

A Dry Run with Death

by [Martin I. Berger](#)

A practical, 12-point checklist to prepare for the inevitable.

The call came from my mother on my cell phone. She was screaming in the phone that my dad had collapsed at the movies and they were trying to revive him. By the time I got to the movie theater, eight paramedics were doing CPR on my 72-year-old father, repeatedly shocking him with no response. One look at his lifeless body and I knew it was over.

He had been in relatively good health. His heart surgery from 20 years prior had been a success and it was only a week before his death that he started to get a bit tired when walking long distances. His doctor said it was probably congestive heart failure, but that people live another 20 years with that condition. He would schedule some tests and everything would be fine. He never made it to the tests.

The hours after his death were a blur. Extreme shock at the loss of my best friend, the man I lived my life for, and the man I spent every Shabbos with for the last 15 years of his life. This was not a tale of "I wish I had told him I loved him." We said "I love you" to each other every day of our lives. But after the death, the pain of having to deal with "the details" started to engulf my life. I have three brothers, one living out of town and another who was on vacation in some remote mountains. Having to figure out the details of the burial and my father's desires for his funeral, and needing important information that was buried in a pile of his "papers" -- added immensely to my anguish and pain.

This was when I started to wish I had done a "dry run" of my father's death, at least once, before he passed away. At first thought, it might seem odd, even morbid, to prepare for death. But a little preparation is simply sensible. Yes, the discussion may be painful and sad. But everyone is going to die some day and the last thing anyone wants to deal with are the details such as which casket your parents did or did not pay for. Do a "dry run" now so that on the fateful day, you will be able to concentrate on the most important thing: mourning the loss of a loved one.

This idea applies to all nuclear families. If you are the parent of adult children, invite them to go through a dry run with you. And of course spouses should be included, too.

12 Things to Prepare

1) Where do you want to be buried? Has the plot been paid for? If there are multiple plots in one area, in which one do you want to be buried? Draw an actual map of the plots so there is no confusion as to the location of the grave.

In making these decisions, it is also important to consult with a rabbi. There are many deep spiritual issues involved with the soul and burial -- that can have eternal consequences -- and it's best not to take chances in this area.

2) Have the funeral arrangements been paid for? (This is not the same as buying a plot.) Have arrangements been made for a Chevre Kadisha (Jewish burial group)? Cemeteries are not the same things are funeral homes. The people who you paid for a plot of land are not the same people who need to pick up the body and perform important functions like the ritual cleansing ([tahara](#)). These details will overwhelm anyone at a time when they are least able to handle these details -- unless you pre-arrange these items.

3) What kind of funeral service do you want? At a synagogue? In the chapel at the cemetery? Graveside? Would you like certain people to officiate or to speak?

4) Where are your bank accounts? What are the account numbers? Is there a safe deposit box? If so, who has the key? If not, then behind which wall / under which mattress is all the cash and jewels stored?

5) Where are your life insurance policies? If you don't have life insurance, buy it now. Proceeds from the policy can go towards mortgage payments, education fund, or anything that will prevent your demise from being an overwhelming financial burden for your family. When your family's financial future is secure, they can focus on piecing their lives back together.

6) Is there a will? If so, who has the original? In many states, a photocopy does not suffice for probate and estate purposes.

Where do you want your home and savings to go? Think not just of relatives but of charities that you would like to support. Are there any personal possessions that you would like to leave to particular individuals? Instead of trying to guess what your wishes might have been, your family can follow clear instructions that you have worked out after careful consideration.

Many people avoid this because they feel that by having a will, they are sealing a pact with death. Don't leave your family in chaos; give them the directives they need to honor your wishes properly, including division of property and assets; and naming power of attorney, among others. If you die without a will, state law determines how your assets will be divided -- which may be very different from what you'd have wanted. In addition, the court process can be lengthy and complex. Your estate may be tied up for a long time before your family can gain custody over your assets -- causing them unnecessary hardship and heartache.

Verbal instructions are entirely moot in a court of law. If you really want your wishes upheld, prepare a proper will. Don't worry; you can always amend it at any time.

7) Are there any outstanding debts or loans? Sort these items out before death, so that everyone is prepared to address these potential liabilities when the time comes.

8) How are your financial accounts titled? Meet with a qualified accountant to set up trust funds which will eliminate the need to put assets into probate. Take the time now to identify the assets in a potential estate and create the appropriate trust into which these assets can pass.

9) Where are your most important papers stored? The more organized you are, the easier it will be for your family to sort through the many challenges they face, whether it involves real estate, taxes, car loans, etc. Keep everything in a central place and make that location known.

10) What are your passwords? If you have website subscriptions, email accounts, give your password(s) to your family so that they can deal with things as necessary.

11) If you were seriously ill, are there treatments you wouldn't want? These are terribly difficult decisions to leave to your family and it is helpful to set out your wishes to guide them in the event that this ever proves necessary. As well, there are many serious issues in Jewish law (for example, some commonly-practiced terminations of life support are akin to murder). For all these issues, it is best to appoint a rabbi with a good knowledge of Jewish law to help mediate between family and physicians.

12) Who would you like to notify? Write a list of the family members, friends or organizations that you would like notified upon your death.

Finally, buy a book on the Jewish laws of death and mourning. You are going to have many questions. What should I be doing from the time of death until the funeral? What are the customs during the shiva (first seven days) and then during the first 30 days (shloshim)? What are my social restrictions? Although it is easiest to always consult your local rabbi for these answers, having a written guide close to your side is an incredible resource and source of comfort. You can print out two documents ([here](#) and [here](#)) from JewishPathways.com. Or buy one of these excellent books and put in on your bookshelf, just in case: [Mourning in Halachah](#) (ArtScroll) or [The Jewish Way in Death and Mourning](#) by Maurice Lamm.

Although this list is not exhaustive, it's a good start. Take the time to do a dry run. Speak to your close family members. Become educated and face the inevitable. Thank God, my father's passing has only managed to bring my brothers and I even closer than we were before. Unfortunately, however, I know too many people who allow long standing feuds to fester without anyone taking the first step to rectify the differences. Make peace now. Put to rest your family squabbles so that everyone can enjoy that elusive "closure." In the end, you only get one chance.

Whether the passing is sudden or prolonged, nothing can prepare you for the loss of a loved one. It is painful. It is sad. But if you take some time now and address these issues, your family will have the opportunity to mourn properly at the time of their most profound loss.

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