witness _____	
Witness _____	

9

 Organ/Tissue Donor Card 	
I wish to donate my organs and tissues. I wish to give:	
<input type="checkbox"/> any needed organs and tissues	<input type="checkbox"/> only the following organs and tissues:
Donor Signature _____	Date _____
Witness _____	
Witness _____	

 Organ/Tissue Donor Card 	
I wish to donate my organs and tissues. I wish to give:	
<input type="checkbox"/> any needed organs and tissues	<input type="checkbox"/> only the following organs and tissues:
Donor Signature _____	Date _____
Witness _____	
Witness _____	

 Organ/Tissue Donor Card 	
I wish to donate my organs and tissues. I wish to give:	
<input type="checkbox"/> any needed organs and tissues	<input type="checkbox"/> only the following organs and tissues:
Donor Signature _____	Date _____
Witness _____	
Witness _____	

⁹ "Organ and Tissue Transplants Work." Organ and Tissue Donation...the Gift That Keeps on Living. New England Organ Bank. 1 July 2008 <<http://www.neob.org>>.

Appendix 7: Claiming Benefits

This appendix on claiming benefits was adopted from the American Association of Retired Persons (AARP) website. It will provide you with further details about how to claim benefits and under what circumstances you can do so. We would like to give full credit to the AARP website for this appendix as it has been acknowledged in our “References and Works Cited” section on page 111.

Social Security

If the deceased had paid into Social Security for at least 40 quarters, two types of benefits are possible:

1. **Death benefit:** \$255 for burial expenses is available to eligible spouses or dependent children. The survivor can complete the necessary form at the local Social Security office, or the funeral director may complete the application and apply the payment directly to the funeral bill. One time payment. July payment would come on August 3rd you have to give that check back. Have to go

2. **Survivor's benefits:** A variety of benefits are available depending on the age and relationship of any survivors. You may be eligible for benefits if you match any of these circumstances:

- Spouse age 60 or older
- Disabled surviving spouse age 50 or older
- Spouse under 60 who cares for dependent children under 16 or disabled children
- Children of the deceased under the age of 18 or who are disabled

Call 800-772-1213 for an appointment with the nearest Social Security office to inquire about benefits and eligibility. When applying for survivor's benefits, you will need to have birth, death, and marriage certificates, Social Security numbers, and a copy of the deceased's recent federal income tax return.

Veteran's Administration

If the deceased was receiving monthly payments already, you will need to notify the VA of the death.

If the deceased was a veteran who received a discharge other than dishonorable, survivors may get \$300 toward funeral expenses and \$150 for burial costs. Burial in a national cemetery is free to a veteran, spouse, and dependent children. Veterans are also eligible for a headstone or grave marker.

The surviving spouse and dependent children of disabled veterans may also be entitled to a lump sum death benefit, monthly payments, such as educational assistance and medical care.



Check with the regional VA office about your eligibility for the different types of veteran's benefits and the documents you will need to apply for benefits.

Employee Benefits

Many employers provide life, health, or accident insurance. The deceased may be due a final paycheck for vacation or sick leave.

Be sure to contact all past employers, including federal, state or local governments, to see if you are entitled to death benefits, continued health insurance coverage for the family, or payments from an annuity or pension plan.

If the deceased belonged to a union or professional organization, check to see if they offer death benefits for their members. Also find out about any credit union balances.¹⁰

¹⁰"Claiming Benefits." [AARP](http://www.aarp.org/families/grief_loss/a2004-11-15-claiming.html). AARP. 2 July 2008 <www.aarp.org/families/grief_loss/a2004-11-15-claiming.html>.



Appendix 8: Monument Companies

8.1 Overview

Monument companies are used to build memorials for your loved one. Many people choose to have memorials in a special place their loved one liked, or if they buried their loved one's ashes, they may want a memorial over the burial site. Monuments can be made any way you would like and are a good way to memorialize your loved one further. By having a monument, you can set up a place for you, your family, and your friends to visit as well. To make arrangements for a monument, contact the monument company you wish to use and tell them what you would like to do. The following list was compiled from the members list of the New England Monument Dealers Association. These particular monument companies were chosen based on location so that a wide variety of towns and cities in Massachusetts were covered. If you are unable to find a monument company near you in this list, you can ask your funeral home for recommendations or can visit the New England Monument Dealers Association website for the complete list, at

<<http://www.nemonument.org/portal/modules.php?name=Sections&op=viewarticle&artid=12>>

Please see the list below:

Acton Monument Company
789 Main St.
Acton, MA 01720
978-263-5205

Carrigg & Son
772 La Grange St.
West Roxbury, MA 02132
617-323-2454

Atwood Memorial
P.O. Box 8165
Haverhill, MA 01835
978-372-4951

Deveney & White Inc.
664 Gallivan Blvd
Dorchester, MA 02124
617-288-3080

Baker Monument Company
40 Jones Rd
Falmouth, MA 02540
508-548-0727

Kimball Memorials
115 Water St.
Danvers, MA 01923
978-774-0019

Bellevue Memorials
146 Bellevue Ave.
Adams, MA 01220
413-743-0604



Luz Granite Corp.
1208 Gorham St.
Lowell, MA 01853
978-459-9799
aluzjr@aol.com

Maki Monument Company
918 Main St.
W. Barnstable, MA 02668
508-362-9299

Mount Pleasant Memorials
150 Eastern Ave
Gloucester, MA 01930-1810
978-283-7841

Mount Auburn Memorials
583 Mount Auburn St.
Cambridge, MA 02138-4619
617-876-9110

Natick Memorial Works
161 Pond St.
Natick, MA 01760-4402
508-653-4860

Newbury Memorial Art Company
100 Newburyport Tpke
Newburyport, MA 01950
978-465-7772

Newton Memorial Art Company
732 Walnut St
Newton Center, MA 02159
617-244-2013

Notre Dame Memorial Company
65 Lyman St.
South Hadley, MA 01075
413-532-7513

O'Rourke Bros. Memorials
73 North St
Salem, MA 01970
978-744-0871
info@cemetery-services.com

Rex Monumental Works
1505 Stafford Rd
Fall River, MA 02721
508-675-7231

H. P. Smith Company, Inc.
238 Main St.
Stoneham, MA 02180
781-438-2232 Fax 781-438-7056
info@hpsmithcompany.com_

University Monument Works, Inc.
1055 Cambridge St
Cambridge, MA 02139
617-547-2040

Vitelli Monument Co., Inc.
275 Lunenburg St.
Fitchburg, MA 01420
978-342-4350

Woodlawn Memorials, Inc.
315 Elm St.
Everett, MA 02149
617-387-5058
DavidD5058@aol.com¹¹

¹¹ "Members List (by State)." [New England Monument Dealers Association](#). New England Monument Dealers Association. 16 July 2008 modules.php?name=Sections&op=viewarticle&artid=12>.



Appendix 9: Catering Services

9.1 Overview

If you choose, catering services can be used to have food after the services you are holding. Many people choose to have catering services at a location such as their home, another hall, or a temple after the cremation or burial takes place. Depending on the services you are planning to have and what you would like to do, you can have food for people after every service, after some services, or after just one service; it is up to you. Generally people in the Indian community prefer to have Indian food catered, but the following list has both Indian and non-Indian food options. Many of the caterers on the list were obtained from the “Gathering Guide” website,

<http://www.gatheringguide.com/event_directory/rc/ma_massachusetts/evl_caterers_catering.html> and based on well-known Indian restaurants in Massachusetts. Please see below:

Casual Gourmet

31 Richardson Road
Centerville, MA 02632
508-775-4946
Fax: 508-790-4295

Punjab Palace
109 Brighton Ave Allston, Massachusetts
866-420-9332

Gourmet Caterers

3867 Washington Street
Boston, MA 02131
617-522-2820

Bombay Club

57 JFK Street
Harvard Square, Cambridge, MA
617-661-8100
Fax: 617-661-6956
vkapoor1@hotmail.com

Legal Catering

212 Northern Avenue
Boston, MA 02210
jmcnerney@legalseafoods.com
617-530-9493

Gourmet India

Burlington Mall
75 Middlesex Turnpike
Burlington, MA 01803
781-270-0200

Primavera

20 Pleasant Street
Millis, MA 02054
Contact: Jerry Gaita
508-376-2026
Fax: 508-376-5066

Tamarind Bay

75 Winthrop St.
Cambridge, MA 02138
617-491-4552



Appendix 10: Halls

10.1 Overview

Different people use different venues for the actual services and for gatherings after the services. Some people choose to use temples, their homes, or one of the places listed below. Use a place you feel comfortable with and that you feel is the most appropriate for the service or gathering you are planning to have there. In addition to our list of temples in appendix 4 beginning on page 89 this list will provide you with other good locations to use. This list was compiled using information provided to us by event planners who suggested the following places based on what other people in the Indian community have used for such services and gatherings. Please note that the Waltham Elks Lodge is one of the many different locations of the “Elks Lodge.” If you are planning on using this venue, there is probably one closer to you or the locations where you are holding other services.

Fruitlands Museum
102 Prospect Hill Rd.
Harvard, MA 01451
978-456-3924

Peabody Essex Museum
161 Essex St.
Salem, MA 01970
978-744-3390

Museum of Our National Heritage
33 Marrett Rd.
Lexington, MA 02421
781-861-6559

The Elks Lodge- Waltham
101 School St.
Waltham, MA 02452



Appendix 11: Glossary of Hindu Terms

Indian Word	Meaning
Agarbatti	Incense stick
Agni deva	God of fire
Akash	Sky or Space
Antyeshti	Last Rights
Asthi	Bones (Remains after cremation)
Bhajan	Devotional songs
Brahma	Creator
Chandan	Sandalwood
Chandra	Moon
Chita	Fire pit, set up with piles of wood to cremate body
Deepa	Oil or Ghee Lamp
Deva	God
Deva Loka	World of Gods
Ganga Jal	Holy water (Water from river Ganges)
Haldi	Turmeric
Havan	Worship of Agni
Inda	Cooked rice balls
Jal	Water
Kalash	Pot made up of copper or silver
Kumkum	Holy Red powder
Loka	World
Moksha	Liberation or Salvation
Pinda	Cooked rice balls

Pindadaana	Donation or offering Pinda
Pitru (Pitre')	Forefathers
Pitru Loka	World of Forefathers
Pooja (Puja)	Worship
Praayashchitta	Firm Commitment
Preta	Dead Body
Preta loka	World of dead/ ghosts
Prithwi	Earth
Puncha	Five
Rudra	Lord Shiva (destroyer of evil)
Samskara	Sacraments
Sapindikarana	Joining of the Pinda
Shraadhha	Rituals done after cremation
Shruddha	Faith, True loyal belief
Smashaan	Place for cremation
Surya	Sun
Swarg Loka	Heaven
Swarga	Heaven
Tej	Fire
Tulsi	Holy Basil leaves
Vaikuntha	Heaven
Vaikuntha	Heaven
Vayu	Air
Vidhi	Rituals
Vishnu	Lord supports Sustain life
Yama	God of death



Appendix 12: Miscellaneous Services Form





सत्यमेव जयते

EMBASSY OF INDIA (CONSULAR WING)

2536 Massachusetts Avenue, NW, Washington, DC 20008

Tel: (202) 939-9867 Fax: (202) 387-6946 <http://www.indianembassy.org>**APPLICATION FOR MISCELLANEOUS SERVICES**

[This application may be used at the Embassy of India, Washington, DC or at any other Consulate General of India in USA.]

- (i) Please read the instructions at page 3 before filling the form
 (ii) Please fill the form in BOLD letters.
 (iii) For power of Attorney and Life Certificate sent by mail, the signatures of the should be notarized.
 (iv) Declaration at Section V should be signed by Indian Citizens only

PASTE
 APPLICANT'S
 RECENT PHOTO
 HERE (2"X 2")

PLEASE [X] MARK THE SERVICE APPLIED FOR:

- Emigration Clearance waiver (Fee \$10/-)
 Endorsement on Identity Certificate (Fee \$5/-)
 Birth / Death/Marriage Certificate (Fee \$20/) (Fill Section II also)
 Police Clearance Certificate (Fee \$20/-)
 Attestation of civil documents (ffidavits, educational degree, sponsorship certificates, Willa , etc (Fee \$10/-) (per signature)
 Life Certificate (gratis) Mailing fee is required wherever applicable)
 Attestation for property related documents; Power of Attorney to be filled in duplicate) (Fee \$20/-) (per signature)
 Attestation for Commercial Documents (to be filled in duplicate)(Fee \$50/-) (per signature)
 Attestation for documents for sale, purchase of ship, vessel (to be filled in duplicate) (Fee \$261/-)
 No Obligation to Return to India (Fee \$60/-)
 Registration of Marriage (Fee \$50/-)
 Change of address, addition/deletion & other miscellaneous services on the passport (Fee \$10/-) (Fill Section IV also)
 Attestation of Driver's License (Fee \$10/-)
 No Objection Certificate for carrying dead body/ashes (Fee \$1/-)
 NORI Waiver Certificate (Fee \$20/-)
 NRI Certificate (Fee \$20/-)
 Others (Please specify) _____

1. APPLICANT'S NAME AS IN PASSPORT _____		
(Surname / Last Name)	(Middle Name)	(Given / First Name)
2. FULL NAME OF FATHER _____		3. FULL NAME OF MOTHER: _____
4. PLACE & COUNTRY OF BIRTH OF APPLICANT: _____		
5. DATE OF BIRTH OF APPLICANT:(DD/MM/YYYY): _____		
6. NAME AND NATIONALITY OF SPOUSE: _____		
7. PERMANENT ADDRESS IN INDIA: _____		
8. ADDRESS IN USA: _____		
9. PROFESSION & BUSINESS ADDRESS: _____		
_____ TEL: _____		EMAIL: _____
10. CURRENT PASSPORT NO.: _____		11. PLACE & DATE OF ISSUE: _____
12. DATE OF EXPIRY: _____		
PLACE	DATE	SIGNATURE

PAGE 1 OF 3



SECTION II (FOR REGISTRATION OF BIRTH)		
PLEASE REGISTER THE FOLLOWING CHILD/CHILDREN NAME(S) AND ISSUE BIRTH CERTIFICATE(S) TO THEM AS INDIAN CITIZENS.		
CHILD'S NAME	DATE & PLACE OF BIRTH	SEX (M/F)
NOTE: The passport of both the parents and the photocopy of the Birth Certificate(s) of the above child/children should be attached. Declaration of both parents that they have not taken any other nationality for the child / children also to be attached.		
SECTION III (FOR ADDITION/DELETION OF CHILD'S NAME FROM MY PASSPORT)		
CHILD'S NAME	DATE & PLACE OF BIRTH	SEX (M/F)
SECTION IV (FOR CHANGE OF PERMANENT ADDRESS ONLY)		
OLD ADDRESS		
NEW ADDRESS		
SECTION V DECLARATION (TO BE SIGNED BY INDIAN CITIZENS ONLY)		
I solemnly affirm that:		
(i) I owe allegiance to the sovereignty and integrity of India.		
(ii) Information given above is correct and nothing has been concealed and I am aware that it is an offence under the Passport Act 1967 to knowingly furnish false information or suppress material information.		
(iii) I solemnly declare that I have not lost, surrendered or been deprived of my Indian Citizenship		
(iv) I further declare that I have not voluntarily acquired citizenship of any other country and I have no other passport or travel document in my possession (This declaration has to be notarized by a Notary Public in case of an applicant whose passport expired more than six months before the date of the submission of this application.		
Place	Date	Signature
MODE OF PAYMENT:		
(I) CASHIERS CHECK OR MONEYORDER DRAWN IN FAVOR OF EMBASSY OF INDIA.		
(II) CASH IS ACCEPTED ONLY AT THE CONSULAR SECTION COUNTER.		
(III) PERSONAL CHECKS/ CREDIT CARDS ARE NOT ACCEPTED		
		PAGE 2 OF 3



GUIDELINES FOR MISCELLANEOUS PASSPORT AND CONSULAR SERVICES

- a. **CHANGE OF ADDRESS:** Submit completed Miscellaneous Services form with a fee of \$10/- and passport in original
- b. **EMIGRATION CHECK NOT REQUIRED (ECNR):** Submit completed Miscellaneous Services form with a fee of \$10/-, passport in original and documents in support of eligibility for the endorsement
- c. **DELETION OF CHILD'S NAME:** Submit completed Miscellaneous Services form with a fee of \$10/- and passport in original
- d. **BIRTH CERTIFICATE:** Submit completed Miscellaneous Services form with a fee of \$20 and passport in original
- e. **MARRIAGE CERTIFICATE:** In case the name of the spouse is endorsed on the passport, fill in the Miscellaneous Services form and submit with applicant's and spouse's passport in original with a fee of \$20/- . In case the name of spouse is not endorsed on the passport, apply for endorsement of the name of spouse first.
- f. **LIFE CERTIFICATE:** Submit completed Miscellaneous Services form with one recent photograph and passport in original. The form should be signed at the Consular Counter. In case the application is sent by mail, signature of the applicant should be notarized. This service is provided gratis to pensioners.
- g. **POLICE CLEARANCE CERTIFICATE:** Submit completed Miscellaneous Services form with fee of \$20/ and original passport.
- h. **ATTESTATION OF TRUE COPIES:** Submit completed Miscellaneous Services form, documents in original with two sets of photocopies and passport in original with a fee of \$10/-
- i. **DEATH CERTIFICATE:** For transportation of human remains (body of the deceased) the following documentation is required: (1) Passport of the deceased; (2) Certified copy of the Death Certificate (by Registrar of Birth & Death; Embalmer's Certificate (Funeral Home Certificate in original stating that the body has been embalmed in accordance with the rules and regulations of international shipping and that the body has been placed in a hermetically sealed container with zinc liner and wooden outer container (3) No communicable disease certificate from the Department of Health stating that the deceased did not have any communicable diseases/contagious diseases; (4) Burial/Transit permit ; and (5) a Fee of \$1/- . For transportation of ashes the following documentation is required (1) Passport of the deceased; (2) Certified copy of the Death Certificate (by Registrar of Birth & Death; (3) Cremation certificate; and (4) a Fee of \$1/- . All documents must be submitted in original along with one set of photo- copy.
- j. **SPONSORSHIP DECLARATION FORM:** The form in prescribed proforma has to be submitted in duplicate. The form is to be signed at the consular counter passport in original and a fee of \$10/- is required.
- k. **ATTESTATION OF ADOPTION DOCUMENTS:** The documents should be certified by the Department of State of the concerned State Government and submitted in duplicate. Passport is not required. Fee is \$10/- for each signature.
- l. **ATTESTATION OF AN AFFIDAVIT FOR ISSUE OF CHILD'S PASSPORT:** This is required when one of the parents of the child is staying abroad and passport is to be issued to the child in India afresh or after deletion of the child's name in the passport of the parent resident in India. The affidavit in the prescribed proforma has to be submitted in duplicate along with the passport of the parent staying abroad. Fee is \$10/-.
- m. **ATTESTATION OF DOCUMENTS OR POWER OF ATTORNEY (NOT RELATED TO PROPERTY MATTERS):** To be submitted in duplicate duly notarized or the person can come and sign at the counter in which case notarization is not necessary. Original passport is required. Fee is \$10/-.
- n. **ATTESTATION OF DOCUMENTS OR POWER OF ATTORNEY (RELATED TO PROPERTY MATTERS):** To be submitted in duplicate duly notarized or the person can come and sign at the counter in which case notarization is not necessary. Passport in original is required. Fee is \$20/-.
- o. **ATTESTATION OF FOREIGN PUBLIC DOCUMENTS (RELATING TO COMMERCIAL MATTERS)**
- Please see our website <http://www.indianembassy.org/> in section dealing with Power of Attorney. Fee is \$50/-

NOTE: PLEASE INCLUDE RETURN MAILING CHARGES WHEREVER APPLICABLE. CURRENT CHARGES ARE \$20 FOR EXPRESS MAIL AND \$10 FOR PRIORITY MAIL. FOR ATTESTATION OF CIVIL DOCUMENTS AND POWER OF ATTORNEY, THE APPLICANT IS REQUIRED TO AFFIX ONE PHOTOGRAPH AT THE END OF THE DOCUMENT ALONG WITH SPECIMEN SIGNATURE. SIGNATURES AND ADDRESSES OF TWO WITNESSES ARE TO BE FURNISHED (WHEREVER APPLICABLE).

PAGE 3 OF 3



Appendix 13: Acronyms from the text

The following is a list of acronyms from the text with their full meaning.

Full Title or Meaning	Acronym
Registry of Motor Vehicles	RMV
Organ Procurement Organization	OPO
Registered Nurse	RN
American Association of Retired Persons	AARP



References and Works Cited

To put this resource guide together we used many websites, books, and articles for information on the various topics discussed. We have tried our best to acknowledge, give credit, and cite all of the sources we used, but if we left one out by oversight please let us know. Our contact information is provided in section 1.3 on page 6.

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