

# Indian Funeral Resource Book

by - "Sahara – सहारा - A Supporting Shoulder in time Time of Grief"



*For times of grief from the loss of a loved one, Sahara provides the Indian American community of Delaware and its surrounding areas:*



**Support** volunteers who help you find the resources you need



**Guidance** steps to take when a loved one passes away (for many religions)

Sponsored by IAAD and HTA



## Call Us

- Pramod Mathur [302-353-9520]
- Alpa Parikh [267-309-4971]
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\*\*\*We have embedded pdf document for the funeral homes that offered special packages to Sahara

## Preamble:

Note: This guide gives general references and contacts for various religious support sources. It may be seen more focused however on Hindu traditions and religious rituals. The focus is strictly due to resource group origin and is not intentional. In future, with the awareness of the reference guide, resources from other religion can be sought and more details about other religious rituals can be added. Please consider this as an ever growing reference. Again, this is meant to be a reference and help point readers to knowledgeable resources. Sahara, IAAD & the HTA asks for your understanding for any errors or emissions. Feel free to reach out to one of the contacts in this document for any suggested improvements.

## Generic Checklists

### Pre Funeral Checklist and Planning:

The following checklist will help you to remember what information is needed about the deceased and the items required when meeting the funeral arranger or Sahara contact. The funeral home will assist you in obtaining a death certificate. A doctor or coroner or medical examiner must certify the cause of death. Some information about the deceased will be required to complete the certificate:

- Full legal name (first, middle and last)
- Gender
- Social Security number
- Place of birth
- Date of birth
- Age as of last birthday
- Father's name (first, middle, and last)
- Mother's maiden name
- Home address
- Phone number
- Occupation
- Highest level of education obtained
- Five Wishes / Will / or similar document(s) if available
- Veteran's discharge papers (DD-214), if applicable
- *Place of death (city/county)*
- *Date and time of death*
- Recent photograph of the person (framed) ...if you want at the funeral
- Clothes, preferably new, to put on after the final ritual bath.
- His/her religious beliefs / favorite God/Goddess.

### The death certificate

A death certificate is a legal document signed by the attending physician indicating the cause of death and other vital statistics pertaining to the deceased. If your loved one died in an accident, the county

medical examiner or coroner may prepare the form. The funeral arranger can help you prepare and file the death certificate with the state and assist you with purchasing certified copies. You will need to get twelve copies of death certificates for various uses. You will mostly need short forms, but some occasions require the long form. The short form does not have cause of death listed and long form does.

**Determine who should be notified of the death.** Make a list of family members, close friends, employer, business colleagues, or anyone you believe should be notified or may want to attend the service Consider the time constraints of having the services. The law requires that a minimum of 48 hours pass between the time of death and cremation. The required paperwork may take longer than this time period to complete.

**Preparations and Funeral Planning:** (Please note ALL these are links which can take you to [www.everplans.com](http://www.everplans.com) sites)

[Wills](#)

[Advance Directives](#)

[Financial](#)

[Funeral Etiquette](#)

[Health & Medical](#)

[Legacy](#)

[Legal](#)

[Personal Planning](#)

[Settling an Estate](#)

[Digital Estate](#)

[Important Documents](#)

[Life Insurance](#)

[Aging](#)

[Power of Attorney](#)

[Trusts](#)

[Funeral Planning](#)

[Grief Support & Loss](#)

**In Hindu tradition**

**When Death Is Imminent**

When a Hindu is approaching death, a priest should be contacted and the priest and the family should gather to be with the dying person. Those present should chant mantras or play a recording of mantras

being chanted. When death seems imminent, the body should, if possible, be transferred to a grass mat on the floor. A small amount of water from the Ganges River should be placed in the dying person's mouth. If this is not possible before death, then these actions should take place immediately following the death.

### **During Funeral Checklist:**

#### **A Survivor's Checklist:**

1. Contact the funeral home of your choice (if known and selected)
2. Contact your priest (if known and selected)
3. Inform family and friends (list with phone / e-mail details)
4. Have all information ready from **Pre-Funeral: Checklist and Planning** (the funeral home will need in order to finalize the death certificate)
5. Obtain at least 12 copies of certified death certificates. There are short forms and long forms. Most purposes require the short form, but life insurance companies will require the long form. Short forms do not include cause of death.
6. Locate and obtain important paperwork (**Pre-Funeral: Checklist and Planning**)
7. Prepare the obituary write-up and give to Funeral home / newspaper/ others
8. The family has the option of asking for donations to their favorite charity (need to identify). This request can be included in the obituary in lieu of flowers at the viewing
9. Prepare funeral memorial service.

### **In Hindu tradition**

#### **When Death Is Imminent**

As soon as death occurs, those gathered will avoid unnecessary touching of the body, as it is seen as impure.

#### **When To Hold A Hindu Funeral**

Preparations for the funeral begin immediately. The funeral should take place as soon as possible—traditionally, by the next dusk or dawn, whichever occurs first. A priest should be contacted and can help guide in the decision-making process and direct the family to a Hindu-friendly funeral home.

#### **What religion requires burial within 24 hours?**

The traditional Jewish custom is to bury the deceased within 24 hours or if not, within 48 hours "Embalming is against Jewish law because you are not to tamper with the body.

**Items needed for Last Rites at Home:**

*(Please note that this list was written with advice from our temple priest)*

1. Clay Deepam
2. Sesame oil; Ghee
3. Wick
4. matches
5. Ganga Jal available at Indian grocery store
6. Tulsi leaves
7. Kumkum
8. Milk
9. 2-pieces white cloth to cover
10. Rice Flour 2 cups
11. One Flower Garland
12. Flowers
13. Agarbatti
14. Sandalwood sticks from Indian Grocery store
15. 1 small piece of gold
16. 1 whole coconut
17. Betel leaves and Supari
18. Disposable paper plates, bowls, cups and spoons (a few of each)
19. 1 aluminum tray
20. 10 quarters or pennies

### **Post Funeral Checklist (legal):**

1. Five Wishes / Will / or similar document(s) if available
2. Advise all creditors in writing that death has occurred
3. Change ownership of assets and line of credit
4. Execution of Will

### **In Hindu (tradition)**

#### **Post-Funeral Reception**

Upon returning home, all family members will bathe and change into fresh clothes. Then the family will gather for a meal. A priest may visit the family at home and purify the house with incense.

#### **Hindu Mourning Period and Memorial Events**

The day after the cremation, the “Karta” will return to the crematory and collect the ashes. Traditionally, the ashes should be immersed in the Ganges River, though more and more other rivers are becoming acceptable substitutes. For Hindus living outside of India, there are companies that will arrange for the shipment of the cremated remains to India and will submerge the ashes in the Ganges.

The cremation of the deceased marks the beginning of the mourning period, which lasts for 13 days. During this time, the family of the deceased will stay at home and receive visitors, though mourning rituals may differ depending on the community. A photograph of the deceased may be prominently displayed, and a garland of flowers may be placed on the photograph. Throughout the mourning period, the rite of “Preta-karma” will be performed, which assists the disembodied spirit of the deceased to obtain a new body for reincarnation.

One year after the death, the family will observe a memorial event called “Shraaddha,” which pays homage to the deceased. The Karta will invite Brahmins, members of the highest caste, to the home and provide them with an elaborate meal, treating them as he would his own parents.

## PART 1

### Frequently asked questions:

1. What is cremation?  
- Cremation is the process by which a body is exposed to extreme heat, usually 1800-2000 degrees Fahrenheit or two or more hours. Through this process, the body is reduced to its basic elements.
2. Is a casket required for a cremation to take place?  
- A casket is not required for cremation to take place. Most states require an alternative container. The container can be made of wood, cardboard, or fiber board, which is cremated with the body. In some states, no container is required.
3. Can I rent a casket?  
- Yes. Most crematoria offer rental caskets for cremation.
4. Is embalming required prior to cremation?  
- No, this is completely untrue. It is against the law for a funeral home to tell you it is required.
5. Are cremated remains returned to the family?  
- Yes you can purchase an urn at the crematory and the cremated remains will be returned in that urn.
6. How are cremation ashes disposed?  
- Hindus dispose them in a river, preferably the sacred Ganges.
7. What is done on the 13th day after the body is cremated?  
- Most communities have a ritual performed by the priest at your home.
8. Who can help?
  - Sahara – see flyer on the first page & last page of this reference guide
  - Community Hospice Centers –  
<http://www.hospicedirectory.org/>  
<http://www.eastpahomecare.com/eastern-pa/index.aspx>  
<http://cchnet.net/>



## PART 2

### General Information and differences of services in difference religions:

#### **What is the service at a funeral?**

Regardless of whether you or your loved one have opted for burial or for cremation, the **funeral** or memorial **service** fills an important role. It can: Honor, recognize and celebrate the life of the deceased. Allow friends and family to say their last good-byes.

#### **Why do Christians bury the dead?**

Christians bury their dead because a Christian believer is expected to have a physical resurrection when the judgement day arrives. They believe that the dead must be respected and if left on the top of the ground, scavengers may tear or harm the body of the dead, thus disrespecting them. Another reason is that if left in the same condition, the body will decay, and release many gases that might be unpleasant to anyone around them.

**Islam:** They believe that by Burial a human is returned to the earth. Also the belief is that humans are born of it and hence, one day will go back to it. Also the dead are buried facing the Qibla (Mecca) and the body is always perpendicular to it. While burying, they pour 3 handfuls of Sand into the grave, reciting a prayer that says "We created you from it, to it, we return you and from it we shall raise you the second time". That should tell you a lot.

Also, Land isn't polluted by burial. If anything, it enriches the land.

According to Islamic belief, their god allah will resurrect all dead bodies from the graves on judgment day and send them to heaven to enjoy with 72 virgins. If they cremate the body then there will be no body for allah to resurrect so they believe that they should not cremate the dead. They consider body belongs to god and burning it is disrespectful.

#### **Why do Hindus burn their dead while Muslims and Christians bury them?**

Hindus believe in the soul being indestructible; and that death symbolizes end of the existence of a person's physical being, but the start of a new journey for the soul. This soul then reincarnates in some other life form, and passes through the same cycle of taking birth, growing and eventually meeting death- only to begin the cycle afresh. Cremation of a person's dead body is therefore, supposed to rid the departed soul of any attachments to the body it previously resided in. Reincarnation literally means "entering the flesh again." Burning ensures the soul is released and free to enter a new body, continuing on its journey toward Nirvana. Also, a traditional belief among Hindus says that a person's body is composed of 5 elements- earth, fire, water, air and sky. The cremation ceremonies of Hindus are directed towards returning the body to these elements. The body is progressively returned to earth, air, sky and fire by burning it under skies; and the ashes are respectfully collected and poured in a river.

Based on references from the Buddhist Bardo Thodol and the Hindu Garuda Purana, the jeeva (spirit) exits out of the body at the time of death and for 11 days, it remains as a Pretha, after which it would proceed to the abode of Yama for his judgement. A pretha is basically a ghost. Like humans, ghosts experience all kinds of emotions like anger, lust, and hunger but they do not have a physical body or a container to satiate those emotions or to let them out. During these 11 days, it is said that the ghost would be extremely attached to its previous body and family. Especially during the first three days, the ghost of the human remains in a state of confusion failing to understand its existence outside the body, which lies inert and lifeless. Due to the physical attachment to the body, they say, it constantly tries to get back into the body. This is the reason why Hindus insist to burn the dead body before three days.

Garuda Purana mentions that people who experience untimely and unnatural deaths (due to accidents, suicides, etc.) and bodies that do not get cremated as per the rites, remain as ghosts for a long time. This is because the physical body is considered a container of spirit and as long as it remains on earth, the essence and energy of the individual's life still remains over. This is also the reason why in Hinduism, the bodies of great yogis, saints and sages are never burnt but instead buried and on top of it, they install a Shiva linga or make it a place of worship. The body of the sage or saint was a container of divine spirit and by burying it we let the divine energy or essence of the yogi's physical existence, influence the people around it, positively – they are buried in the lotus position.

Dharmic Traditions (Hinduism, Buddhism, Jainism & Sikhism) began in the fertile Indo Gangetic Planes, while Abrahamic ones (Judaism, Christianity & Islam) began in the Desert regions. In a desert, it is hard to find combustible fuel, while the ground itself is dry. Thus, putting a dead body into the sand ensures that the water content from it will be drawn out rapidly, and the body will shrink in size, thus decaying rapidly and adding fertility to whatever soil there is.

**Customs in other religions:** Parsis believe that a dead body can pollute earth and fire and hence they leave their dead ones in a silent tower where their bodies are eaten by scavenging birds.

## Part 3

### **Hindu Funeral Traditions:**

Within Hinduism there are a number of sects, subsects and regional variations with differing beliefs.

Generally, Hindus believe that life and death are part of the concept of samsara, or rebirth. The ultimate goal for many Hindus is to become free from desire, thereby escaping samsara and attaining moksha, the transcendent state of salvation. Once moksha is attained, the soul will be absorbed into Brahman, the divine force and ultimate reality.

### **Organ Donation**

Organ donation is acceptable for Hindus, as there are no Hindu laws prohibiting organ or tissue donation.

### **Embalming**

Embalming is acceptable in Hinduism.

### **Preparing the Body**

Traditionally, the body is washed by family members and close friends. Many Hindu funeral homes recognize the importance of the family washing the body and will allow the family to prepare the body. If this is not possible, the funeral home may wash and dress the body. For the ritual washing, the deceased's head should be facing southward. A lighted oil lamp as well as a picture of the deceased's favorite deity should be kept by the deceased's head. Traditionally, for the "Abhishekham" (holy bath), the body is washed in a mixture of milk, yogurt, ghee (clarified butter), and honey. The body may also be washed in purified water. While the body is being washed, those washing should recite mantras. Once the body is sufficiently cleaned, the big toes should be tied together, the hands should be placed palm-to-palm in a position of prayer, and the body should be shrouded in a plain white sheet. If the person who died was a married woman who died before her husband, she should be dressed in red.

### **Viewing, Wake or Visitation before A Hindu Funeral**

Hindus generally hold a brief wake before cremation. The body should be displayed in a simple, inexpensive casket. "Vibuti" (ash) or "Chandanam" (sandalwood) should be applied to the forehead of a man, and turmeric should be applied to the forehead of a woman. A garland of flowers should be placed around the neck, and holy basil should be placed in the casket. During the wake, family and friends gather around the casket and may recite hymns or mantras. At the end of the wake, before the body is removed for cremation, many Hindus place "Pinda" (rice balls) near the casket. At the end of the wake, the casket is removed feet-first and brought to the place of cremation.

To learn more about viewings, wakes, and visitations, see the article [Viewings, Wakes, and Visitations](#).

## **Cremation**

Traditionally, all Hindus—except babies, children, and saints—are cremated.

Traditionally, the casket is carried on a stretcher and walked to the cremation site, though it is acceptable to transport the body in a vehicle. If a vehicle, such as a hearse, is used for transportation, the eldest male relative (known as “Karta”) and another male family elder should accompany the casket. It is customary that only men attend the cremation.

Historically, Hindu cremations take place on the Ganges River in India. The family builds a pyre and places the body on the pyre. The “Karta” will circle the body three times, walking counter-clockwise so that the body stays on his left, and sprinkling holy water on the pyre. Then the “Karta” will set the pyre on fire and those gathered will stay until the body is entirely burned. For Hindus living outside of India, there are companies that will arrange for the shipment of the body to India and hold a traditional cremation with a proxy “Karta”.

In the United States, only crematories may cremate bodies. However, most crematories will allow for ceremonies before the cremation and will allow for guests to be present at the cremation itself. Thus, most of the rituals may still be observed. The body should be brought into the crematorium feet-first, ideally with the feet facing south. Those gathered may pray, and then the “Karta” will perform the ritual circling of the body. At this point, the body is ready for cremation, and should be placed into the incinerator feet-first. When the body has been fully cremated, those gathered will return home.

## **BHAGWAT GITA: Quotes on Life after Death and Adhyay 2-22:**

Death is as sure for that which is born, as birth is for that which is dead. Therefore grieve not for what is inevitable.

For the soul there is neither birth nor death at any time. The soul has not come into being, does not come into being, and will not come into being. It is unborn, eternal, ever-existing and primeval. It is not slain when the body is slain.

The soul migrates from body to body. Weapons cannot cleave it, nor fire consume it, nor wind dry it.

You came empty handed; you will leave empty handed. What is yours today, belonged to someone else yesterday, and will belong to someone else day after tomorrow.

वासांसि जीर्णानि यथा विहाय नवानि गृह्णाति नरोऽपराणि।  
तथा शरीराणि विहाय जीर्णान्यन्यानि संयाति नवानि देही।।

vāsānsi jīrNāni yathā vihāya navāni grihNāti naro.aparāNi.  
tathā śarīrāNi vihāya jīrNānyanyāni sanyāti navāni dehī..

### Meaning:

As a person puts on new garments, giving up old ones, similarly,  
the soul accepts new material bodies, giving up the old and useless ones.  
- BHAGWAT GITA.

### **Reference Links of community centers for other religions:**

1. <http://www.sikhcenterofdelaware.org/index.php/about-us/services>
2. <http://unitedamericanmuslim.org/>
3. <http://www.sgi-usa.org/>

## Part 4

Reference Links of Nearby Funeral Homes. This list is NOT an endorsement of any sort and is merely a convenient list for your reference.

Here are funeral homes that offered pre-determined pricing/special packages to Sahara. **These embedded pdf's are actually just images below and you can find these files on the same webpage as this file.**

Strano & Feeley Family Funeral Home & Crematory - Newark, DE

<http://www.stranofeeley.com>



Strano - SAHARA pricing with Memori



Strano - cremation only SAHARA pricing



Strano - information they wil

McCrery and Harra Funeral Home and Crematory

<http://www.mccreryandharra.com>



McCrery - General price list



McCrery - package for SAHARA with Me



McCrery - information they wil

Chandler Funeral Homes and Crematory, Wilmington, Hockessin

<http://www.chandlerfuneralhome.com>



Chandler - package for SAHARA

## **Here are other nearby funeral homes.**

Brandywine Valley Funeral Care

<http://www.brandywinevalleyfc.com>

Daniel & Hutchinson Funeral Home

[http://www.daniels-hutchison.com/fh/home/home.cfm?fh\\_id=10537](http://www.daniels-hutchison.com/fh/home/home.cfm?fh_id=10537)

Doherty Funeral Homes, Inc.

<http://www.dohertyfh.com/>

Longwood Funeral Home

<http://www.longwoodfuneralhome.com/>

Matthews-Bryson Funeral Home

<http://www.matthewsbryson.com/>

Spicer-Mullikin Funeral Homes & Crematory

<http://www.spicermullikin.com>

## **Donating Body to Science - MedCure Arranges Body Donation**

Please go to <http://www.medcure.org> for further details

*Thank You – We as members of Sahara would like to thank FIA of Tampa Bay for sharing the Indian Funeral Resource Book with us and for their support in putting together this book.*

*Sahara – A Supporting Shoulder in Time of Grief is an organization formed as part of a joint collaboration between the Indo American Association of Delaware (IAAD) and Hindu Temple Association of DE (HTA).*

*Also we would like to recognize the following volunteers:*

*Shaila Vaidya - HTA*

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*Manju Asthana - IAAD*

*Pramod Mathur - HTA*

*Alpa Parikh - IAAD*

*Fateh Jain - IAAD*

*Kanchan Kotak - IAAD*

*P.K. Krishnan - HTA*

*Alagu Muthu - HTA*



*With best compliments from:*

The Indo American Association of Delaware & Hindu Temple Association of DE



*For times of grief from the loss of a loved one, Sahara provides the Indian American community of Delaware and its surrounding areas:*

-  **Support** volunteers who help you find the resources you need
-  **Guidance** steps to take when a loved one passes away (for many religions)

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