

***BEING PREPARED FOR THE JOURNEY'S END:
MAKING JEWISH FUNERAL AND CEMETERY
ARRANGEMENTS***

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for the
Riderwood Jewish Community

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Additional copies are available from the Pastoral Ministries Office at Riderwood. You may contact them at 301-572-8302. If you would like to print it yourself, please visit the RiderwoodLife.com website and go to the column on the right. Scroll down and click on Jewish Community of Riderwood. A link for this document is the last item posted on this page under the title *Being Prepared for the Journey's End*.

For further information on the Riderwood Jewish Community, please contact Terrie Manchester, New Member Welcoming Committee Chair, RJC@RiderwoodLife.com

BEING PREPARED FOR THE JOURNEY'S END: MAKING JEWISH FUNERAL AND CEMETERY ARRANGEMENTS

Purpose of this Paper

In the Garden of Eden, there is no death and no old age. But alas, that is not the case for us. While none of us like to think about death – for ourselves or a loved one – we all know it is inevitable. We always think there is so much time to plan – until there isn't. There are so many options, so many terms to understand, and often, very little time to act and process it all.

The purpose of this paper is to acquaint you, the Jewish resident at Riderwood, with some basic information regarding end-of-life decisions and cost estimates relating to a Jewish funeral. It is intended as an informative guide as to what options you may have available and their associated costs. It also contains useful information to pass on to your loved ones to help you and them make your end-of-life arrangements. Please note that costs listed in this paper are based on Fall 2021 information. Prices will inevitably increase, but this will give you a good starting point. Additionally, costs may *possibly* be negotiable, especially if arranged in advance of need.

This paper is organized into the following sections: Advanced Planning Resources, Riderwood Information, Funeral Homes, Cemeteries, Veterans Information, Information to Have on Hand, spreadsheets detailing comparable costs at selected local cemeteries, and a listing of additional local Jewish cemeteries.

SOME ADVANCED PLANNING RESOURCES

The Conversation Project

During our lifetime, we have many conversations. Some are easy, some not. Perhaps the most difficult ones involve death – about our own or that of a loved one. One of the most important resources available on the web is "The Conversation Project," a tool kit to make having the conversation about end-of-life care and final wishes more approachable for families.

Founded by noted writer Ellen Goodman and the Institute for Healthcare Improvement, it offers thought-provoking questions and ways to broach this subject for what many perceive to be a difficult conversation. It is an excellent starting place for clarifying your thoughts and providing a shared understanding of what matters most to you and your loved ones. Please check it out at: theconversationproject.org. The guide is available to download and print at home for free.

Advance Directives: “Five Wishes”

An advance directive is a broad term used to describe any legal document that addresses your future medical care. Basically, there are three types of advance directives: a living will, a durable power of attorney, and a health care proxy. All three are important if you are ever incapacitated and unable to communicate.

“Five Wishes” is an easy-to-use legal advance directive document written in everyday language. It helps all adults, regardless of age or health, to consider and document how they want to be cared for at the end of life. It’s been called “the first living will with a heart and soul.”

“Five Wishes” is unique among all other living will and healthcare agent forms because it speaks to all of a person's needs: medical, personal, emotional and spiritual. It allows your family or caregiver to know exactly what you want, relieving them from the difficult position of guessing your wishes.

The document guides you through the following “wishes:”

- The person I want to make care decisions for me when I can’t
- The kind of medical treatment I want or don’t want
- How comfortable I want to be
- How I want people to treat me
- What I want my loved ones to know

Specific considerations in a living will, according to the Mayo Clinic, should address such decisions as resuscitation (CPR), mechanical ventilation, tube feeding, dialysis, use of antibiotics, pain management, organ and tissue donations, and donating your body to science.

“Five Wishes” is legally valid in most states, including Maryland. The document includes all the instructions and information that you need to create a valid advance directive. It costs \$5.00 and is available at www.agingwithdignity.org

Everyone who has not yet done so should have a legal will as well. It is crucial to have a well-written, notarized will that establishes how your worldly goods, etc. are to be dispersed after your death. The will should be revised regularly. An effective will eliminates tremendous work and strain for the survivors and becomes a great gift to them.

Caring Connections: An Excellent Riderwood Resource

Caring Connections (CC) is a multifaceted initiative designed to educate residents about advance planning for issues of aging. You may access Caring Connections from the RiderwoodLife.com web page here: <https://riderwoodlife.com/caring-connections>

Caring Connections is a collaboration of residents, the Continuing Education Committee and the staff from the Riderwood Resident Services Department/Social Workers. It provides an on-line library of resources as well as an extensive collection of books at the Village Square library. CC also sponsors a series of small group classes, “Navigating as We Age,” which focus on legal, financial and health issues. This includes completing a “Life Ledger,” a type of advance

directive, which you may download. For a better understanding of the total Caring Connections program, see their Video Overview on the Caring Connections web page.

In addition, CC also provides resources for the family on steps to take when a resident dies. This includes the very helpful and comprehensive Riderwood checklist: “Things to Consider After a Resident’s Death,” which details how to navigate the process following the death of your loved one. Once you are at the Caring Connections web site, you can find this document by scrolling down to “Family Resources when a Resident Dies.” You will find this helpful brochure under that heading.

Cemetery Resources

In addition, many cemeteries and funeral homes also have planning guides available which allow you to record personal preferences such as type and place of funeral service, participants, clothing preferences, memorial donations preferences, etc. – important information to ensure your wishes will be known and respected.

Additional Items to Consider

Additionally, there are specific decisions to be made regarding a funeral and/or memorial service. The more decisions you can make for yourself, the easier it will be for your loved ones when the time comes.

- Do you wish for *tahara* (ritual cleansing of the body) and *shmira* (guarding over the body to be performed)?
- Is there a *tallit* (prayer shawl) you would like to be buried with? If so, where is it?
- Where would you like the funeral to be: Riderwood Chapel, funeral home chapel, or graveside? For a memorial service, a chapel, restaurant or somewhere else?
- Who would you like to officiate?
- Any particular person/s to offer a eulogy?
- Any particular psalms, prayers or other readings to be included?
- Any particular photographs or memorabilia to be displayed?
- Who would you like to be pallbearers?
- Who would you like to write your obituary and where should it be published?
- Any favorite charities for donations?
- Do you wish for people to sit *shiva*? For how long?
- Do your loved ones know your Hebrew name? Do they know how to spell it in Hebrew?
- What would you like to say on your headstone?
- Do you want a traditional burial or cremation?
- If cremation, where and how to bury, store or scatter your ashes?
- Would you like to donate your body for medical research/education?

Pre-Need vs. At-Need

As we age and approach the end of our lives, one of our top priorities is to not be a burden to our surviving spouse, children, other family members or friends. When a loved one dies, the spouse, family or designated friend often faces some of the most emotionally charged times in their lives. There are dozens of decisions to be made, most of which must be done quickly, involving thousands of dollars. You should know that all of the funeral home and cemetery services and costs discussed in this paper may be arranged and paid for in advance, giving you added peace of mind, making sure your wishes are followed, locking in today's prices and relieving some of the stress and emotional burden from your surviving family members. Arranging for the funeral home and cemetery in advance is called "pre-need." Making these arrangements at the time of death is called "at-need."

Burial, Cremation or Donation

Traditionally, Jewish practice discourages cremation. Jewish tradition views the body as if loaned to us in life and is to be returned to the earth in as close to its original condition as possible. However, in recent years, cremation has become more popular because of its reduced costs and the belief that it is more eco-friendly. While cremation is not covered in depth in this paper, all funeral homes and cemeteries are fully prepared to honor your wishes regarding cremation.

Should you choose to be cremated, it would also be most helpful to your loved ones if you decide in advance what will happen to the cremains (cremated remains). Many people assume that they will scatter the ashes of their loved ones in a sentimental location. However, federal, state and local laws often prohibit this practice. Should you choose to either bury the cremains or place them in a columbarium at a cemetery, cost items associated with doing so include: purchase of the plot or columbarium, opening and closing, a liner and installation (in-ground burial), and a gravestone or marker plus installation.

If you are a Maryland resident, and wish to donate your body for medical research/education, you may contact the Maryland Department of Health State Anatomy Board. This is a no-cost option that, as stated on their website "...is an opportunity to advance medical and health science objectives throughout Maryland..." The organization is located at the University of Maryland, Baltimore. You can find out more information by calling 410-547-1222 or going to:

<https://health.maryland.gov/anatomy/Documents/DONOR%20PACKET.pdf>

RIDERWOOD CHAPEL AND THE RJC RABBIS

Many people who live at Riderwood choose the Chapel as the location of the funeral service prior to interment or for a memorial service at a later date. It is available at no charge to the family of a deceased Riderwood resident. Having such a service in a familiar surrounding may bring added comfort to the family and offers convenience to Riderwood friends and neighbors of the deceased by eliminating their need to travel. To make such arrangements, contact the Pastoral Ministries Office in as timely a manner as possible or in advance if you know a death is imminent. The phone number is 301-572-8302. You may also contact Reverend Bell, the head of Pastoral Ministries, directly. He can be reached by cell phone at 301-752-8405 or by e-mail at james.bell@erickson.com. Additionally, if you would like to arrange for any food to be served following this service, you should contact the Riderwood Catering office at 301-572-8399.

A funeral or memorial service at the Riderwood Chapel may be officiated by your congregational rabbi, a rabbi affiliated with the Riderwood Jewish Community, or the rabbi of your choice. Each may charge a fee to officiate. Currently, there are two rabbis associated with the RJC. They are:

Rabbi Robert Goldstein:	robertgoldstein1011@gmail.com	978- 618-0368
Reb Lisa Levine:	reblisa@yahoo.com	443-824-3903

Another rabbi who has been associated with Riderwood over the years is:

Rabbah Arlene Berger:	RabbahArlene@gmail.com	301-529-9725
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If you would like to arrange a *shiva minyan* in your home following the funeral, contact Sidney Kirschner, current co-chair of the RJC Ritual Committee or ask any member of the RJC Board for assistance.

At the Funeral or Memorial Service

While a funeral or memorial service often encompasses a number of traditional elements including psalms, poetry, a eulogy and the memorial prayer *El Malei Rachamim*, you may also personalize the service by including your own special readings, songs or prayers that were meaningful to your loved one. All of these elements should be discussed when you meet with the rabbi in order to create a meaningful and fitting service to honor your loved one.

Eulogies are traditionally included in both funerals and memorial services. When you sit with the rabbi to plan the funeral or memorial service, you may relate stories, provide life information or an obituary and allow the rabbi to listen and write a eulogy which reflects and captures the life of your loved one. Family members, colleagues and close friends may also share such life stories and tributes themselves, either during the funeral or at a *shiva*.

The *Kaddish* prayer is traditionally recited only at a graveside interment. This will be followed by the custom of *gevurah*, a ceremonial filling of the grave with soil. Often, soil from Israel is provided for this ritual. It is a final and solemn moment when the reality of death hits the deepest part of the mourner.

Immediately before the funeral service, a ceremony of *keriah* is led by the rabbi. This is an ancient tradition which reminds us of the time when our people used to rend their clothes and sat in sackcloth and ashes to mourn their loved ones. Today, we recite a prayer and “tear” a black ribbon to signify that our hearts are torn by our loss.

Following the funeral, a meal of condolence is usually arranged by family and friends. Afterwards, it is customary to “sit *shiva*” in the home for seven days.

For further details on Jewish mourning ritual and custom, Reb Lisa Levine has recommended an excellent resource: “The Grief Journey and the Afterlife” by Simcha Paull Raphael. It can be found on Amazon at:

https://www.amazon.com/dp/0692360549/ref=cm_sw_r_cp_api_glt_fabc_PR8JYRVXKZFDQDE_D4ASW2

FUNERAL HOMES

An easy way to differentiate what aspects of the end-of-life process are covered by a funeral home vs. a cemetery is this: a funeral home concerns everything “above” ground while the cemetery is concerned with all aspects that happen “below” ground.

Background

The Riderwood Jewish Community (RJC) formally joined the Jewish Funeral Practices Committee of Greater Washington (JFPCGW) in Spring 2015. JFPCGW came into existence in 1976 to take Jewish funerals out of ordinary commerce and restore them to a sacred and meaningful *mitzvah* performed by congregations and other religious communities. Its members include the entire spectrum of religious Jewry. JFPCGW holds contracts with both Hines Rinaldi Funeral Home in Silver Spring and Cunningham Turch Funeral Home in Alexandria, VA. Both sites provide a quality traditional Jewish funeral at a fixed modest cost. While other funeral homes (Jewish and non) offer a Jewish funeral, Hines Rinaldi is the only funeral home in Maryland with a contract from JFPCGW.

Additionally, JFPCGW holds a separate contract with Fram Monument Company <http://www.FramMonument.com> Fram provides and installs both upright granite headstones and flat bronze markers, at a fixed pre-negotiated cost, at the five cemeteries discussed in this paper. Fram is located at 822 Rockville Pike, Rockville, MD 20852. Their phone number is 301-605-8081. If interested, please contact them directly for current pricing.

JFPCGW Contract Highlights with Hines Rinaldi

Hines Rinaldi: 301-622-2290. <http://www.hinesrinaldifuneralhome.com>
Located at 11800 New Hampshire Avenue in Silver Spring, four miles from Riderwood, Hines Rinaldi (H-R) has been under contract to the JFPCGW since 1999. They are committed to providing a complete Jewish funeral for the price of \$2,800 with an annual increase of 5% beginning on July 1, 2022, exclusive of optional additions. This price is guaranteed through June 30, 2024 and is available for both pre-need and at-need arrangements. While their contract with JFPCGW is expected to continue, this price will more than likely increase when the contract is renewed. Prices for the Jewish Funeral Practice Committee Contract are non-negotiable. Payment is due by date of service for any costs that were not pre-paid.

Cremation is not an option under this contract price. Should you wish to be cremated, H-R can do so for approximately \$3,175. Most funeral homes can accommodate your cremation request. One additional source for cremation in Silver Spring is Rapp Funeral & Cremation Services, 933 Gist Ave., Silver Spring, 301-565-4100; <http://www.rappfuneral.com>
They are nine miles from Riderwood. Costs for a cremation begin at \$2,265.

It is important to note that Hines Rinaldi's fixed fee of \$2,800 for a traditional funeral may be pre-paid, allowing you to lock in today's contract prices. For any pre-paid funeral, payment is required at the time of signing the paperwork. Depending on the person's age, pre-payment may be paid in a single payment or in installments over the next three to five years.

The complete Jewish funeral package includes:

- Removal of body from the place of death, within 40 miles of H-R
- Securing a signed copy of the physician's death certificate (though there is an additional \$100 fee if H-R needs to procure it at a later date)
- Refrigeration as required
- An all-wood pine rectangular casket of appropriate size that meets Jewish law
- Use of H-R premises 24 hours per day, including Sundays, for ritual washing *tahara* and watching *shmira*. (Note: there are additional costs for performing *tahara* and *shmira* as noted below)
- Providing necessary supplies including a traditional muslin shroud (*tachrichim*)
- Cleaning, dressing and casketing the body when ritual washing is not performed
- All transportation of the body to another place for the funeral service, then to the designated cemetery within a 40-mile radius of H-R, accompanied by a funeral director
- Handling of customary paperwork such as newspaper death notices, Social Security and Veterans claims, death certificates, etc. The contract does not include additional charges for those items such as newspaper listings or death certificate fees, which are charged at cost.
- Guest register book, 50 acknowledgment cards, and *shiva* candle that burns for seven days

Options:

- Use of the H-R chapel for a funeral service if desired: additional charge of \$600 (smaller room holds 70 people) or \$750 (larger room holds up to 200 people)
- Oversized casket: additional charge of \$1,595
- Upgraded casket
- Black, sedan type limousine and driver for a minimum of four hours at \$595
- Transportation within the metro region that is beyond 40 miles is charged at \$4.00 per mile
- Trips outside the D.C. metro area: flat rate of \$900 to Philadelphia; \$1,200 to New York/New Jersey
- Should you die away from home, H-R offers a plan, administered by a third party, which guarantees to bring your body back to Silver Spring from anywhere in the world for a fee of \$499. This option must be purchased in advance. Typical airline costs for transporting a body run \$2,000 - \$4,000 for domestic travel; \$5,000 - \$15,000 for international travel.

Some typical additional costs:

- \$500 - \$600 for rabbi's fees (typical rate for the Washington metro region)
- \$100 for optional *tahara*, usually provided by the DC area *chevra kadisha* (burial society)
- \$15/hour for a *shomer* (a person who watches the body)
- \$490/day and up for *Washington Post* death notice, for an approximately 3-column-inch long listing
- \$59 and up for *Washington Jewish Week* death notice, for an approximately 3-column-inch long listing
- \$14.75 for first death certificate; plus \$12 each for additional ones, necessary for dealing with financial institutions, insurance company, utilities, etc.

Other Local Funeral Homes

Hines Rinaldi is reviewed here in detail because it has the exclusive Maryland contract with the Jewish Funeral Practices Committee. Listed below are other major funeral homes within the local area which also offer Jewish services:

Bogwardt Funeral Home, 4400 Powder Mill Road, Beltsville, MD 20705: 301-937-1707;
<http://www.bogwardtfuneralhome.com> (2 miles from Riderwood)

Torchinsky Funeral Home, 254 Carroll Street, NW, Washington, DC 20012: 202-541-1001;
<http://www.torchinsky.com> (9 miles from Riderwood)

Sagel Bloomfield Danzansky Goldberg Funeral Care, 1091 Rockville Pike, Rockville, MD 20852: 301-340-1400; <http://www.sagelbloomfield.com> (12 miles from Riderwood)

Sol Levinson & Brothers, 8900 Reisterstown Road, Baltimore, MD 21208: 410-653-8900;
<http://www.SolLevinson.com> (31 miles from Riderwood)

CEMETERIES

Keep in mind the difference between a funeral home and a cemetery: a funeral home concerns everything “above” ground while the cemetery is concerned with all aspects that happen “below” ground.

There are four critical components of a burial. They are:

1. Cemetery plot (includes perpetual care).
2. Preparation of the burial site, usually referred to as the "opening and closing" of the grave. Includes a tent and chairs.
3. Concrete liner: while not required by Maryland law, it is almost always required by the cemetery.
4. Memorialization: remembering your loved one with either an upright headstone or a flat in-ground bronze marker. All the cemeteries listed in this paper offer sections which accommodate headstones and sections that accommodate markers only. Note that while each cemetery offers both headstones and bronze markers, they may also be purchased and installed by an outside vendor such as Fram Monument Company (see page 5).
 - Headstones may be as simple or as elaborate as desired. Costs also vary with the number of sides of the stone that are polished. For example, a designation of P5 indicates that all sides (front, back, left and right sides, and top) are polished; P3 indicates that three sides are polished. Typical prices include a Jewish symbol, full name, dates of birth and death, the chosen design element, and words of endearment in English and/or Hebrew. There may be additional charges if wording exceeds a certain limit.

- Bronze markers are attached to a granite base and securely installed into the ground. Typical prices include a Jewish symbol, full name, dates of birth and death, the chosen design element, and words of endearment in English and/or Hebrew.

Typically, the first three items must be paid for in advance of the burial. However, they may *all* be arranged and paid for in advance, i.e., pre-paid, locking in today's prices and sometimes obtaining a discount. This even includes your choice of memorialization. All the cemeteries listed here offer, and indeed encourage, pre-need planning in order to manage costs, reduce stress and ensure your wishes are followed. In addition, they each offer an optional installment plan, often interest-free.

Whether you are buying your cemetery plot/s pre-need (in advance) or at-need (at time of death), you should consider the following:

- If you are interested in eventually buying more than one plot, consider buying all your plots together *at the same time*. For example, you can guarantee that you and your spouse will be together *only* by purchasing both plots at the same time. As cemeteries continue to fill up, the plot that was available earlier may no longer be available at a later date when you need it.
- When purchasing cemetery plots, consider who you are buying them for and how they might be utilized in the future. For example, you may choose to purchase additional plots next to yours for your family members. In this case, the allocation of these plots should be made in writing to avoid any misunderstandings among family members following your death.

Please note: The prices in this paper reflect information obtained in Fall 2021. They should be used as a guide and a starting place. Granite and bronze prices are definitely on the rise, and prices in general can increase at any time. However, prevailing prices will be locked in at the time the contract is signed. Your final decision should be based not on price alone but should reflect the total value each cemetery offers including location, setting, and the quality of customer service you receive. There is no substitute for visiting the cemetery and meeting with a memorial counselor to discuss these many aspects.

While there are a number of Jewish cemeteries in the Washington metropolitan area, there are five local cemeteries that are most often utilized by Jewish people in our area. They are listed below in order of their geographic distance from Riderwood. Their basic costs are summarized on page 13 of this document. Additional local cemeteries are listed on page 14. Please note that while cremation options and costs are not covered in depth in this paper, all funeral homes are prepared to deal with cremation. Cemeteries can accommodate cremains by way of an in-ground burial, placement in a columbarium or bench, or in some instances, a mausoleum.

Mt. Lebanon Cemetery is the Jewish section at George Washington Cemetery and is geographically the closest to Riderwood. It is located four miles away from Riderwood at 9500 Riggs Road, Adelphi, MD, 301-434-4640, <http://www.GeorgeWashingtonCemetery.com> Mt. Lebanon is part of the Dignity Memorial network of over 2,400 cemeteries and funeral homes throughout the United States and Canada. Mt. Lebanon has sections to accommodate either headstones or markers. An interfaith section at George Washington Cemetery accommodates couples where one spouse is not Jewish.

The Dignity network offers an array of additional services. Should you move more than 75 miles from where your original advance arrangements were made, your pre-arranged funeral services are fully transferable to other cemeteries within the Dignity network throughout North America. In addition, they have contracted with a national travel agency for family members to receive discounted air fares, hotels and rental cars for the funeral and/or unveiling. They also provide a bereavement hotline staffed round-the-clock by professional grief counselors for up to 13 months following the death.

Menorah Gardens is the Jewish section at Parklawn Memorial Park and is located at 12800 Veirs Mill Road, Rockville, MD, 301-881-2151, <https://www.dignitymemorial.com/funeral-homes/rockville-md/parklawn-memorial-park-and-menorah-gardens/9736> It is 11 miles from the Riderwood campus. Menorah Gardens, like Mt. Lebanon, is part of the Dignity Memorial network of funeral homes and cemeteries. Menorah Gardens maintains two sections: one where both spouses are Jewish, and one to accommodate couples where one spouse is not Jewish. Additionally, it has sections to accommodate either headstones or markers. Please see paragraph above under Mt. Lebanon for additional benefits associated with the Dignity network.

Judean Memorial Gardens is the Jewish section within Montgomery Cemeteries L.L.C., and is located at 16225 Batchellors Forest Road (at Georgia Avenue), Olney, MD, 301-384-1000, <http://www.JudeanGardens.com> Privately owned, it is located 12 miles from Riderwood. The majority of grave sites utilize flat-to-the-ground bronze memorial markers to create a park-like setting. However, a separate upright monument section is available. Couples with non-Jewish spouses are accommodated in the interfaith section of adjacent Norbeck Memorial Park. A chapel is available at an additional cost of \$925 for two hours.

King David Memorial Gardens is the Jewish section at National Memorial Park and is located at 7482 Lee Highway, Falls Church, VA, 703-560-4400, <https://www.dignitymemorial.com/funeral-homes/falls-church-va/national-funeral-home/4927> It is 29 miles from Riderwood. Like Mt. Lebanon and Menorah Gardens above, it is part of the Dignity Memorial network. Interfaith couples are accommodated in an adjacent section of National Memorial Park. King David maintains a separate section, Shalom Gardens, for upright headstones. The rest of the cemetery offers markers and benches. Like the other Dignity cemeteries, it offers the same terms for national transferability. A chapel is available only as part of a funeral home package. Package prices begin at \$9,115.

Garden of Remembrance (Gan Zikaron) Memorial Park, is located at 14321 Comus Road, Clarksburg, Maryland, 301-428-3000, www.gardenofremembrance.org It is 30 miles from the Riderwood campus. Opened in 2000, it is the area's only community-based non-profit Jewish Cemetery. It serves its 28 partner congregations as well as the Jewish community at large. The Garden of Remembrance is the only hybrid Green Burial cemetery in Maryland certified by the Green Burial Council of North America. *Gan Zikaron* accommodates the entire range of

religious observances including an interfaith section for those with a non-Jewish spouse. The memorial park also offers Legacy Gardens and Forest Glades for families desiring a semi-private burial section and offers above ground mausoleums, columbariums, and a section for cremation burials. Pre-need charges are fully refundable if you move more than 75 miles away and arrangements can be made for the transfer of unused plots. A gazebo is available for a service for an additional fee. A chapel is currently under construction and will also be available for an additional fee.

ADDITIONAL SERVICES FOR VETERANS

Special monetary, recognition and service benefits for honorably discharged veterans may be available. It will be necessary to verify military service, usually done through the deceased's discharge papers. A flag is provided at no cost to drape the casket or accompany the urn of a deceased veteran. The law requires that, upon the family's request, every eligible veteran receive a military funeral honors ceremony, which includes the folding and presentation of the U.S. flag and the playing of "Taps."

In general, any member of the U.S. Armed Forces who was honorably discharged is entitled to burial in a VA national cemetery. The family may be eligible to receive \$300 toward burial and funeral expenses and an \$807 plot-interment allowance if not buried in a national cemetery. A headstone, marker or medallion may also be furnished upon request for use in a private cemetery; maximum headstone or marker allowance is \$236. Assistance with obtaining most of these benefits may be available through the funeral home. Extensive information on burial in a military cemetery is available on the Jewish Funeral Practices Committee website:

<https://dc.jewish-funerals.org/index.php?q=burial-jewish-war-veterans-military-cemeteries>

INFORMATION TO HAVE ON HAND

When your loved one dies, you will be asked to provide information for the death certificate. At this emotionally charged time, it is so easy for a family member to become frazzled and forget even the most basic knowledge of their loved one. To be prepared, here is a list of questions that should be answered in advance. Please don't assume that your family member will know the answers:

Death certificate information:

1. Legal name in full (first, middle, last)
2. Date of birth; Age at last birthday (in years)
3. Birthplace (city and state or foreign country)
4. Social Security number
5. Place of Residence (full address)
6. Served in Armed Forces? (give dates of service)
7. Surviving spouse's name (if wife, give first, middle and maiden surname)
8. Father's name (first, middle, last)
9. Mother's name (first, middle, maiden surname)
10. Highest level of education completed
11. Occupation (what kind of work did s/he do). This can be a homemaker. Do not use "retired."
12. Business or industry to which the occupation was related. (If homemaker, use "at home.")
13. Place of death
14. Method of disposition: burial, cremation, donation, entombment, removal from state
15. Place of disposition and location (cemetery name)

Additional information that should be available:

1. Full Hebrew name, including father's and mother's names, written in Hebrew, if possible
2. Current will, its location, name of executor
3. Life insurance policy and its location
4. List of financial institutions, branch locations and account numbers
5. List of credit cards, account numbers, user names and passwords
6. Social media and all other computer login user names and passwords
7. Any friends and relatives to be contacted
8. Any professional, social, alumni or other organizations to be contacted

Comparison of Funeral-Related Costs at Five Local Jewish Cemeteries (Fall 2021 Prices)

	Mt. Lebanon	Menorah Gardens	Judean Memorial Gardens	King David Memorial Gardens	Garden of Remembrance
Plot for a Headstone	\$4,795	\$10,995 - \$15,000	\$4,695	\$5,900	\$2,800
Plot for a Bronze Marker	\$4,495	\$3,495 - \$9,495	\$2,995 - \$3,795	\$3,995 – \$14,995	\$2,800
Opening & Closing	\$1,995	\$2,495	\$2,395	\$2,595	\$1,900
Overtime	\$500/hour (after 2 p.m.)	\$350/hour (after 3 p.m.)	\$1,250 (after 2 p.m.)	none	none
Liner Required	yes	Yes	yes	yes	in some sections
Cost of Basic Liner + Installation	\$1,495 + 200 = \$1,695	\$1,495 + 200 = \$1,695	\$775 + 405 = \$1,180	\$1,495 - \$8,195	\$600 + 300 = \$900
Single Headstone Polished x sides	\$3,029 & up (Polished 2 sides)	\$5,360 & up (Polished 3 sides)	\$3,645 & up (Polished 5 sides)	upon request	\$2,675 & up (Polished 3 sides)
Double Headstone Polished x sides	\$3,380 & up (Polished 2 sides)	\$7,500 & up (Polished 3 sides)	\$4,975 & up (Polished 5 sides)	upon request	\$3,740 & up (Polished 3 sides)
Single Bronze Marker	\$2,797 & up	\$3,230 & up	\$3,325 & up	\$2,533 - \$4,534	\$3,990 & up
Double Bronze Marker	\$5,044 & up	\$4,500 & up	\$5,045 & up	\$4,324 - \$6,109	\$6,950 & up
Additional Fees	\$290	\$720 & up	none	\$895 - \$1,095	none
Pre-Need Installment Plan Terms	up to 5 years, sometimes with no interest	up to 1 year, no interest	yes, up to 1 year with no interest	yes, variable terms	up to 3 years, no interest
Transferability to another City	yes, within Dignity Network, if more than 75 miles	yes, within Dignity Network, if more than 75 miles	buy back and refund program possible	yes, within Dignity Network, if more than 75 miles	yes, for goods & services

Jewish Cemeteries in the Washington Metro Area

Commercial Jewish Cemeteries

Mount Lebanon Cemetery
(owned by SCI)
George Washington Cemetery
9500 Riggs Rd.
Adelphi, MD 20783
301-434-4640

Menorah Gardens
(owned by Stewart)
Parklawn Memorial Park
12800 Veirs Mill Rd. - Box 725
Rockville, MD 20848
301-881-2151

Judean Memorial Gardens
Norbeck Memorial Park
16225 Batchellors Forest Road
(at Georgia Ave.)
Olney, MD 20832
301-384-1000

King David Memorial Gardens
(owned by SCI)
National Memorial Park
7400 Lee Highway - Rts. 29-211
Falls Church, VA 22040-0129
703-560-4400

Columbia Memorial Park
(owned by StoneMor)
12005 Rt. 108 (between Trotter and
Clarksville Elementary)
Mailing address: 10630 Little Patuxent
Parkway #206
Columbia, MD 21044

Resthaven Memorial Gardens
9501 Catoctin Mountain Highway
(US Route 15 North)
Frederick, MD 21701

Non-Profit Jewish Cemeteries

Garden of Remembrance
Gan Zikaron Memorial Park
14321 Comus Road
Clarksburg, MD 20871
301-428-3000

Home of Peace Cemetery
S. Payne St. at Franklin
Alexandria, VA 22314
703-998-6460

Elesavetgrad Cemetery
3233 15th Pl. SE
Washington, DC 20020

Ohev Sholom Cemetery
3237 Congress Pl. SE
Washington, DC 20020

Adas Israel Congregation Cemetery
1400 Alabama Ave SE
Washington, DC 20020

Washington Hebrew Memorial Park
1380 Alabama Ave SE
Washington, DC 20020

B'nai Israel Congregation Cemetery
5401 St. Barnabas Rd (at Wheeler Rd)
Oxon Hill, MD 20745

Chesed Shel Emmes Cemetery
5301 Southern Ave (at Emo St.)
Capitol Heights, MD 20743

Kesher Israel Cemetery
5301 Southern Ave (at Emo St.)
Capitol Heights, MD 20743

National Capitol Hebrew Cemetery
4708 Fable St. (near Southern Ave.)
Capitol Heights, MD 20743