

# Failing to Prepare is Preparing Your Family to Fail

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Rabbi Efreim Goldberg

Death is a highly uncomfortable and awkward subject. As a result, most people do all they can to avoid the subject altogether. While we would prefer to see ourselves as living forever, the Torah instructs us that, in fact, reflecting on our mortality and being mindful of our transience are critical to living an inspired life and making the most of each day. Indeed, it is for this reason that Shlomo HaMelech, the wisest of all men, encouraged us to prefer spending time in a house of mourning to spending time in a house of celebration.

Overcoming the taboo and talking about death are not only important to inspire how we live life, but are actually acts of love and devotion to those whom we will ultimately leave behind. A few years ago, a woman in our community died suddenly. She was never married and had no children, but I remembered that she had a brother. I went to her home and rifled through paperwork in an effort to find his information so that I could inform him of the terrible news. It took a significant amount of time to make contact with him and even longer to ascertain what arrangements she had made.

We usually think about the chesed aspect of death as the loving, attentive care the living show the deceased. However, there is a great chesed the deceased can show the living. The more the deceased has planned, organized, and communicated his or her wishes, the less speculation, conflict, and compounded pain the bereaved will face at their time of loss and grief. Put simply, it is not only negligent, but also unkind, not to have one's "matters in order," irrespective of how young or healthy he or she may presently be, or how uncomfortable it may be to think about and prepare for death. None of us would ever intentionally cause or contribute to the pain or anguish of our family members. Yet failing to prepare likely will lead to complicating and, more likely, compounding the pain of our loved ones when we are gone.

The National Association for Chevra Kadisha (NASCK) has dedicated this Shabbos, Parshas Vayechi, to generating awareness and educating the Jewish community about end-of-life decisions. Boca Raton Synagogue is proudly participating along with over 300 Shuls in North America. My class this Shabbos afternoon will be on the topic of "Mausoleums, Cremations & Metal Caskets: What are the Rules of Jewish Burial and Why?" and I hope you will join me.

In the spirit of promoting awareness, mindfulness, and preparation, please consider, for the sake of your family, arranging the following as soon as possible:

1. **ICE** – Upon arriving at the scene of an accident or emergency, paramedics are trained to look on the patient's cell phone for an ICE – an **In Case of Emergency** entry that lists emergency contacts. Access to the right person and the right information can be the difference between life and death. Add an ICE entry to your cell phone phonebook immediately and consider downloading an ICE app that will allow access to your emergency contact(s) even when your phone is locked.
2. **Life Insurance** – Both Rav Moshe Feinstein (Igros Moshe Orach Chaim 2:111) and Rav Ovadiah Yosef (Yechaveh Daat 3:85) were asked if purchasing life insurance reflects a lack of faith and trust in Hashem. They responded that as long as one remembers that it is Hashem who empowered us with the wisdom to create life insurance and enabled us with this tool to protect our families, it is absolutely permitted and appropriate. They extend this endorsement to fire, theft, and car insurance as well. Nobody ever plans to be diagnosed with a terminal illness or to be the victim of a fatal accident. We cannot predict when our end will come, but we can plan so that the pain of our loss will not be compounded by financial instability, hardship and disaster.

3. **Disability Insurance** – Life insurance can help provide for one’s family members if one dies, but what would happen if he or she suffered a debilitating injury or an incapacitating illness precluding the ability to work and provide an income? Disability insurance is only a luxury if it is never needed. We pray it will never be a necessity, but we would be foolish not to have it in case.
4. **Halachik Living Will & Health Care Proxy** – A myriad of complicated questions can arise in medical treatment, particularly at the end of life. This [legal document](#) empowers the patient to determine in advance what choices he or she would prefer within halachikly permitted parameters and who is authorized to communicate those choices to medical professionals if the need arises. Moreover, rather than leaving wishes and desires ambiguous so that others are guessing and speculating, this document spells them out. Additionally, instead of conflict arising over how decisions are reached or which halachik authority should be consulted, the halachik living will documents the decision-making process and sequence. The document can name a specific rabbi (or rabbis) or refer the decision to an organization, such as the Bioethics Committee of the Rabbinical Council of America. This is not a document reserved for the old or infirm. Every adult should have one on record and it should be reviewed and updated every few years and as circumstances demand – and discussed with your spouse, children or relatives, so your wishes are clear.
5. **Will** – Don’t leave loved ones guessing or fighting over how you want your assets divided. You work hard for your money and it should be properly distributed among family, friends, and charities in a thoughtful, intentional and [halachik manner](#). You can use your estate to leave not only a legacy for your family, but a legacy gift to the community, Shul or schools that impacted your family. If you still have minor children, identify who will be responsible for them and ask their permission to stipulate such in your will. If you want to designate a specific piece of jewelry, art or memento to a particular person, specify that in your will or other document.
6. **Ethical Will** – In this week’s parsha, Yaakov anticipates his demise and calls his family around his death bed in order to give them each blessings and charge them as a family. Throughout the millennia, prominent rabbis and leaders have recorded ethical wills communicating their values, vision, and passions to the next generation. Don’t just leave children and grandchildren financial assets. Leave them your vision for who they could become and the most important values you hope they will pursue.
7. **Burial Arrangements** – Where do you want to be buried, including Israel? Do you want a chapel service or a graveside service? Whom would you like to officiate? Does your family know that you want a shomer, tahara, and halachik burial and for them to sit a full shiva and say kaddish? Have you bought a plot and purchased a “pre-need” package with a funeral home which is significantly less expensive than needing to buy it “at need?” Record your burial wishes in detail, including important biographical information that you would hope to be included in your eulogy, such as the major influences in your life and people and milestones that you were most grateful for or proud of. Are there particular relatives or friends or other people whom you would like to be invited to speak at your funeral?
8. **Organized File** – Perhaps most importantly, gather all of the above documentation and place it in a clearly designated place (paper and/or electronic) that your loved ones are aware of and have access to. Include your doctors, rabbi, and attorney and their contact information, your bank accounts, cemetery deed, safety deposit box (and location of keys), insurance information, financial advisors and brokers, inventory of assets and real estate, etc., so that nobody will be left guessing and searching for important information when it is needed. If you are one of those pack rats who hides money and jewelry in books or crevices around the house, tell someone where to look, so they do not get discarded with your other belongings or wind up with the next occupant of your house or apartment.

You may be reading this thinking it is excellent advice for someone else, for the elderly or the sick and infirm. But being responsible and planning appropriately are for every adult, every married person and certainly for every parent or grandparent. Don’t only consider making all of these arrangements yourself, but plan to speak to your children and grandchildren about their making such arrangements for themselves as well. Such preparations and

arrangements are not taught in school. They rely on you to provide guidance and support in these areas. Not only is communicating these ideas to your children and grandchildren the right thing to do, but it is also in your interest, for their failure to plan, will likely become your emergency.

May we all merit to live full and meaningful lives realizing great longevity. In the meantime, let's show our loved ones how much we care by making the proper preparations now, so they won't have to later.

*The National Association for Chevra Kadisha (NASCK) has dedicated this Shabbos, Parshas Vayechi, as TEAM Shabbos. TEAM, the Traditional End-of-Life Awareness Movement, is dedicated to generating awareness and educating the Jewish community on end-of-life decisions.*

