

Glory be to the creed of Jina

**JAIN FUNERAL PRACTICES & OBSERVANCES**  
**PRACTICAL GUIDELINES FOR THE COMMUNITY**



परस्परौपग्रहो जीवानाम्  
Live, Let Live and  
Help Others To Live

*'Honoring every soul with dignity & respect'*

Compiled & Edited  
By  
Dr. Tansukh J. Salgia

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PRACTICAL GUIDELINES FOR THE COMMUNITY**



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**Founding member & Past president of JAINA (1985-1989)**

**This book is dedicated to all peace loving people of the world**

**Published by**

**DISCLAIMER:** This booklet has been designed as a guide, not as a legal advice. Every effort has been made to provide correct information, however sectarian differences may occur. The publisher is not responsible for any information contained in this document. The reader is advised to verify or confirm before acting on any information.

Published by

First Edition

August 2004

Printed by

Published and printed in the United States of America

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## Brief Historical Perspective

About twenty-five years ago, I was asked to perform last religious rites for a departed soul of a friend's father in Cleveland. I did not know what to do, so immediately I referred to many religious books. Regrettably, none of them had any written procedure. However, somehow I managed to pull it through. It was not up to the mark, in my opinion, and I always wanted to improve the performance. Consequently, I have endeavored to compile a simple and thoughtful procedure and guideline for funerals of a loved one in North America.

Some time in 1994, I was discussing this topic with Dr. Balabhadra Bruce Constain of Canada who was then living in Columbus, Ohio, and he agreed to help me prepare a draft of such procedures. In 1995, Balbhadraji prepared a draft, which is incorporated in this document.

In order to facilitate this project, in spring of 2003 a few members of the Jain Center of Central Ohio met and discussed the difficulties faced by families during funerals of their loved ones. An ad hoc committee of concerned people was established. A draft document was prepared and circulated amongst the few concerned community members.

I sent the original draft prepared by Balbhadraji to Rashmibhai Shah with a request to share it with others. We had a few exchanges of information, which resulted in new draft procedures, which are also incorporated in this document.

I refer to the Federal Trade Commission's (FTC) guidelines for the funerals, as well as newspaper articles, and National/local Funeral Homes Association's web sites to incorporate as many things as necessary to have workable practices for the funeral of a loved one. I spent countless number of hours in editing, writing, rewriting, researching and making eyewitness accounts of funerals I personally attended. Finally, a draft copy of this document was circulated to a few others in North America. Mr. Prakash Modi of Toronto, Dr. Sulekh Jain of Houston, Texas and Jasvantbhai Mehta of Edmonton, Canada, sent many positive comments, which have been included in the final document.

I want to express my heartfelt thanks to all who helped in preparation of this one of a kind document for the Jain Community of North America particularly - Rashmibhi Shah of Mt. Gilead, Ohio, for providing the copy of initial draft and Mrs. Bharati Salgia for proof reading and guiding me at every stage as I proceeded to prepare a 'how to do' manual for the funeral of a loved one.

I am also very thankful to Drs. Shary Ratliff, Kerry Cheesman of Capital University and Dr. Tarunjit Butalia of The Ohio State University for providing much needed editorial comments and rearranging words for clarity and smooth reading.

I am sure this document has many deficiencies; however, everyone who has touched this document had their heart in the right place with a view to helping people in their expressed need.

This document is not copyrighted; please make changes as you see fit in your own special circumstances. This is our gift 'in need' to the whole Jain community of North America.

Tansukh J. Salgia

Columbus, Ohio  
August 15, 2004

## **JAIN FUNERAL PRACTICES & OBSERVANCES**

### **PRACTICAL GUIDELINES FOR THE COMMUNITY**

#### INTRODUCTION

When a loved one dies, grieving family members and friends often are confronted with dozens of decisions about the funeral—all of which must be made quickly and often under great emotional stress. What kind of funeral should it be? What funeral provider should you use? Should you cremate the body, or donate it to science? What are you legally required to buy? What other arrangements should you plan? And (as callous as it may sound) how much is it all going to cost?

After the death of a close friend or family member those in mourning need a support system that helps to comfort and nurture them through one of life's most painful episodes. Most of us are anxious to find some way to help soon after we hear the news of someone's passing.

Nothing is more appropriate than the age-old tradition to provide the community member with needed help to plan funeral services. Grief therapists agree that the rituals surrounding death aid the grieving process.

Funerals fill an important role for those mourning the loss of a loved one. By providing surviving family members and friends a caring, supportive environment in which to share thoughts and feelings about the death, funerals are the first step in the healing process. The importance of the ritual is in providing a social gathering to help the bereaved begin the healing process.

Upon death, a Jain's body is cremated and not buried. However, in the case of stillbirth, the child is buried. Cremation is to be done as early as possible, preferably within twenty-four hours. Many states require that the coroner or medical examiner authorize each cremation. Some states have a specific minimum time limit that must elapse before cremation may take place. Local funeral service providers can advise of applicable regulations, if any. However, cremation is not to be done between sunset and sunrise of the next day, and no visitation occurs at night time.

These guidelines are non-sectarian and no individual consideration is given for individual sects, i.e. Swetambar, Digambar or sub-sects of Deravasi, Terapanthi and such other groups.

Following are the simple steps for a successful funeral program.

## **PLANNING FOR A FUNERAL**

**Shop around in advance.** Compare prices from at least two funeral homes. Remember that you can supply your own casket or urn.

**Ask for a price list.** The law requires funeral homes to give you written price lists for products and services.

**Resist Pressure.** To buy goods and services you don't really want or need.

**Avoid emotional overspending.** It's not necessary to have the fanciest casket or the most elaborate funeral to properly honor a loved one.

**Recognize your rights.** Laws regarding funerals vary from state to state. It's a smart move to know which goods or services the law requires you to purchase and which are optional.

**Apply the same smart shopping techniques** you use for other major purchases. You can cut costs by limiting the viewing to one day or one hour before the funeral, and by dressing your loved one in a favorite outfit instead of costly burial clothing.

**Plan ahead.** It allows you to comparison shop without time constraints, creates an opportunity for family discussion, and lifts some of the burden from your family.

## **PREPAID FUNERAL CONTRACTS**

It is somewhat customary in North America to purchase prepaid funeral contract. A prepaid funeral contract offer a person the opportunity to control the cost and type of funeral service that one desires. If you decide to take a contract, please research the seller and their services. Make sure the contract includes a trust fund created for the proceeds from prepaid contracts through a contract of insurance with an insurance company licensed to do business in your state or that such fund is established at a local bank. Under the normal circumstances once you purchase Such a contract your price of cremation is fixed and it cannot be increased.

## **LIST OF FUNERAL HOMES**

Establish contacts with a few local funeral homes. Such advance negotiations may bring the right price, with no overselling of caskets and other unnecessary extras. In some Canadian Provinces, if a person is receiving social benefit or on Federal pension plan, funeral expenses may be paid from these benefit program. Canadian people should contact the appropriate benefit provider. In the United States, the Social Security Administration provides a lump sum of \$255.00 as death

benefit for qualified people. For further information call Social Security Administration at 1-800-772-1213.

Funeral services according to Jain Vidhis (procedures) may cost more; therefore, prearrangements with the funeral homes are necessary. Members of the immediate family should not get involved in any negotiations with funeral home. (See Appendix –XYZ)

## PRICES TO CHECK

Make copies of this page and check with several funeral homes in your area to compare costs.

<b>"Simple" disposition of the remains:</b>	
Immediate cremation	
If the cremation process is extra, how much is it?	
Donation of the body to a medical school or hospital	
<b>"Traditional," full-service cremation:</b>	
Basic services fee for the funeral director and staff	
Pickup of body	
Embalming	
Other preparation of body	
Least expensive casket	
Description, including model #	
Cost of Urn	
Description	
Visitation/viewing - staff and facilities	
Funeral or memorial service - staff and facilities	
Service, including staff and equipment	
Hearse	
Other vehicles	
Total	



<b>Other Services:</b>	
Forwarding body to another funeral home	
Receiving body from another funeral home	

**COMMITTEE FOR LAST RITES PROCESS**

Establish a committee of six to eight leading Jains in the area to help out during the sad event. The committee members (with their addresses and phone numbers) should be passed on to everyone. Telephone calls to these members can help information flow immediately.

**LIST OF JAIN COMMUNITY MEMBERS**

Maintain an up-to- date list, with telephone numbers and email addresses of Jain Community Members. The funeral service announcement may be made by emails and/or phone calls to everyone informing them of the passing away news of a Jain community member and requesting everyone to inform others.

Obtain a list of relatives and out of town friends of the deceased that need to be informed. Personally telephone them with the permission of the family.

If relatives and friends would like to attend, give them the contact person’s name, phone number and the address of the funeral home. Make sure the family of deceased has enough time to rest up before the day of the funeral. Stay with them overnight if necessary. If there are small children involved, make arrangements with the neighbors or with the members of the community to look after the children. Help children to understand what is going on. Do not hide the truth about the reality. Be honest and clear when explaining the details but be sensitive to the emotional needs of children. Arrange for car rides for family members and guests to and from the funeral home.

**LIST OF VOLUNTEERS**

Prepare a list of volunteers. Wherever possible, volunteers should wear Jain Center name tags so people can identify them for questions, guidance and help. Volunteer groups must be experienced or trained to be sensitive, polite, and good natured. These volunteers may guide the parking of cars, staff the entrance door to the funeral home, escort visitors to chairs, assist with sitting, and render comfort and help to grieving relatives, by helping them come to the podium or go around the casket or walk with the casket to the place of cremation. Volunteers may offer a glass of water to members of the immediate family and may pass a paper napkin to those who may be overwhelmed with the grief. Volunteers with strong hearts may be asked to help give bathe and put new cloth on the dead body before the public viewing and final sending off ceremony.

Work out directions to the home of the deceased and the funeral home. Print and send it via e-mails to all Volunteers. Keep one list at home of the deceased and with other members of the volunteer group. People may be calling for time, direction and other advice.

On some occasions, relatives may be flying from other cities and may need a ride from and to an airport. Often times, room and boarding accommodations have to be arranged for relatives and out of town friends.

### **LEAD PERSON FOR THE EVENT**

A lead person makes decisions and deals with the funeral home and other activities.

Appoint a lead person for the occasion from the committee. On behalf of the family, he/she can deal with the funeral home, doctors, hospitals etc. He/she keeps in contact with the closest relative for decisions and expenses.

The lead person could be the Coordinator/MC who would guide the proceeding. The immediate family members (man, woman and children) usually sit together in one row so that they could support each other. It is a common practice that front rows are reserved for the family and close friends.

Ladies and gentlemen may be seated separately, generally right side for ladies and other for gentleman. Mention that children of the very close family relations may attend. Ladies attend the viewing, but may not accompany the dead body at the cremation chamber.

### **LIST OF DOCTORS OF JAIN FAITH AND/OR INDIAN ORIGIN.**

Contact area community doctors and prepare a list of all Jain, and Indian doctors and their affiliated hospitals. Doctors may be needed during complications, accidents etc. for death certificates, expediting post mortem if required by law, referring fellow doctors, helping transfer bodies or even guidance for accommodating Jain religious , practices, observances, etc.

### **HOW DEATH OCCURRED**

1. Accident – Auto, Air, falls or others
2. Sudden – Unexpected, Heart attack, Drowning, Terror attacks etc.
3. Age – Natural causes
4. Sickness – Long term sickness.
5. At Home
- 6 In Hospital
7. At a public place, health spas, theater, or at a function.
8. In other cities.
- 9 .Visiting friends or relatives from India.
10. Other

Each of above cases possesses a different challenge, efforts, and process. Such considerations may include some or all of the following: a standard death certificate; need for post mortem; handling damaged body; time interval between death and the final cremation.; need for

embalming; (draining blood out of body and injecting with chemicals), transporting body from one city to the other by air, auto etc., arranging to fly the body to India (if applicable), or incurring the expense of cremating an unknown Jain visitor from India, etc.

Death must be pronounced by a coroner, medical examiner, attending physician, or physician on call. A death certificate must be signed in the county or district in which the death occurs. It also must be filled out as to the exact location where a body is found, including in a public place or vehicle. Death certificate must be filled out correctly and cause of death is spelled out. Just one simple error can create a lot of confusion; therefore the certificate has to be filled out correctly and signed by the appropriate officer as mentioned above.

If death occurs out side the country or state of the deceases immediately contact a local funeral home director who knows the required procedures in order to eliminate duplicating funeral costs. If a body is to be moved from one state to another, an additional permit may be required. He should able to assist you in bringing the body of your loved one to your home town.

If the services of a funeral director are used, request that he order ten- twelve (10-12) death certificates at one time. Ordering copies at a later date takes long time. You will need them filing for Life Insurance benefits, Social Security benefits, Bank matters, IRS, Veteran's benefits and other state matters. Therefore go to your nearest State or county Bureau of Vital Statistics to obtain death certificate and to file the Death Certificate itself. Generally funeral home director can assist you in this matter.

Autopsies are usually required when the cause of death is suicide, unexpected, violent, unusual or uncertain. In these situations, a police officer may need to be called.

**What is the time frame for cremation?** Three things must take place before cremation can be performed: 1. the attending physician must complete the medical information portion of the death certificate; 2. next of kin or appointed authorizing agent must issue his/her authorization; 3. a cremation permit must be issued by the local registrar in the area where death occurred.

## **DEATH NOTICE IN NEWSPAPER**

It is customary to put a death notice in the obituary section of the local newspapers. After consulting with members of the deceased's family, the lead community person should prepare a short biography along with details of the funeral arrangements. This, accompanied by a photograph of the deceased, should be submitted to the newspaper. There is a cost associated with this; therefore, immediate family member should be consulted. This task could be accomplished through the funeral home. However, generally funeral home adds their service charge. If the family member places the announcement directly, it is much less costly.

## **DONATION OF REMAINS**

Once you have agreed to donate all or part of your body to science or medical facilities, you have the right to cancel at any given time either in writing or verbally. Make sure your decision is known to a family member, friend or doctor. Most organ donations are kept private without revealing the donor or recipient's name

If you have decided to donate the body of your loved one to a medical facility, in some cases, there is no cost to the family. In other circumstances, there may be a cost for transportation of the body. Sometimes the cremated remains may be returned to the family after a year or two. For further information contact your State or county Anatomical Board.

## **DRESS CODES**

In order to be respectful to the deceased and the grieving family, dress should be simple, sober and decent. Show proper decorum and maintain quiet. Avoid loud conversation.

**Gentlemen:** Black suit, white shirt, black shoes, black tie, and black jacket, etc., properly matching appearance to this somber occasion. Also, if you are visiting the home of deceased, try to wear white attire, preferably white Indian Kurta, pajama, shirt, chappals etc.

**Ladies:** Dark dress, dark Punjabi, dark sari and matching blouse, etc. Alternatively, white dress, white sari and blouse. Avoid pompous make-up and assume simplicity. No head covering is essential and normal jewelry is fine.

## **PRIESTS**

Prepare a list of Jain and/or Hindu priests in the area. If the family of the deceased chooses, they could get access to them and ask them to perform religious rites for the peace of the departed soul. There may be a cost associated with this; therefore, check in advance with the priest or nearby Jain or Hindu temple administrator.

## **FUNERAL PROGRAM**

Develop a funeral program, including time, funeral home place, address, phone number, eulogy, religious rites from a priest, prayers, mantras, bhajans. Relatives and close friends can say better eulogies. Ask them. Have some standard praising eulogies prepared that may be used in emergencies. Provide opportunities to all those who wish to express their feelings about the departed person, taking into consideration the number of speakers and availability of time. The program should end within an hour and in no case exceed ninety minutes.

## **MEMORIES AND PHOTOS**

With the permission of the immediate family member, have a committee member assigned to the responsibility of taking movies, videos and photographs. A relative or a close friend may be a better resource for this.

## **GUEST SIGN-IN BOOK (Memorial book)**

Usually the Funeral Home provides one for an additional price. If necessary, the family or the Jain Center may provide one.

## **ENVIRONMENT SANCTIFICATION**

Arrange for a Deevo (Ghee Lamps), Agarbati, perfumed incense etc. Have matches or lighter, ghee, cotton, plate, stands etc. available. Prepare a table for this purpose. Deeva should be placed on the right side of the head and kept burning until the body is taken for cremation. The lamp has a cotton wick that is soaked in clarified butter (ghee) symbolizing divinity. The body should be placed with the head pointed towards the North. A photograph of the deceased with a garland around it should be kept on the table along with a religious picture or religious books. In case religious audiotapes/CD of Namokaar mantras or bhajans are to be played bring a tape player with audiocassettes and put it on the table. Bring a few extension cords. A volunteer should keep flowers and rice by the side of the body so that visiting guests can scatter a few petals or grains either on the dead body or on a nearby table to pay their final respects. Until cremation, the body should not be left unattended

*Note: For Jains, an independent Soul resides in each and every living thing, therefore as much as possible do not make use of live flowers*

## **SUGGESTED PROGRAM & LAST RITES (see texts for reading)**

The presider could be a relative or a close friend of the deceased or a member of the Jain Center. On behalf of the deceased's family he/she announces that he has been assigned this duty and gives a very brief introduction of himself as a member of Jain Center/community.

The service may begin with Words of Welcome, a Greeting and Introduction, or a combination of these. While standing or sitting at or near the front of the gathering, the presider may begin by giving a "Greeting and Words of Welcome":

"Good morning (afternoon, evening). On behalf of the \_\_\_\_\_ family I would like to welcome all of you to this gathering and express sincere thanks on their behalf for coming and offering your support and encouragement at this time. (Introduce yourself - My name is \_\_\_\_\_, [relationship to the deceased and/or family])"

Words of Welcome to the Gathering:

"Friends (Brothers and Sisters), we gather to grieve our loss and to comfort one another in our sorrow. We gather to acknowledge the life of \_\_\_ (person's name) \_\_, and to surround this family with our support, strength, and encouragement."

The presider should briefly explain Jain belief and meaning of life and death.

At the death of a loved one, all peoples of the world take time to recall the mystery of life, to recognize the contribution to family and society of the life of the deceased, and to mourn the

loss. It is therefore important for Jains and non-Jains alike to be aware of the universality of human grief and the rituals of mourning.

The Jain scriptures reflect many attitudes about death: belief in the eternal nature of the Soul; conviction that it is a consequence of the Soul being entangled in the material world; conviction that it is a time of bodily change; resigned acceptance of the inevitability of death; trust in the benefit of living a religious and moral life; and belief in the progress of the Soul toward liberation.

The scriptures also affirm many emotional responses to the reality of grief; including anger, denial, sadness and crying, resignation, yet also trust assurance and humility.

Empowered by the Jain belief in the eternal existence of the Soul, the Jain community faces the event of death, consoles the bereaved, and offers the opportunity to reflect on our own religious belief and conduct during this human lifetime.

The elements essential to a Jain memorial or funeral service are reciting mantras, scriptural readings, prayers and commendation of the departed.

In such ways, 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.

The Soul being eternal, naturally Jains believe in reincarnation. For Jains, it is the Soul, more precisely the state of purification and development of the Soul that is responsible for those aspects of the person to which we are attracted. For example, the pleasant personality, the happiness, the giving and helpfulness, the gentleness, the ability to understand and forgive, the ability to minimize involvement in harming. All of these qualities and virtues are possible because of the Soul; and therefore all of these continue after death into another life form.

OR

Jains believe in Karma; that our actions in thought, words and deeds create a reaction and determine the events and occurrences in this present lifetime, as well as continuing into future lives. This natural law is often stated as "As ye sow, so shall ye reap."

Jains believe that there is a divine energy that gives us life. The Sanskrit term for this divine energy is *Atmā*; the English term is Soul. Energy cannot be created or destroyed; thus the Soul is eternal. Being eternal, the Soul has existed from beginningless beginning and will exist till endless end.

Jains also believe that each Soul is the doer of its actions and receives and experiences the results of those actions. Thus, it is the results of our actions in thoughts, words and deeds that determine our many pleasant and unpleasant experiences in life.

Jains believe that the universe in which we live is fundamentally positive, in that liberation of the Soul from the trials and tribulations of this worldly life is possible. As well, there is a means or a method by which liberation is possible.

- Begin the funeral services with Namokar Mahamantra. or an audiotape song of Namokar Mantra.
- The presider furnishes a short introduction and a short Eulogy of the Deceased. He tries to identify all close family members and relatives who are present.
- Any ritual by a priest for the peace of the departed soul.
- Bhajans suitable for occasion may be played or sung.
- Eulogies
- Eulogy by guest 1
- Eulogy by guest 2

- Others who want to say a few words
- Bhajan if time permits

Allow time for people to go around the casket, lay flowers, wreathes etc. A table or tables may be arranged near the casket for laying an offering to the deceased. This way the deceased is not covered with rice and flowers and everyone can take a last glimpse of the body. If necessary, form two lines one on right for ladies and the other on left for gentlemen.

*Note: For Jains, an independent Soul resides in each and every living things, therefore as much as possible try not to make use of live flowers*

After the Eulogy and last rites are completed, the presider concludes the services with thanks to the audience for coming and their support. Also, this is the time for any other announcements, such as commemorative donation to a favorite charity, the family inviting people for some light refreshments after the services. The next part of the program is taking the body to the crematorium. This is the time for dispersal of the gathering and condolences to the family are appropriate.

Provide a last few moments to close family members before the casket is closed and the body is taken for cremation. After the casket is closed and the body is taken to the cremation room, “Jin naam Satya hay.” “Jinwani Satya hay” “Arahant naam Satya hay”; ‘Siddha naam Satya hay” should be chanted all the way to the cremation room. Male members of the family and close friends should assume the role of pallbearers up to the cremation room. Ladies and children should avoid accompanying the body.

## **PYRE BURNING**

The casket or container is placed in the cremation chamber, where the temperature is raised to approximately 1400 to 1800 degrees Fahrenheit. Make sure the body of deceased is placed in the funeral pyre. A close relative of the deceased gets to start the switch. Some relatives may want to stay a little longer at this place or behind a glass window in an observation room for a little while.

If it is the desire of the family to have a Priest perform the last rites, it should be done before the body is placed in the cremation chamber. At this time Ghee, Agarbati/incense, sandalwood should be placed on the body. Shanti path should be recited as the body placed in the chamber and the switch is turned on.

*Note: - Some sad stories have been heard that instead of cremating the body, the funeral home removes the body through a back door and sells it for profit. Therefore, it is important that a few relatives and/or friends stay back and make sure the body is properly cremated.*

Generally, Jains do not collect ashes, but if specifically desired then that is to be arranged. Determine who will provide the urn. Some funeral homes do provide an urn for a fee, but discuss this in advance.

Also, a most important aspect of the “Power of Attorney for Personal Care” provides for personal care instruction that includes organ donation. In such cases, the wishes of the deceased

have to be respected and followed accordingly. In such a situations, viewing may be arranged with a closed casket (containing remaining parts) or open casket. Later the body may be donated for educational purposes instead of taking it for cremation.

### **FOOD AFTER THE FUNERAL (Optional)**

Provide food for attendees if funeral home's time permits or ask everyone to go to a location where food will be served. This may provide some comfort and consolation to the family. Serving food to the funeral guests is an American custom.

#### Sample Menu

Pasta – Spaghetti, Macaroni etc. (Egg less)

Rice, vegetable curry, Chick pea, etc.

Tossed green salad

Drink – Coke, Diet Coke, Water, etc.

Dinner plates, cups, spoons, glasses, serving spoons etc. Food may be ordered from the local grocery store or from an Indian restaurant.

*Note: As much as possible, food/vegetables grown underground and serving the food at night should be avoided*

### **VISITORS' CARE**

Few visitors may be expected to attend the funeral from out of town. The body is usually not kept at home. The visitors may come to the home of the deceased for snacks, breakfast, lunch, dinner etc., depending on the need.

Members from the community may volunteer to cook the food for the guests at the home of deceased or bring it from their home. Alternatively, buy catered food like rice, vegetables, chick pea soup, whole wheat flour bread, milk, tea bags, coffee, sugar, etc. and bring to the home of deceased. If necessary, buy paper products such as dinner plates, paper cups, spoons and napkins.

### **EXPENSES**

In an event like this, do not bother the family of the deceased for petty expenses. For expenses such as buying food, necessary accessories like dhoop flowers etc., keep receipts and turn it over to the lead person or the members of the immediate family of the deceased person for reimbursement. If necessary the Jain Center may provide reimbursement to the members who have incurred the expenses. Larger expenses like funeral home cost etc. are paid by credit card and/or personal check of the deceased family or very close friends. However, if necessary the community may have to pitch in to help.

### **BANK ACCOUNTS, WILL, SAFE DEPOSIT, AND OTHER LEGAL METTERS**



Help the family of the deceased obtain appropriate money out of taxes and close safe deposit boxes. Close checking and savings account etc. so there is no tax or long-term restraint on the accounts.

Help the family of the deceased obtain social security and other governmental benefits, life insurance money, auto titles transfers etc. If necessary, try to find an attorney who is an expert in these matters, particularly in probate procedures.

## **CONFLICTS**

In case of conflicts due to the religious beliefs, practical situations and other social circumstances requiring mediation, show love and care. Let the closest relative of the deceased's make decisions. Such a person could be the spouse, adult child, brothers or sisters.

## **CHARITY**

Often time's people send checks and sympathy cards. A family member should collect all cards and checks and secure them. A family member should keep an account of all such checks. The checks are usually for charity or to help the family to defray the expenses. Most of the time people donate these to a religious charity of their choice. However, this is not the Jain Center's responsibility.

## **AFTER THE FUNERAL**

The close family members and close friends who have handled the body, should not perform puja or participate in any religious ceremony at the temple alter (*vedi in Gabhara*) for three days. Any auspicious function or event like marriage in the close family or starting a new venture is postponed for a minimum of three days from the date of the death, or until the changing of the clothes ceremony is performed. There is also customary to have uthaavani, Terhravin, therefore people should consult their own elders to observe such customs.

The family of the deceased may want to have some religious Puja at their home or temple or at a rented hall. Help them arrange it. At the place of the puja they may wish to have some photo of deceased for memory. The family may want to distribute cassettes, religious book or other memorabilia. Guide the family in buying and distributing such articles.

Estimate the number of people who may be attending. This will help to estimate the cost of food and other items. The food may be prepared with the help of community volunteers by potluck or catered from an Indian restaurant.

## **ITEMS NEEDED**

Ghee/Clarified butter  
Deevo/lamp  
Dry Coconut  
Cotton for making deevo  
Agarbati/incense with stand  
Camphor (Kapur)  
Flowers and garland  
Metal plate/Thali/ Aluminum tray  
Rice  
Matchbox/Lighter  
Religious picture/Books  
Picture of deceased person  
Audio cassette/CD player  
Religious tapes/CD  
Red Kum Kum powder/or Chandan  
Tablecloth  
Electric extension cords  
Sandalwood  
Water jug  
Public address system

## **FULL TEXTS OF MEMORIAL SERVICES**

J A I N

Funeral or Memorial Service at the Time of Death<sup>1</sup>

### **GATHERING**

#### *Music or Time of Silence*

*(NOTE: It is important to note the role of family and friends in planning and leading the service. Those who gather should be encouraged to take an active role. The Jain community is also capable of offering leadership, reassurance, comfort and hope.)*

*The service may begin with Words of Welcome, a Greeting and Introduction, or a combination of these. While standing or sitting at or near the front of the gathering, the presider may begin by giving a "Greeting and Words of Welcome":*

"Good morning (afternoon, evening)... On behalf of the \_\_\_\_\_ family I would like to welcome all of you to this gathering and express appreciation on their behalf for coming and offering your support and encouragement at this time. (Introduce yourself - My name is \_\_\_\_\_, [relationship to the deceased and/or family])"

*Introductory remarks:*

"At the death of a loved one, all peoples of the world take time to recall the mystery of life, to recognize the contribution to family and society of the life of the deceased, and to mourn the loss. It is therefore important for Jains and non-Jains alike to be aware of the universality of human grief and the rituals of mourning.

The Jain scriptures reflect many attitudes about death: belief in the eternal nature of the Soul; conviction that it is a consequence of the Soul being entangled in the material world; conviction that it is a time of bodily change; resigned acceptance of the inevitability of death; trust in the benefit of living a religious and moral life; and belief in the progress of the Soul toward liberation.

The scripture also affirms many emotional responses to the reality of grief; including anger, denial, sadness and crying, resignation, yet also trust, assurance and humility".

Empowered by the Jain belief in the eternal existence of the Soul, the Jain community faces the event of death, consoles the bereaved, and offers the opportunity to reflect on our own religious belief and conduct during this human life time.

The elements essential to a Jain memorial (or funeral) services are reciting mantras, scriptural readings, prayers and commendation of the departed.

In such ways, 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.

*Words of Welcome to the Gathering:*

"Friends (Brothers and Sisters), we gather to grieve our loss and to comfort one another in our sorrow. We gather to acknowledge the life of \_\_ (person's name) \_\_, and to surround this family with our support, strength, and encouragement."

*Formal Religious Part of Program:*

"We will begin by singing the most sacred of Jain prayers, the "Namokar Mantra". This mantra recognizes and pays respect to those humans who have reached the stage of religious progress above that of the layperson; those of the monks, nuns, soon to be liberated Souls, and liberated Souls. By reciting this prayer we affirm that we are aspiring to follow their example and elevate ourselves to the higher stage. While this prayer is sung in Sanskrit, the pronunciation along with its meaning is written in English. We will recite this prayer (x) times (x = the number of times felt beneficial - [perhaps 3 to 5]).

**NAMOKAR MANTRA**  
**(The Most Sacred Jaina Prayer)**

(OM)\* NAMO ARIHANTAANAM

I bow to the Jinas (Arhants) the Perfected, yet Embodied Souls, possessed of Infinite Consciousness, Energy and Happiness;

(OM) NAMO SIDDHAANAM

I bow to the Perfect, Pure (Free of Karmic Attachments), Liberated Souls (Siddhas), those who have attained Moksha,;

(OM) NAMO AAYARIYAANAM

I bow to the Ascetic Leaders (Aacharyas) of the Jaina Order;

(OM) NAMO UVAJJHAAYAANAM

I bow to the Ascetic Preceptors/Teachers (Upadhyayas);

NAMO LOAE SAVVA SAAHUUNAM

I bow to all the Jaina Ascetics (Monks/Nuns) in the world devoted to Purification of Soul/Self.

ESO PANCHA NAMOKAARO

SAVVA PAAVA PANAASANO

MANGALANAM CHA SAVVESIM

PADHAMAM HAVAI MANGALAM

These five salutations evaporate and eradicate negative influences. This is the most sacred and auspicious prayer of all Jaina prayers.

\* With some versions 'Om' is recited at the beginning of the first four lines.

Note: 'A' is pronounced as 'u' as in 'but'.

'AA' is a long 'aw' sound as in 'saw'

*After Namokar Mantra the presider says:*

The deceased, \_\_her\his name\_\_ followed the Jain religion. For those who may not be familiar with the Jain tradition \*\*I would like at this time to give a brief explanation.

\*\* (Alternatively: "I would like at this time to call upon [person's name] to give a brief explanation.")

*Explanation:* Jainism is a religious philosophy originated in India which has its origin in the ancient "Shramana" ascetic tradition. The term "Jainism" is derived from the Sanskrit verb "Ji", meaning "to conquer". The verb evolved into the noun "Jina" meaning "conqueror" or "one who conquers". A Jina is one who has conquered their inner human shortcomings or "inner enemies", thereby purifying the Soul and achieving Soul liberation.

The most harmful of our inner enemies are seen as the passions of anger, greed, ego (or pride and arrogance), and deceit. A Jain is anyone who is aspiring to achieve Jinahood by applying or practicing the "teaching" that the Jinas have given for attainment of such a goal.

*NOTE: Now choose and read from APPENDIX A one of the two explanations, option A or B, or use a combination of both.*

*After the explanation continue and read the following:*

Thus, from a Jain point of view those qualities that we will miss so much with the death of a loved one have not forever ceased to exist. As natural characteristics of Soul, they have in reality left the bodily form and gone on to another existence.

Jains believe in the purification and evolution of the Soul; and therefore the potential liberation of the Soul from material worldly bondage. If an individual lives according to the guidelines necessary to purify his/her Soul, meaning a moral, religious life, the Soul becomes increasingly pure and elevates toward liberation. Liberation is the state when the Soul is completely pure and free, never to return to material, worldly entanglement.

When a person lives a moral and religious life we are saddened at the time of death for the loss of such a fine person. However, our sadness is somewhat lessened by the happiness we feel for her/his Soul purification progress. As well, Jains take comfort knowing that this particular Soul has probably taken rebirth in a pleasant, elevated situation that is favorable to the continued progress of that Soul toward liberation.

Based on the understanding of the eternal, indestructible Soul, we take comfort and strength knowing that the part of the person which we admired and loved so much has not been annihilated to "nothingness". The loving essence continues to exist. What has changed is the form and circumstance. In other words, "The life energy, the Soul, has gone on".

*Here the family or the presider can select some quotations from the scriptures that they feel appropriate for their situation. One requirement for the selection is that the quotations reflect the positive reassuring knowledge that Soul is eternal and that Soul continues after death. Some selected quotations that satisfy these criteria are given as examples in APPENDIX B.*

*Select 3-6 clear and concise relevant scriptures, or statements from Jain religious leaders. The presider/leader can say: a) "In the \_\_\_????\_\_ Scripture (or book) it says ...." or b) \_\_\_leader/teacher's name\_\_ says ...."*

*Prayer of Reflection:*

*Introduction:* Jains strive to find the positive in all situations. In this regard Jains use the occasion of what is called "death" (more accurately understood as, the time of the "passing on" of the life giving Soul), to reflect on our own morality. Included in this reflection is an evaluation of what preparation each of us is doing to strengthen our own Soul. And we reflect on how wisely we are using the short, valuable time allotted in this life to uplift and elevate our Soul. In other words, are we using this life time indulging in worldly involvements for short term pleasures? Or, are we sincerely making religious efforts toward the long-term benefits that come from Soul purification and elevation?

The following words, from our last Jain prophet of this time cycle, "Lord Mahavira", are to his chief disciple Indrabhuti Gautama. Coincidentally they were spoken at the time of Lord Mahavira's approaching death. From the Uttarādhyayana Sutra, 10th chapter, Mahavira's gentle words have insight and meaning for our own reflection as to how we are using our short, precious life time. They caution and encourage us to make the necessary efforts toward the ultimate goal of Soul liberation.

*(Option: Here is an opportunity to involve family or community by requesting a member to recite the following quote. The presider can say: "\_\_the person's name\_\_ will recite 'Mahavira's words'.")*

Lord Mahavira's encouraging words:

"As the fallow leaf of the tree falls to the ground  
when its days are gone; even so the life of men, women  
and children will come to its end:  
Gautama, be careful all the while!

"As a dewdrop clinging to the top of a blade of (thin) Kusha grass  
lasts but a short time; even so the life of men, women  
and children will come to its end:  
Gautama, be careful all the while!

"You have crossed the great ocean;  
why do you halt so near the shore?  
Make haste to attain the other side:  
Gautama, be careful all the while!

"Going through the same religious practices as perfected saints,  
you will reach the world of perfection, Gautama,  
where there is safety and perfect happiness:  
Gautama, be careful all the while!"

*Confession of Sins (or Mistakes):*

Confession of 'sins' is part of the Jain tradition. For Jain 'sins' are seen as 'mistakes' which we make in our ignorance (in thought, word or deed) that harm or offend others. Jains see that in our ignorance we do things intentionally or unintentionally that can be harmful. Moreover, Jains believe that causing harm to others is first and foremost causing harm to one's own Soul. When we confess our sins we make amends and expect atonement when we vow and make an effort not to let the same mistake occur again.

Dear friends, let us take this opportunity to confess our sins and cleanse our hearts, to sweeten our memories, and to renew our confidence in the power of forgiveness to elevate our lives towards goodness.

Jains have a particular "Forgiveness Mantra" (or Prayer) which is called "Kshamaapana". While this mantra is sung in Sanskrit, the pronunciation along with its meaning is written in English. We will recite together the Sanskrit version of this prayer 1 time along with its English translation.

## **KSHAMAAPANAA SUTRA**

(FORGIVENESS MANTRA)

KHAAMEMII SAVVE JIVAA  
SAVVE JIVAA KHAMANTU ME  
METTI ME SAVVE BHUESUU  
VERAM MAJJHAM  
NA KENAI.

I grant forgiveness to all living beings;  
and may all of them forgive me.  
I have friendship with all living beings;  
and hostility toward none.

### Service of the Word

*Words of Assurance. The presider repeats the following prayer:*

Anyone who recognizes their divine self is a new creation.  
The old life has gone; a new life has begun.  
Friends, believe in the truth and nature of the indestructible, pure Soul; and be at peace.

*Words of Remembrance: The life of the deceased may be remembered with affection and respect by a friend (s), family member(s), or the presider. (Mention may be made of the person's Jain life and service to the community):*

*The presider says: "We will now have some words of remembrance from \_\_person's name(s) and relationship to the deceased/family\_\_."*

*Prayers/Readings/Hymns/Sermon for Illumination:*

*(Optional Reading(s) from Scriptures, Hymns, and Sermon: - The Scripture readings would be from Jain texts and appropriate for the illumination\education of the gathering people.)*

#### First Reading

Jain hymn(s) (bhajans or stavans) - for example, Viitraag Stotra, etc. (Briefly explain the meaning before the hymn begins.)

## Second Reading

Sermon (optional - if a religious saint is in attendance): A sermon (short) declaring the hope of Jain faith may be preached.

*Statement of Jain 'Creed' (or Belief).*

*The presider now recites the Jain Creed (or requests the gathering to recite it together. The people may remain seated or be asked to stand.)(Page 2 in the Mantra Booklet):*

*The Jain Creed:*

I believe in the Jain Creed which asserts six truths underlying human happiness and purpose.

1. I believe in the existence of independent Soul.
2. That Soul is eternal and is the source of my consciousness, happiness and life energy.
3. That Soul is the doer of my actions.
4. That Soul is the knower, and experiences the results of my actions.
5. That there is liberation of Soul from karmic, material bondage and the cycle of re-births.
6. That there is a way to Soul liberation that I can follow; which is through Right Faith, Right Knowledge, and Right Conduct.

This, as a Jain, I believe.

*Prayers which include a) Awareness of the Rare Opportunity of Human Birth, b) Affirmation of Faith, c) Comfort, Remembrance, and Bidding Farewell, and may be stated:*

*a) Prayer of Awareness of Rare Opportunity of Human Birth for True Insight:*

Being born as a human allows us to become aware of four (4) rare, auspicious opportunities in this life.

Attainment of true insight is most difficult.

Self-realization is attained through the personal effort that accompanies true insight. Without the faculty of true insight it is not possible to traverse the path that leads to liberation from the vicious whirlpools of re-births.

*The first rare opportunity:*

Of all the conditions of mundane existence it is only in human life that it becomes possible to free the Self from sensual desires; and to shed the shackles of karmic bondage through religious practices. Only the extremely meritorious Souls take birth as humans.

*The second rare opportunity:*

Even in human destiny it is only rarely that one has the purity of Soul to come in contact with the knowledge of the true path to travel to self-realization. For it is the knowledge of the true path to self-purification and spiritual progress that leads to enlightenment - the acquisition of true insight.



*The third rare opportunity:*

Even rarer is the opportunity to have the purity of Soul that makes it possible for one to appreciate the truth of the knowledge and to contemplate on the self-redeeming themes therein.

*The fourth rare opportunity:*

Most rare is the opportunity to be born with the strength of Soul that makes it possible for one to make the effort to progress toward liberation; 'Moksha'. Most rare it is to have the strength and conviction to rigorously implement the self-redeeming themes in one's life.

That the rarest of the rare faculties of true insight ought to be fully harnessed to the quest of eternal Bliss is the seminal idea of this rare opportunity of human life.

True insight is firm belief that the Self is worthy. The supreme quality of the Pure Soul (the Pure Self) is thus the only worthy objective that the aspirant should set for him or her self. That, indeed, is the worthy destiny of the Self.

True insight is anchored on this firm belief.

The extremely auspicious occurrence resulting in a Soul taking human birth in which only an infinitesimally few realize true insight providing the threshold to self-realization is the knowledge emphasized in this reading.<sup>2</sup>

*b) Prayer of Affirmation of Faith.*

"Great Tirthankaras we are strengthened by your achievements, your example and your teaching and the knowledge you have given us. With your example you have shown us what freedom and greatness humans can achieve. We resolve at this time to make the effort until we reach Arahant stage/state where there is no falling back from our goal of becoming Siddha; a liberated Soul."

*c) Prayer of Comfort, Remembrance and Bidding Farewell:*

"We are comforted that for \_\_name of deceased\_\_ (any pain, sickness, and sorrow are ended, and) death itself is past, and trust that for her/him there is peace and happiness. We recognize all that he/she was to those who loved him/her. We will have (1-3) minutes silence. In this silence we remember him/her \_\_person's name\_\_ and bid farewell to this (great) Soul."

*Period of Silence.*

*After the period of silence the presider says: "We will now recite together the UNIVERSAL WELL-BEING MANTRA (1 time) followed by its meaning.*

**SHIVAMASTU SARVA JAGATAH**

(UNIVERSAL WELL-BEING MANTRA)

SHIVAMASTU SARVA JAGATAH

PARAHITA NIRATA BHAVAN TU BHUTA GANA.

DOSHA PRAYANTU NAASHUM.  
SARVATRA SUKHI BHAVAN TU LOKHA.

May the whole universe be blessed  
May all beings be interested in one another's well-being  
May all weakness, sickness and faults diminish and vanish.  
And may everyone everywhere be peaceful and blissful.  
Om Shanti, Shanti, Shanti. Peace, peace, peace.

*A concluding prayer such as the following may be added:*  
(For example, Namokar Mantra "long version" 1 time.

### SENDING FORTH

*The presider repeats (or requests the gathering to repeat together) NAMOKAR MANTRA "short version" 3 times.*

### NAMOKAAR MANTRA

(ARAHANTAA\* SHORT VERSION)

NAMO ARAHANTAANAM\*  
NAMO SIDDHAANAM  
NAMO AAYARIYAANAM  
NAMO UVAJJHAAYAANAM  
NAMO LOAE SAVVA SAAHUUNAM

\*Note the change of spelling and pronunciation of this word.

*Commendation: When a coffin or urn is present, the presider may move near it and place a hand upon it for the following:*

*Mantra(s) for Auspiciousness:*

*The presider now recites KSHAMAAPANAA FORGIVENESS MANTRA*

### KSHAMAAPANAA SUTRA

(FORGIVENESS MANTRA)

KHAAMEMII SAVVE JIVAA  
SAVVE JIVAA KHAMANTU ME  
METTI ME SAVVE BHUESUU  
VERAM MAJJHAM  
NA KENAI.

I grant forgiveness to all living beings;

and may all of them forgive me.  
I have friendship with all living beings;  
and hostility toward none.  
(Another appropriate blessing may be substituted here.)

*Prayer for Sending Forth:*

Living beings are comprised of two substances: material particles and Soul.  
The bodies of living beings are mortal, formed from particles of matter.  
And to particles of matter these bodies must return.  
This is an inescapable law of nature (or 'of the universe').  
Soul is immortal.  
Thus even in death we recognize that life continues, with opportunity for continued and increased happiness.  
May the Soul of \_\_ (person's name) \_\_ be now in a place where there is neither pain nor sorrow nor dying. Where it can continue to make progress toward Moksha/Liberation; when there is eternal bliss and forevermore freedom from the suffering of the cycle of birth, death and rebirth.  
Shuddha Atmā, Shuddha Atmā, Shuddha Atmā.  
(Pure Soul, Pure Soul, Pure Soul.)

*The presider now says:* "As is customary in the Jain tradition we will conclude this gathering with MANGAL PAATH; the mantra that helps promote protection and auspicious events in our lives. We will recite it together 1 time. "

### **MANGAL PAATH MANTRA**

(CREATING AUSPICIOUSNESS)

**CHATTAARI MANGALAM**

(Meditating on these four is auspicious.)

**ARAHANTAA MANGALAM**

Meditating on 'Conquerors of inner enemies' is auspicious.

**SIDDHAA MANGALAM**

Meditating on 'Perfect Souls' is auspicious.

**SAAHU MANGALAM**

Meditating on monks and monk hood is auspicious.

**KEVALI PANNATUM DHAMMUM MANGALAM**

Meditating on the Teaching which has come from the 'Omniscient Ones' is auspicious.)

**CHATTAARI LOGUTTAMA**

(These four are supreme, unsurpassed.)

**ARAHANTAA LOGUTTAMA**

'Conquerors of inner enemies' are supreme.

SIDDHAA LOGUTTAMA

Perfect Souls are supreme.

SAAHU LOGUTTAMA

Monkhood is supreme.

KEVALI PANNATUM DHAMMUM LOGUTTAMA

The Teaching which has come from the Omniscient Ones is supreme.

CHATTAARI SARANAM PAVVAJJAAMI

(Meditating on these four gives me protection.

ARAHANTAA SARANAM PAVVAJJAAMI

Meditating on the 'Conquerors of inner enemies' gives me protection.

SIDDHAA SARANAM PAVVAJJAAMI

Meditating on the Perfect Souls gives me protection.

SAAHU SARANAM PAVVAJJAAMI

Meditating on monks and monkhood gives me protection.

KEVALI PANNATUM DHAMMUM SARANAM PAVVAJJAAMI

Meditating on the Teaching which has come from the Omniscient Ones gives me protection.

I take refuge in these four protections.

*The presider concludes the service with:*

"Hail to the Lord of the Conquerors; the victor over the cycle of birth and death; the Jina. Jai Jinendra."

*While suitable music is played, or silence is observed, the presider, followed by the coffin and members of the family, may leave the temple or chapel and proceed to the crematorium for final service.*

*Also, this is the time for any announcements, such as the family inviting people for some light refreshments after the service, etc.)*

*Dispersal of gathering and condolences to the family.*

<sup>1</sup>The publishers would like to express sincere and great appreciation to the United Church of Canada and its publication Voices United: Services for Trial Use, 1996-1997, from which the service outlined in this booklet has been adapted.

<sup>2</sup>Adapted from Barasa Anuvekkha: Twelve Contemplations. Acharya KundKund. Edited by M. K. Dharma Raja. Kund Kund Bharati. New Delhi. 1990. pp. 87-88.

## APPENDIX A

(A) Soul being eternal, naturally Jains believe in reincarnation. For Jains, it is the Soul, more precisely the state of purification and development of the Soul which is responsible for those aspects of the person to which we are attracted; for example, the pleasant personality, the happiness, the giving and helpfulness, the gentleness, the ability to understand and forgive, the ability to minimize involvement in harming. All of these qualities and virtues are possible because of the Soul; and therefore all of these continue after death into another life form.

Jains believe in Karma; that our actions in thoughts, words and deeds create a re-action and determine the events and occurrences in this present lifetime, as well as continuing into future lifetimes. This natural law is often stated as "As ye sow so shall ye reap." (end of A)

(B) Alternative to (A): Jains believe that there is a divine energy that gives us life. The Sanskrit term for this divine energy is *Atmā*; the English term is Soul. Energy cannot be created or destroyed; thus the Soul is eternal. Being eternal, the Soul has existed from beginningless beginning and will exist till endless end. For Jains, an independent Soul resides in each and every living being.

Jains also believe that each Soul is the doer of its actions and receives and experiences the results of those actions. Thus, it is the results of our actions in thoughts, words and deeds that determine our many pleasant and unpleasant experiences in life.

Jains believe that the universe in which we live is fundamentally positive in that liberation of the Soul from the trials and tribulations of this worldly life is possible. As well, there is a means or a method by which liberation is possible. (end of B)

## APPENDIX B

In the Philosophy of Soul and Matter<sup>1</sup>, Gurudev Chitrabhanuji says, " ... this consciousness which went through so many stages and which is still developing is not going to be destroyed. Birth and death are seen for what they are: the composition and decomposition of insentient matter. You realize that what you used to call "death" is merely a changing of the forms, but that the *sentient energy known as Soul* is changeless, immortal.

You realize that a change in form is inevitable and you welcome it when it comes, for it is change which keeps life healthy and fresh. You experience yourself as water, ever-flowing in order not to become stagnant, yet eternally living in its own element. So let yourself flow and no fear will come." [pp. 36-37]

"As long as we have the concept of 'all is lost!' so long we shall have sadness and tears. Instead, let us see in this light: a person may have gone from your sight, from your circle, but not from the universe. The person has gone from the form, but not from the essence. When we enlarge our vision, we say, 'What is lost? Only the form. A gold ornament may be broken or melted down, but the gold is safe (and remains).'" [p. 38]

"Let us envision the continuity of eternity in each seed, in each form. Let us see the same thing in us. The form becomes broken or decomposed, but there is something in the center which is changeless. That something is (eternal), sentient energy, (Atma/Soul).'" [p. 38]

<sup>1</sup>From Philosophy of Soul and Matter by Gurudev Chitrabhanuji. Clare Rosenfield ed. 3rd edition. Bombay. 1991.

"The following quotes of from Barasa Anuvekkha (The Twelve Bhavanas or The Twelve Reflections), by the great Acharya Shri Kunda Kunda<sup>2</sup>:

(Reflection II) On the reality of 'The Helplessness of Death', Acharya Kunda Kunda says:  
At the time of death everyone is helpless, "No power can save anyone from death. [p. 13.]  
(However), "The (eternal, indestructible) Soul, (is) its own protector.

The Soul protects itself from birth, old age, death and fear; the Soul devoid of the bondage of karmas, and their fruition as well as their very presence in the Self - is, therefore, its own protector.

The Soul in its pristine pure state is free from the bondage of karmic taints. There is therefore no question of the Soul being affected by karmas coming to fruition. The innate purity of the Soul gives it protection from the processes of birth, old age, disease, death and fear.

The mundane (worldly) Soul, on the other hand, is continually enmeshed in the cycle of birth, death and re-birth. Its continuous existence in varying conditions, high and low, with vulnerability to disease and fear, are determined by the accretion of karmas and by their coming to fruition. There can be no immunity from the inexorable operation of karmas until the circumstances of their influx are stemmed.

The enlightened seer thus guides the inquiring seeker to the path that leads to release from the perpetual misery of mundane existence. Knowledge of the true nature of the Soul strengthens the aspirant's capacity to wean himself from worldly distractions.

The practice of such concentration on the Soul's immunity brings the self nearer to absolute safety from the perils of birth, death and disease.

The Soul itself guarantees sanctuary in self." [pp. 16-17]

(Reflection III) On the reality of 'The Absolute Aloneness of Each Soul', Acharya Kunda Kunda says:

"Alone each Soul revolves through birth and death: alone does each Soul get involved in the karma bondage.

Each individual performs his actions; each one revolves alone through this long span of mundane existence; each is born alone; each one dies alone, and each one alone experiences the consequences of his actions.

The stark reality of the utter solitariness of the individual Soul is the principle of mundane life.... The logical corollary that follows is that each one in isolation has to strive for his or her salvation." [p. 20]

(Reflection IV) On the reality of 'The Separateness of Soul and body', Acharya Kunda Kunda says:

"... the Soul is separate from the body in all relationships.

The mother, father, brother, son, wife - this cluster of relations bears no relationship to the Soul. They all exist, motivated for their own sake.

The distinctness of the Soul from all the extraneous mundane affinities is emphasized in this verse. Here the Acharya draws attention to the myth of all kinds of worldly relationships. Neither one's parents nor any of the most intimate kith and kin are in any way related to the Soul. It is clear that all our sentiments of attachment to the mother, father, brothers and sisters, the wife and to other members of the family are mere delusions and fantasies of fancy. They all bear relationship to oneself only in flesh and blood but are in no way related to the Soul that remains an entity distinct by itself.

Detached contemplation on the reality of mundane existence makes it clear that the sentiment of physical kinship is actually rooted in sensual desires.

All the affinities of relationship in their entire range of the son to the mother or father, of the husband to the wife and vice versa, are based on the sentiment of desire. They have nothing to do with the Soul, which truly is the real self.

The circle of relations is similar to a flock of birds which perch together on a tree at night only to disperse at day-break in different directions. A discreet person, therefore, looks upon his relations as different individuals who come together and then depart, each according to his or her bondage of karmas." [pp. 26-27]

"Because of delusion the individual Soul grieves for other.

Under the delusion that 'He is mine, He is my lord', one grieves for the other. But while sinking down into the ocean of mundane existence he fails to grieve about himself.

Mundane life abounds in myths and unreal attachments to those considered as near and dear to oneself. We see people being plunged into grief on the demise of relation; like one's husband, wife, son or brother. They do not realize that death implies only a transition in the course of transmigration to yet another existence in the revolving cycle. Similarly, futile is remorse over the loss of those for whom one owes allegiance like that of a wife for the death of her husband. Those who mourn the loss fail to grasp the reality that death is only a stage in the age-karma (Ayu) and that with death the Soul migrates to another form of existence.

People deceive themselves by harboring feelings of attachment to their kith and kin. Such futile thoughts harm one's real self. They only drown the Soul deeper into the quagmire of worldly woes. Instead of grieving for others one should really feel sorry that through such misplaced grief his/her Soul gets entangled in the coils of worldly existence. A wise person, therefore, should ponder over the fact that his physical body is distinct from his Soul. There can thus be no real relationship with those whom he considers his kith and kin. Such unreal feelings arise from illusory sensual sentiments.

An aspirant treading the path of spiritual advance remains unattached in life like the lotus that remains unimpressed in the water on which it grows.

But the true Self, though temporarily encased in the physical body, is eternal and not liable to decay or dissolution. (Consciousness, happiness and energy) are its attributes. These innate and inseparable attributes of the Soul are not to be confused with the limbs of the physical body - its sensory feelings or with any other extraneous matter." [pp. 27-29]

(Reflection V) On the reality of 'The Cycle of Re-births', Acharya Kunda Kunda says:

"Entangled in cycles of wanderings due to lack of belief in the path shown by (the) Jina.

Entanglement in endless wanderings in the cycles of existence replete with birth, senility, death, disease and fear is the lot of the Soul that fails to see the path shown by the Jina.

The Soul in its defiled condition has to suffer the ceaseless agonies of taking birth, decay, disease, fear and death since it is bound down by karmas.

The Soul is intrinsically indestructible but when devoid of perception of its real nature it revolves in the ocean of transmigration very much like a rudderless ship.

The surest way to overcome the travails of endless wanderings in the mundane life-cycle is to follow the path of liberation shown by the omniscient Jina.

Every mundane Soul roams about in the cycles of matter wanderings infinitely and endlessly until it finds the way to cross the ocean of recurring re-births.

The Acharya thus stresses the utter futility of chasing the chimera (or fantasy) of happiness in worldly existence. The wise therefore set the mind on treading the path of liberation which takes the Self to the abode of eternal bliss. [pp. 30-32]

<sup>2</sup>From Barasa Anuvekha: Twelve Contemplations. Acharya Kund Kund. Edited by M. K. Dharma Raja. Kund Kund Bharati. New Delhi. 1990.



J A I N M A N T R A / P R A Y E R  
N A M O K A R M A H A M A N T R A  
(Most Sacred Jain Prayer)

(OM)\* NAMO ARIHANTAANAM

I bow to the Jinas (Arhants) the Perfected, yet Embodied Souls, possessed of Infinite Consciousness, Energy and Happiness;

(OM) NAMO SIDDHAANAM

I bow to the Perfect, Pure (Free of Karmic Attachments), Liberated Souls (Siddhas), those who have attained Moksha,;

(OM) NAMO AAYARIYAANAM

I bow to the Ascetic Leaders (Aacharyas) of the Jaina Order;

(OM) NAMO UVAJJHAAYAANAM

I bow to the Ascetic Preceptors/Teachers (Upadhyayas);

NAMO LOE SAVVA-SAAHUUNAM

I bow to all the Jaina Ascetics (Monks/Nuns) in the world devoted *to* Purification of Soul/Self.

ESO PANCHA NAMOKAARO

SAVVA PAAVA PANAASANO

MANGALANAM CHA SAVVESIM

PADHAMAM HAVAI MANGALAM

These five salutations evaporate and eradicate negative influences. This is the most sacred and auspicious prayer of all Jaina prayers.

\* Some versions recite 'Om' at the beginning of the first four lines.

Note: 'A' is pronounced as 'u' as in 'but'.

'AA' is a long 'aw' sound as in 'saw'

**SHIVAMASTU JAGATAH**  
(UNIVERSAL WELL-BEING MANTRA)

SHIVAMASTU SARVA JAGATAH

PARAHITA NIRATA BHAVAN TU BHUTA GANA.

DOSHA PRAYANTU NAASHUM.

SARVATRA SUKHI BHAVAN TU LOKHA.

May the whole universe be blessed

May all beings be interested in one another's well being

May all weakness, sickness and faults diminish and vanish.

And may everyone everywhere be peaceful and blissful.

Om Shanti, Shanti, Shanti. Peace, peace, peace.

**NAMOKAAR MAHA MANTRA (ARAHANTAA\* SHORT VERSION)**

NAMO ARAHANTAANAM\*

NAMO SIDDHAANAM  
NAMO AAYARIYAANAM  
NAMO UVAJJHAAYAANAM  
NAMO LOAE SAVVA SAAHUUNAM

\*Note the change of spelling and pronunciation of this word.

**MANGAL PAATH MANTRA**  
(CREATING AUSPICIOUSNESS)

**CHATTAARI MANGALAM**

Meditating on these four is auspicious.

**ARAHANTAA MANGALAM**

Meditating on 'Conquerors of inner enemies' is auspicious.

**SIDDHAA MANGALAM**

Meditating on 'Perfect Souls' is auspicious.

**SAAHU MANGALAM**

Meditating on monks and monk hood is auspicious.

**KEVALI PANNATUM DHAMMUM MANGALAM**

Meditating on the Teaching, which has come from the 'Omniscient Ones', is auspicious.

**CHATTAARI LOGUTTAMA**

These four are supreme, unsurpassed.

**ARAHANTAA LOGUTTAMA**

'Conquerors of inner enemies' are supreme.

**SIDDHAA LOGUTTAMA**

Perfect Souls are supreme.

**SAAHU LOGUTTAMA**

Monk hood is supreme.

**KEVALI PANNATUM DHAMMUM LOGUTTAMA**

The Teaching, which has come from the Omniscient Ones, is supreme.

**CHATTAARI SARANAM PAVVAJJAAMI**

(Meditating on these four gives me protection.

**ARAHANTAA SARANAM PAVVAJJAAMI**

Meditating on the 'Conquerors of inner enemies' gives me protection.

**SIDDHAA SARANAM PAVVAJJAAMI**

Meditating on the Perfect Souls gives me protection.

**SAAHU SARANAM PAVVAJJAAMI**

Meditating on monks and monk hood gives me protection.

***KEVALI PANNATUM DHAMMUM SARANAM PAVVAJJAAMI***

Meditating on the Teaching, which has come from the Omniscient Ones, gives me protection.

I take refuge in these four protections.

**KSHAMAAPANAA SUTRA**  
(FORGIVENESS MANTRA)

KHAAMEMII SAVVE JIVAA  
SAVVE JIVAA KHAMANTU ME  
METTI ME SAVVE BHUESUU  
VERAM MAJJHAM NA KENAI.

English translation:

I grant forgiveness to all living beings; and may all of them forgive me.  
I have friendship with all living beings; and hostility toward none.

**THE JAIN CREED:**

I believe in the Jain Creed, which asserts six truths underlying human happiness and purpose.

1. I believe in the existence of independent Soul.
2. That Soul is eternal and is the source of my consciousness, happiness and life energy.
3. That Soul is the doer of my actions.
4. That Soul is the knower, and experiences the results of my actions.
5. That there is liberation of Soul from karmic, material bondage and the cycle of re- births.
6. That there is a way to liberation which I can follow; which is through Right Faith, Right Knowledge, and Right Conduct.

This, as a Jain, I believe.

OM Shanti! Shanti! Shanti.

**MORE INFORMATION**

Most states have a licensing board that regulates the funeral industry. You may contact the board in your state for information or help. If you want additional information about making funeral arrangements and the options available, you may want to contact interested business, professional and consumer groups.

**AARP Fulfillment**

601 E Street, NW  
Washington, DC 20049  
1-800-424-3410

[www.aarp.org](http://www.aarp.org)

AARP is a nonprofit, nonpartisan organization dedicated to helping older Americans achieve lives of independence, dignity and purpose. Its publications, Funeral Goods and Services and

Pre-Paying for Your Funeral, are available free by writing to the above address. This and other funeral-related information are posted on the AARP website.

**Council of Better Business Bureaus, Inc.**

4200 Wilson Blvd., Suite 800  
Arlington, VA 22203-1838

[www.bbb.org](http://www.bbb.org)

Better Business Bureaus are private, nonprofit organizations that promote ethical business standards and voluntary self-regulation of business practices.

**Funeral Consumers Alliance**

PO Box 10  
Hinesburg, VT 05461  
1-800-458-5563

[www.funerals.org](http://www.funerals.org)

FCA, a nonprofit, educational organization that supports increased funeral consumer protection, is affiliated with the Funeral and Memorial Society of America (FAMSA).

**Cremation Association of North America**

401 North Michigan Avenue  
Chicago, IL 60611-4267  
(312) 644-6610; (312 )-245-1077 Fax (312) 321-4098

[www.cremationassociation.org](http://www.cremationassociation.org)

CANA is an association of crematories, cemeteries and funeral homes that offer cremation.

**National Funeral Directors Association**

13625 Bishop's Drive  
Brookfield, WI 53005  
1-800-228-6332

[www.nfda.org/resources](http://www.nfda.org/resources)

NFDA is the largest educational and professional association of funeral directors.

## **REFERENCES**

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## **PROBLEM SOLVING**

If you have a problem concerning funeral matters, it's best to try to resolve it first with the funeral director. If you are dissatisfied, the Funeral Consumer's Alliance may be able to advise you on how best to resolve your issue. You also can contact your state or local consumer protection agencies such as Better Business Bureau (BBB), listed in your telephone book.

### **Funeral Service Consumer Assistance Program**

PO Box 486

Elm Grove, WI 53122-0486

1-800-662-7666

FSCAP is a nonprofit consumer service designed to help people understand funeral service and related topics and to help them resolve funeral service concerns. FSCAP service representatives and an intervener assist consumers in identifying needs, addressing complaints and resolving problems. Free brochures on funeral related topics are available.

You can file a complaint with the FTC by contacting the Consumer Response Center by phone, toll-free, at 1-877-FTC-HELP (382-4357); TDD: 1-866-653-4261; by mail: Consumer Response Center, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580; or on the Internet at [www.ftc.gov](http://www.ftc.gov), using the online complaint form. Although the Commission cannot resolve individual problems for consumers, it can act against a company if it sees a pattern of possible law violations.

Back Cover



### MY PRAYER

I bow to Him, who has conquered fear,  
conquered all afflictions, conquered sensual vexation,  
conquered passion, emotions, attachment, aversion and delusion,  
and has conquered pleasure and pain.

May my misery end and the Karmic forces be annihilated.

May I attain enlightenment and meet a peaceful death.

May thy feet, O' Noble Jina, the friend of all living beings, be my happy refuge!