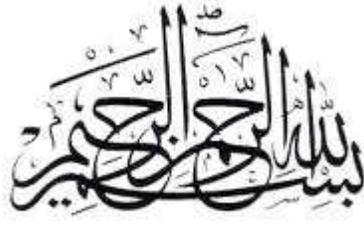


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﴿ الْقُرْآن ﴾

كُلُّ نَفْسٍ ذَائِقَةُ الْمَوْتِ ثُمَّ إِلَيْنَا تُرْجَعُونَ ﴿57﴾ سُورَةُ الْعَنْكَبُوتِ

Every soul will experience the agony of death and to Me you will all return. Al-Ankaboot-57

﴿ الْحَدِيث ﴾

Narrated by Usama Bin Zaid رَضِيَ اللهُ عَنْهُ

The Prophet (P.B.U.H.) had advised his daughter consoling when her child was dying that

"Whatever Allah takes is for Him and whatever He gives, is for Him, and everything with Him has a limited fixed term (in this world) and so she should be patient and hope for Allah's reward."

Sahih Bukhari

Volume 2, Book 23, Number 373

Narrated by Anas Bin Malik رَضِيَ اللهُ عَنْهُ

The Prophet صَلَّى اللهُ عَلَيْهِ وَآلِهِ وَسَلَّمَ passed by a woman who was weeping beside a grave. He told her to fear Allah and be patient. She said to him, "Go away, for you have not been afflicted with a calamity like mine."

And she did not recognize him.

Then she was informed that he was the Prophet صَلَّى اللهُ عَلَيْهِ وَآلِهِ وَسَلَّمَ. So she went to the house of the Prophet صَلَّى اللهُ عَلَيْهِ وَآلِهِ وَسَلَّمَ and there she did not find any guard. Then she said to him, "I did not recognize you." He said, ***"Verily, true patience is at the first stroke of a calamity."***

Sahih Bukhari

Volume 2, Book 23, Number 372

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ

Preface

Everything is mortal; there is only one being who is immortal, our Lord; Allah. Everyone will die in this world; this is a known reality, however most of us are not prepared for this reality nor understand the complexities surrounding the funeral process. We generally are unaware of what we need to do, if someone dies in our family. Pickering Islamic Centre is providing funeral services and have experienced, numerous times, where people were not aware of the funeral process at all, as they had never planned for such a happening.

Therefore, Pickering Islamic Centre has decided to present this Funeral Support Guide to the Muslim community which will guide and educate people to plan and be prepared for the realities surrounding death. This package includes instructions from the time when someone is near to meet his Lord to the steps which are required after burial. It covers steps of ritual bathing, shrouding, method of complete funeral prayers, different supplications for deceased and several important topics related to funeral process and burial. The target audience of this book is every individual in the community and beyond.

The most important information which has been gathered in this book, apart from preparing for death, is regarding Post Burial, which talks about what information would be needed to deal with legal matters, how to deal with assets, estates, liabilities and benefits. To gather that information for any individual, The Funeral Support Planner has been introduced at the end of the book. Ideally, the planner guide section should be completed for each adult in a family and kept ready and up to date at all times. This will be really helpful to deal with several issues after the death of a person. This Planner is a simple, yet effective method of making the necessary facts available to your family, lawyer, executor and or funeral director.

In conclusion, we would like to acknowledge all the individuals who really worked hard on this project to make this funeral support guide available for our Muslim community. We thank Imam AbdulMannan Mulla who reviewed the book to authenticate the information. May Allah accept this effort! Ameen.

Pickering Islamic Centre wishes you a beautiful and happy life with your loved ones. May Allah protect all of us from any harm in this world and shower His Mercy upon all of us here in this life and in the life hereafter. Ameen

Wassalam

Majlis Al Shura
Pickering Islamic Centre

Death & Funeral

Our hope is that you will find this booklet helpful in dealing with the affairs of the deceased and provide you with a religious guide as to what issues are typical in this situation, how to work through them, and some other information which you may find useful.

While we hope this booklet tends to all your religious questions and concerns, the reality is that all situations are rarely the same. Based on this, please use this guide as an outline for your course of action. It is still advisable to consult the Pickering Islamic Centre for other religious matters to help tend to your personal situation.

What to Do When A Person Is Near to Death

Dying Person مُخْتَضِرٌ

A person on whom the signs of death are clearly seen is called a *Muhtadhar* مُخْتَضِرٌ . It is Sunnah to facilitate him/her to lie on their right side, facing the *Qiblah*. It is permitted that he/she be positioned to lie on his/her back with his feet towards the *Qiblah*, and the head slightly raised with the support of a cushion so that the body faces the direction of the *Qiblah*. If moving the *Muhtadhar* causes him/her any discomfort, then leave him/her in any convenient position. It is also recommended to recite verses from the Holy Quran in the presence of the *Muhtadhar*.

Reminders تَلْقِينُ

Talqeen is to remind the dying person of the *Shahaadatain*

أَشْهَدُ أَنْ لَا إِلَهَ إِلَّا اللَّهُ وَأَشْهَدُ أَنَّ مُحَمَّدًا
عَبْدُهُ وَرَسُولُهُ ط

Ash hadu alla ilaha illall-lahu wa ash hadu anna Muhammadan abduhu wa Rasuluh

***I testify that there is none worthy of worship but Allah and
I testify that Muhammad(PUH) is His servant and His messenger.***

When the end nears, the dying person's breath quickens, the knees become so weak that they cannot even stand, the nose becomes bent and the temples subside. These are some of the signs that the person's end is nearing. The *Talqeen* should be read loudly before the dying person taking his/her last breaths. The *Muhtadhar* must not be asked or ordered to read the *Kalimah Shahadah*, but rather reminded. This can easily be done by reciting the *Kalimah* aloud while being present in the room. Once the departing person utters the *Kalimah*, all who are present should remain silent. The dying person should not be drawn into any worldly

discussions, but if he discusses any worldly affair, then the *Talqeen* should be repeated once again. Those present must refrain from talking to each other.

Note: It is *Makrooh* (disliked) to recite the Holy Quran near the deceased person's body after death and until after *Ghusl* (ritual bathing of the deceased).

All the individuals of the deceased's family should then read the following *dua*:

For Male:

اللَّهُمَّ اغْفِرْ لِي وَلَهُ وَأَعِقِّبْنِي مِنْهُ عُقْبًا حَسَنًا ط

Allahummaghfir lee wa la hu wa a'aqibni minhu uqban hasanaa
O Allah! Forgive me and him and grant me a good reward after him.

For Female:

اللَّهُمَّ اغْفِرْ لِي وَلِهَا وَأَعِقِّبْنِي مِنْهَا عُقْبًا حَسَنًا ط

Allahummaghfir lee wa la haa wa a'aqibni minha uqban hasanaa
O Allah! Forgive me and her and grant me a good reward after her.

And those who are grieved by the demise may read:

إِنَّا لِلَّهِ وَإِنَّا إِلَيْهِ رَاجِعُونَ ط

Inna lillahi wa inna ilaihi raajioon
To Allah do we belong and to Him shall we return.

اللَّهُمَّ أَجِرْنِي فِي مُصِيبَتِي وَاخْلُفْ لِي خَيْرًا مِنْهَا ط

Allahumma ajirnee fee museebatee wakh-luf lee khairam minha
O Allah! Reward me in my affliction and requite me with (something) better than this.

What to do after a person has passed away

1. Remain calm and exercise patience.
2. Inform next of kin, close family and friends.
3. Call our “Funeral Services” line at **Pickering Islamic Centre** at **289-980-1157** for arrangements in regard to **Body Transportation**, *Ghusl* (ritual Islamic bathing), *Kafn* (shrouding), **Funeral Prayer** and **Burial**.
4. Find out if Grave has been reserved and who will pay for funeral cost (Family or Govt.)

Secure Vital Statistics (Required for Burial Permit)

- Name, home address and telephone number
- Social Insurance Number (S.I.N.)
- Marital Status
- Spouse Last Name before Marriage
- Occupation and title
- Date of Birth
- Place of Birth
- Father’s name (Last Name, First Name)
- Father’s birthplace
- Mother’s maiden name (First Name)
- Mother’s birthplace
- Next of Kin, Name, Address and Telephone No.

Ritual Bathing of Deceased مَيِّتٌ

Ghusl of the Deceased means washing the body of the dead person. Although Pickering Islamic Centre has designated personnel to bath the deceased, it is recommended, Islamically, that an adult male should be bathed by his father, son or brothers. Pickering Islamic Centre will assist with this, through designated personnel. With similar arrangements by the Centre a female may be bathed by her mother, daughter or sister. If none of these persons are available then any near relative may carry out this duty, (male for male, and female for female). The person performing the *Ghusl* must himself or herself be in ritual purity and in a state of *Wudu* (ablution). It is *makrooh* (disliked) for a woman who is in her menstrual cycle or in a state of post birth bleeding to perform the *Ghusl*. Once *Ghusl* is complete, the *kafn* (shrouding) of the deceased will be carried out.

NOTE: After performing the *Ghusl* for the *Mayyit* (deceased), one does not Islamically need to take a *Ghusl*/shower. *Wudu* would suffice, unless there are major impurities on one’s body.

Shrouding ُكَفْن

For the Male

How the *Kafn* (shrouding) should be put on the male

- First spread the **LIFAFAH** (long sheet), then **IZAAR** (sheet for the lower part of the body), then the **QAMEES** (sheet to cover chest) that will be under the body. The portion that will cover the top of the body should be folded and put at the side of the head.
- Lower the body gently onto the *Kafn* and cover the top of the body up to the calves with the folded portion of the *Qamees*.
- Remove any material used for covering the *Awrah/Satr* (private area) during *Ghusl*.
- Rub perfume on the head and beard.
- Then rub camphor mixture paste on the places of *SAJDAH* (i.e. those parts of the body that touch the ground in salah: forehead, nose, both the palms, knees and the fore feet).
- First, fold the left flap, and on it the right flap of the *Izaar* over the *Qamees*
- Thereafter, fold the *Lifafah* in the same manner. Remember that the right flap must always be on the top.
- Lastly fasten the ends of the *Lifafah* at the head, feet and around the middle with strips of cloth.

For the Female

- First spread the **LIFAFAH** (long sheet to cover entire body) then the **SINABAND** (sheet to cover the chest) on it the **IZAAR** (sheet to cover legs) and then the **QAMEES** (sheet to cover the middle portion of the body) in the same manner stated for males. The **SINABAND** may also be placed between the *Izaar* and *Qamees* or lastly over the *Lifafah*.
- Lower the body gently onto the *Kafn* and cover the top of the body up to the calves with the folded portion of the *Qamees*.
- Remove any material used for covering the *Satr* during *Ghusl*. Do not use perfumes, *surmah*, *kohl* or any other makeup.
- Rub camphor mixture onto the places of *Sajdah*, i.e. the forehead, nose, both palms, knees and the fore feet.
- The hair should be divided into two parts and put onto the right and left breasts on the *Qamees*.

- Cover the head and hair with the long scarf. Do not fasten or fold it.
- Fold the *Izaar*, the left flap first, and then the right over the *Qamees* and Scarf.
- Now close the *Sinaband* (breast cover) over these in the same manner.
- Close the *Lifafah*, the left flap first, and then the right.
- Lastly fasten the ends of the *Lifafah* at the head, feet and around the middle with strips of cloth, to keep the complete *Kafn* in place.

Prohibited articles in the *Kafn*

- It is prohibited to enclose any charter or any *Duaa* in the *Kafn*.

It is forbidden to write the *Kalimah* or any other *Duaa* on the *Kafn* or on the chest of the deceased with camphor, ink, etc.

Funeral Prayers صَلَوَةُ الْجَنَازَةِ

With the completion of the *Ghusl* and *Kafn*, the *Mayyit* (deceased person) is ready for the funeral prayer.

Procedure of the Funeral Prayer

The Funeral *Salah* is **FARD KIFAAYAH** (communal obligation) meaning if a few people in the community performed the act; the entire community is absolved of it.

The funeral prayer consists of four *Takbeeraat* (saying *Allahu Akbar*), *Thana* (glorification of Allah), *Durood* (salutations upon the Prophet ﷺ), and a *Masnoon dua* (prophetic supplication) for the deceased and two *Salam* (supplication of peace concluding the prayer). All these are said silently by both the *Imam* (one leading the service) and the *Muqtadis* (congregation of worshippers). It is only the *Imam* who should call out *Takbeeraat* and *Salaam* aloud.

There are two *fard* (mandatory acts) in the funeral prayer:

1. To stand and perform the Prayers.
2. To recite all the four *Takbeeraat*.

A late comer must simply join the prayer and recite the number of missed *Takbeeraat* **after** the Imam concludes the Funeral salah.

The *Masnoon* manner (Prophetic way) of performing the Funeral Prayer

1. The body of the *Mayyit* should be placed with the head on the right side of the *Imam*, who will face the *Qiblah*.
2. The *Imam* should stand in line with the chest of the deceased whilst performing the Prayers.
3. After the *saffs* are straightened, the *Niyah* (intention) should be made. The *niyyah* should be made thus: "I am performing this funeral prayer for Allah behind this *Imam* (The prayers being a dua for the deceased). After the *niyyah*, the hands should be raised up to the ears. The Imam should say *Allahu Akbar* loudly and the worshippers in the congregation softly. Then fold the hands like all daily Prayers.
4. Then recite *Thana* softly and / or *Surah Al-Fatiha*:

Thana ثَنَا

سُبْحَانَكَ اللَّهُمَّ وَبِحَمْدِكَ وَتَبَارَكَ اسْمُكَ
وَتَعَالَى جَدُّكَ وَجَلَّ ثَنَائُكَ وَلَا إِلَهَ غَيْرُكَ ط

Glory be to You O Allah, and praise be to You, and blessed is Your name, and exalted is Your Majesty, and your praises are elevated, and there is none to be served besides You.

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ ط
الْحَمْدُ لِلَّهِ رَبِّ الْعَالَمِينَ ١ الرَّحْمَنِ الرَّحِيمِ ٢
مَلِكِ يَوْمِ الدِّينِ ٣ إِيَّاكَ نَعْبُدُ وَإِيَّاكَ نَسْتَعِينُ ٤
إِهْدِنَا الصِّرَاطَ الْمُسْتَقِيمَ ٥ صِرَاطَ الَّذِينَ أَنْعَمْتَ
عَلَيْهِمْ ٦ غَيْرِ الْمَغْضُوبِ عَلَيْهِمْ وَلَا الضَّالِّينَ ٧ آمِينَ ٨

5. The Imam will then recite the *Takbeer* aloud and the *Muqtadis* follow softly for the second time. The Duroode *Ibrahim* should now be read as follows:

اللَّهُمَّ صَلِّ عَلَى مُحَمَّدٍ وَعَلَى آلِ مُحَمَّدٍ كَمَا صَلَّيْتَ عَلَى
إِبْرَاهِيمَ وَعَلَى آلِ إِبْرَاهِيمَ إِنَّكَ حَمِيدٌ مَجِيدٌ ١
اللَّهُمَّ بَارِكْ عَلَى مُحَمَّدٍ وَعَلَى آلِ مُحَمَّدٍ كَمَا بَارَكْتَ عَلَى
إِبْرَاهِيمَ وَعَلَى آلِ إِبْرَاهِيمَ إِنَّكَ حَمِيدٌ مَجِيدٌ ٢

O Allah! shower Your mercy upon Muhammad ﷺ and the followers of Muhammad ﷺ, as You showered Your mercy upon Ibrahim عليه السلام and the followers of Ibrahim عليه السلام Behold, You are Praiseworthy, Glorious.

O Allah! Shower Your blessings upon Muhammad ﷺ and the followers of Muhammad ﷺ, as You showered Your blessings upon Ibrahim عليه السلام and the followers of Ibrahim عليه السلام Behold, You are Praiseworthy, Glorious.

6. Thereafter, the *Takbeer* should be said for the third time and the following *Dua* be recited for an adult male or female:

اَللّٰهُمَّ اغْفِرْ لِحَيِّنَا وَمَيِّتِنَا ۚ وَشَاهِدِنَا وَغَائِبِنَا ۚ وَصَغِيْرِنَا
وَكَبِيْرِنَا ۚ وَذَكَرِنَا وَاُنْثَانَا ۚ اَللّٰهُمَّ مَنْ اَحْيَيْتَهُ مِنَّا فَاحْيِهِ
عَلَى الْاِسْلَامِ ۚ وَمَنْ تَوَفَّيْتَهُ مِنَّا فَتَوَفَّهُ عَلَى الْاِيْمَانِ ط

O Allah! Forgive those of us that are alive and those of us that are dead; those of us that are present and those of us who are absent; those of us who are young and those of us who are adults; our males and our females. O Allah! Whomsoever You keep alive, let him live as a follower of Islam and whomsoever You cause to die, let him die a Believer.

For a child who has not reached the age of puberty the following *Dua* should be recited after the third *takbeer*:

a. *Dua* for boy:

اَللّٰهُمَّ اجْعَلْهُ لَنَا فَرْطًا وَّاجْعَلْهُ لَنَا اَجْرًا وَّذُخْرًا
وَّاجْعَلْهُ لَنَا شَا فِعَاوْمُشَفِّعًا ط

b. *Dua* for girl:

اَللّٰهُمَّ اجْعَلْهَا لَنَا فَرْطًا وَّاجْعَلْهَا لَنَا اَجْرًا وَّذُخْرًا
وَّاجْعَلْهَا لَنَا شَا فِعَةً وَّمُشَفِّعَةً ط

O Allah! Make him/her (this child) a source for our salvation and make him/her a source of reward and treasure for us and make him/her an intercessor for us and one whose intercession is accepted.

اللَّهُمَّ إِنْ كَانَ مُحْسِنًا فَزِدْ فِي إِحْسَانِهِ
وَإِنْ كَانَ مُسِيئًا فَتَجَا وَزَعَنْ سَيِّئَاتِهِ ۝ اللَّهُمَّ

O Allah! If he was righteous, increase his reward and if he was a sinner then pardon his mistakes and deprive us not of his reward and try us not after him.

اللَّهُمَّ اغْفِرْ لَهُ وَارْحَمْهُ وَارْفَعْ دَرَجَتَهُ

O Allah! Forgive him and have mercy upon him and raise his rank.

اللَّهُمَّ اغْفِرْ لَهُ وَارْحَمْهُ وَعَافِهِ وَاعْفُ عَنْهُ وَآكْرِمْ نَزْلَهُ
وَوَسِّعْ مُدْخَلَهُ وَاغْسِلْهُ بِالْمَاءِ وَالثَّلْجِ وَالْبَرَدِ وَنَقِّهِ
مِنَ الْخَطَايَا كَمَا يُنْقَى الثَّوْبُ الْأَبْيَضُ مِنَ الدَّنَسِ
وَابْدِلْهُ دَارًا خَيْرًا مِّنْ دَارِهِ وَأَهْلًا خَيْرًا مِّنْ أَهْلِهِ
وَزَوْجًا خَيْرًا مِّنْ زَوْجِهِ وَأَدْخِلْهُ الْجَنَّةَ وَقِهِ
فِتْنَةَ الْقَبْرِ وَعَذَابَ النَّارِ ط

O Allah! Forgive him. Have mercy upon him. Give him peace and absolve him. Receive him honourable and make his grave spacious. Wash him with water, snow and hail. Cleanse him from faults as You cleanse a white garment from impurity. Requite him with an abode better than his abode, with a household better than his household. Admit him to Jannah and protect him from the torment of the grave and punishment of the Fire.

اللَّهُمَّ اغْفِرْ لَهُ وَارْحَمْهُ إِنَّكَ أَنْتَ الْغَفُورُ الرَّحِيمُ

O Allah! Forgive him, and have mercy upon him. Surely You alone are the Forgiver, the Merciful.

اللَّهُمَّ آعِذْهُ مِنَ عَذَابِ الْقَبْرِ

O Allah! Protect him from the punishment of the grave.

If someone is unable to recite the above duas, he/she may simply recite:

- **For an adult male:** *Allahum-maghfir lahu War hamhu* اللَّهُمَّ اغْفِرْ لَهُ
وَازْحَمَّهُ
- **For an adult female:** *Allahum-maghfir laha War hamhaa* اللَّهُمَّ اغْفِرْ لَهَا
وَازْحَمِّهَا
- **For a male child:** *Alluhum-maj-al hu lana farataa* اللَّهُمَّ اجْعَلْهُ لَنَا
فَرَطًا
- **For a female child:** *Allahum-maj-al haa lana farataa* اللَّهُمَّ اجْعَلْهَا لَنَا
فَرَطًا

7. The *Imam* should say the fourth *Takbeer* and thereafter recite the *Salaam* aloud twice while turning his face first towards the right shoulder and then once again while turning his face towards the left. The *Muqtadis* (the followers / worshipers in the congregation) should follow by saying the *Takbeer* and *Salaam* softly.

Late Comers to the Funeral Prayer

When a late comer fears that if he engages himself in *Wudu* (ablution), he will miss the *Funeral Prayers*, then only, it is permissible for him to make *Tayammum* (dry ablution) and join the *Jama'at* (congregation). **This rule applies to the Funeral Prayers only.** Whosoever arrives for the *Funeral Prayers* after the *Imam* has recited one or more *Takbeeraat*, one should wait and join the *Imam* when he says the next *Takbeer*. After the *Salaam* he should complete the missed *Takbeeraat* by merely saying *Allahu Akbar* once for every *Takbeer* missed before his/her *Salam*. No *Dua* (supplication) should be read. If the *Imam* has completed the fourth *Takbeer* then too, the late comer should join and complete all the missed *Takbeeraat*.

Once the funeral salah is complete, the funeral salah cannot be repeated or offered again for any reason whatsoever.

Important

- It is only permissible for *Mahram* to see face of a female deceased. The following relatives are *Mahrams*: wife, mother, father, brother, sister, son, daughter, aunt, uncle, grand-parents (paternal and maternal) and grandchildren.
- It is permissible to recite the Holy Quran after the *Ghusl* has been performed in the presence of the body of the deceased.

The Islamic Method of Burial

Funeral should be arranged without delay. The Prophet Muhammad ﷺ has said: **"If a person passes away, hasten him to his grave and do not keep him away."** The Funeral prayer should be arranged quickly, and the deceased should be buried in the nearest graveyard (cemetery). To transport the body over long distances is undesirable. It is also *makrooh* (disliked) to delay the Funeral prayer and wait for late comers to increase the *Jama'at* (congregation).

It is recommended for male relatives and the Muslim community to attend the burial service. It is not advisable for Women to follow the funeral and to visit the graveyard.

After the Funeral Prayer is performed the burial should take place as soon as possible. The deceased should be carried and placed at the *Qiblah* side of the grave. The head should be on the right side of the grave if one faces the *Qiblah*.

It is *MUSTAHAB* (recommended) for those present to recite this *Dua* while the body is being lowered:

بِسْمِ اللَّهِ وَبِاللَّهِ وَعَلَىٰ مِلَّةِ رَسُولِ اللَّهِ
صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ ٥

*In the name of Allah and on the creed (of Islam), and on the religion and faith of
Rasulullah ﷺ*

Before lowering the body into the grave, it is *sunnah* to turn it onto its right side to face the *Qiblah* and ensure the strips of cloth tied at the head side, chest and leg side are untied.

How the Grave should be filled and shaped

It is recommended (*mustahab*) to begin closing the recess or trench from the leg side for males and from the head side for females. All the remaining little openings should be closed with mud or grass. The use of any fabric or blankets is unnecessary and wasteful. All those present should participate to fill the grave with at least three handfuls of soil.

When throwing the first handful of soil in the grave, recite:

مِنْهَا خَلَقْنَاكُمْ

From the earth did We create you.

During the second handful:

وَفِيهَا نُعِيدُكُمْ

and into it shall We return you.

and at the time of the third handful:

وَمِنْهَا نُخْرِجُكُمْ تَارَةً أُخْرَى

and from it shall We bring you out once again.

- All types of cemetery monuments, tombstones, inscriptions of the Holy Quran and enclosures on or around the grave are NOT recommended. Structures on the grave have been emphatically denounced by the Prophet ﷺ.
- It is *Mustahab* (recommended) to sprinkle water on the grave from the head to the leg side thrice after burial.
- To recite the Holy Quran and make *Dua* for the deceased at his grave side after the grave is filled and shaped, is also *Mustahab* (recommended).
- It has been related by *Hazrat Uthmaan* (رضي الله عنه) that after the Prophet ﷺ buried the dead, he paused and said, “*Beseech forgiveness from Allah for your brother and make Dua for his steadfastness because he is going to be questioned now by the MUNKAR and NAKEER (angels).*”

After the burial the first *Ruku* of *Suratul Baqarah* should be read towards the head side of the grave.

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ ١

الْم ٢ ذَلِكِ الْكِتَابِ لَارِيبَ ٣ فِيهِ ٤ هُدًى لِّلْمُتَّقِينَ ٥ الَّذِينَ

يُؤْمِنُونَ بِالْغَيْبِ وَيُقِيمُونَ الصَّلَاةَ وَمِمَّا رَزَقْنَاهُمْ يُنْفِقُونَ ٦

وَالَّذِينَ يُؤْمِنُونَ بِمَا أُنزِلَ إِلَيْكَ وَمَا أُنزِلَ مِنْ قَبْلِكَ ٧

وَبِالْآخِرَةِ هُمْ يُوقِنُونَ ٨ أُولَئِكَ عَلَى هُدًى مِنْ رَبِّهِمْ ٩

وَأُولَئِكَ هُمُ الْمُفْلِحُونَ ١٠

and the last *Ruku* of *Suratul Baqarah* should be read towards foot side of the grave:

أَمِنَ الرَّسُولُ بِمَا أُنزِلَ إِلَيْهِ مِنْ رَبِّهِ وَالْمُؤْمِنُونَ ۗ كُلٌّ آمِنٌ
بِاللَّهِ وَمَلَائِكَتِهِ وَكُتُبِهِ وَرُسُلِهِ ۗ لَا نُفَرِّقُ بَيْنَ أَحَدٍ مِّنْ
رُّسُلِهِ ۗ وَقَالُوا سَمِعْنَا وَأَطَعْنَا ۗ غُفْرًا نَّكَ رَبَّنَا
وَإِلَيْكَ الْمَصِيرُ ﴿٢٨٥﴾ لَا يُكَلِّفُ اللَّهُ نَفْسًا إِلَّا وُسْعَهَا ۗ لَهَا
مَا كَسَبَتْ وَعَلَيْهَا مَا اكْتَسَبَتْ ۗ رَبَّنَا لَا تُؤَاخِذْنَا إِن
نَّسِينَا أَوْ أَخْطَأْنَا ۗ رَبَّنَا وَلَا تَحْمِلْ عَلَيْنَا إصْرًا كَمَا
حَمَلْتَهُ عَلَى الَّذِينَ مِنْ قَبْلِنَا ۗ رَبَّنَا وَلَا تُحَمِّلْنَا مَا لَا
طَاقَةَ لَنَا بِهِ ۗ وَاعْفُ عَنَّا ۗ وَاعْفِرْ لَنَا ۗ وَارْحَمْنَا ۗ
أَنْتَ مَوْلَانَا فَانصُرْنَا عَلَى الْقَوْمِ الْكَافِرِينَ ﴿٢٨٦﴾

Some other Dua's may also be recited.

Consoling the Deceased Family

It is from the teachings of *Rasulullah* ﷺ that one should console and comfort a person who is in distress. *Rasulullah* ﷺ has said: **"He who consoles the one in distress shall be rewarded as much as the bereaved."**

One should take notes of these few points:

- One should be most humble.
- Express his grief.
- Speak less about worldly affairs.
- Should not joke or laugh.
- Mention the good acts and deeds of the deceased and abstain from the ill ones. *Rasulullah* ﷺ has said, **"Mention the GOOD actions of your deceased and abstain from the OFFENSIVE ones."**

The time for consoling extends for **three** days after the death. It is disliked to console after this period except in cases where one is not present at the funeral or when the bereaved is absent. Consoling family before the burial is permissible.

Visiting the Graveyard

Rasulullah ﷺ has mentioned, "**Visit the graves, for surely visiting the graves lessens worldly love and reminds you of the hereafter.**" The graveyard could be visited on any day. Friday is preferred for this visit and if possible, it should be a weekly visit. It has been related in a *Hadith* that, "**Whoever will visit his parents grave every Friday will be granted forgiveness and he will be recorded as an obedient child of the parents.**"

What to read when entering the Graveyard

Rasulullah ﷺ has taught the *Sahabah رضى الله عنهم* these words as salutation to the people of the graves and pray for their forgiveness:

السَّلَامُ عَلَيْكُمْ أَهْلَ الدِّيَارِ مِنَ الْمُؤْمِنِينَ وَالْمُسْلِمِينَ وَإِنَّا
إِنْ شَاءَ اللَّهُ بِكُمْ لَاحِقُونَ ط نَسْأَلُ اللَّهَ لَنَا وَلَكُمْ الْعَافِيَةَ ط

Peace be upon you, O you of the believers and Muslims dwelling in these abodes. And truly, if Allah wills, we shall meet you all. We ask Allah for the safety for us and for you all.

What to recite when in the Graveyard

There are many supplications that may be read at the grave site, the best being the recital of the Holy Quraan. Recite from the Quraan as much as possible. Make Dua for the *Maghfirah* (forgiveness) of the deceased. As learnt from the *Ahadith*, following are the few ways of prayers for the deceased:

Recite *Surah Al-Ikhlās* 11 times.

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ ط
قُلْ هُوَ اللَّهُ أَحَدٌ ١ اللَّهُ الصَّمَدُ ٢ لَمْ يَلِدْ ٣
وَلَمْ يُولَدْ ٤ وَلَمْ يَكُنْ لَهُ كُفُوًا أَحَدٌ ٥

It is related in a *Hadith* that whoever visits the graveyard and recites *Surah Al-Ikhlās* 11 times and then prayed for the dead, will be rewarded as many folds as the number of dead in the graveyard.

It has been reported in a *Hadith* that whoever visits the graveyard and recite the following Surahs, and then prays for the dead, the people of the grave will also ask Allah for such a person's forgiveness on the day of judgment.

SURAH AL-FAATIHAH سُورَةُ الْفَاتِحَةِ:

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ ط
الْحَمْدُ لِلَّهِ رَبِّ الْعَالَمِينَ ١ الرَّحْمَنِ الرَّحِيمِ ٢
مَلِكِ يَوْمِ الدِّينِ ٣ إِيَّاكَ نَعْبُدُ وَإِيَّاكَ نَسْتَعِينُ ٤
إِهْدِنَا الصِّرَاطَ الْمُسْتَقِيمَ ٥ صِرَاطَ الَّذِينَ أَنْعَمْتَ
عَلَيْهِمْ ٦ غَيْرِ الْمَغْضُوبِ عَلَيْهِمْ وَلَا الضَّالِّينَ ٧ آمِينَ ٨

SURAH AL-IKHLAAS سُورَةُ الْإِخْلَاصِ:

بِسْمِ اللَّهِ الرَّحْمَنِ الرَّحِيمِ ط
قُلْ هُوَ اللَّهُ أَحَدٌ ١ اللَّهُ الصَّمَدُ ٢ لَمْ يَلِدْ ٣
وَلَمْ يُولَدْ ٤ وَلَمْ يَكُنْ لَهُ كُفُوًا أَحَدٌ ٥

SURAH TAKAATHUR سُورَةُ التَّكَاثُرِ:

بِسْمِ اللّٰهِ الرَّحْمٰنِ الرَّحِیْمِ ط
أَهْلَكُمُ التَّكَاثُرُ ۝ حَتَّىٰ زُرْتُمُ الْمَقَابِرَ ۝ كَلَّا سَوْفَ تَعْلَمُونَ ۝
ثُمَّ كَلَّا سَوْفَ تَعْلَمُونَ ۝ كَلَّا لَوْ تَعْلَمُونَ عِلْمَ الْيَقِينِ ۝
لَتَرَوُنَّ الْجَحِيمَ ۝ ثُمَّ لَتَرَوْهَا عَيْنَ الْيَقِينِ ۝
ثُمَّ لَتَسْأَلُنَّ يَوْمَئِذٍ عَنِ النَّعِيمِ ۝

Recite Surah Yaseen. In a *Hadith* it is reported that if a person recites *Surah Yaseen* in the graveyard, the punishment of the dead will be eased, and the reciter will be rewarded as many folds as number of the dead in the graveyard. In this manner the companions of the Prophet صَلَّى اللهُ عَلَيْهِ وَآلِهِ وَسَلَّمَ visited the graveyard. The words in the *Hadith* indicate only salutations and *duas* for the dead and remembering death. All other ways such as placing wreaths, flowers, paying homage etc. are incorrect according to the Islamic teaching. One should thus, abstain from acting wrongly.

Period of *Iddah* ِعِدَّةٌ (waiting period for a widow)

- The period of WAITING for the wife after death of her HUSBAND is called *IDDAH*. This period is FOUR months and TEN days.
- During this period the deceased's wife should remain in the dwelling that they occupied at the time of the death of her husband. She is permitted to leave the house only for necessity.
- The widow that is expecting a child at the time of the death of her husband, her *Iddah* will be until the birth of that child. The four month and ten days should NOT be considered in this case.
- If a woman is NOT at home at the time of her husband's death, she should return as soon as possible and pass the period of *Iddah* at home. The days of *Iddah* will be calculated from the time of her husband's death.
- A woman in *Iddah* should abstain from using fancy clothing, make-up or jewelry.

A Few Noteworthy Regulations

- The trustee of the deceased should pay all the DEBTS as soon as possible. Actions to send reward to the deceased should be conducted by feeding pious, by giving *Sadaqah*, asking forgiveness etc. NO SPECIFIC dates or days such as the third, seventh, eleventh or fortieth are mentioned in the *Shari'ah* for such devotions. When giving charity on behalf of the deceased, it is desirable to make intention for the fulfillment of missed Prayers of the deceased.
- The *Shariah* has NOT specified any type or color of clothing that should be worn by those that are bereaved.
- A deceased is one who was born ALIVE and then passed away. He/she must be named. Complete funeral procedure such as bathing (*Ghusl*), shrouding (*kafn*), prayers and proper burial must be performed.
- A STILL BORN (birth without any sign of life) child may be named, given bath (*Ghusl*), wrapped in a piece of cloth (No proper shrouding is required) and then buried.
- There are no funeral prayers for still born babies. If the limbs are not formed, no name will be given and there will be no bathing (*Ghusl*). The malformed child should just be wrapped in a piece of cloth and buried.
- If any one of the parents of a dead child is Muslim, then the child will be regarded as a Muslim and complete funeral procedure should be performed for that child.
- Funeral procedure including prayers should be performed for a person, who has committed suicide.

Transportation of Deceased Body to a Foreign Country

The Prophet Muhammad ﷺ has said: ***"If a person passes away, hasten him to his grave and do not keep him away."***

To transport the body to foreign countries is disliked and involves lengthy procedures and embalming. Embalming entails many irritations and discomforts to both, the deceased and the loved ones. Please see details below:

The Embalming Process

Embalming, in most modern cultures, is the art and science of temporarily preserving human remains to forestall decomposition and to make them suitable for display at a funeral. The three goals of embalming are thus sanitization, presentation and preservation (or restoration) of a dead body to achieve this effect, the body will go through the following:

- Rigor mortis (stiffness) is relieved by massage. (Rarely but sometimes, tendons or muscles are cut for a more natural pose if limbs are distorted by disease, e.g., arthritis.)
- Massage cream is used on the face and hands to keep the skin soft and pliable.
- Facial features are set by putting cotton in the nose, eye caps below the eyelids, and a mouth-former in the mouth (with cotton or gauze in the throat to absorb purging fluids). The mouth is then tied shut with wire or sutures. (Glue may be used on the

- eyelids or lips to keep them closed in an appropriate pose.) Facial hair is shaved if necessary.
- Arterial embalming is begun by injecting “embalming fluid” into an artery while blood is drained from a nearby vein or from the heart. The two gallons or so needed is usually a mixture of formaldehyde or other chemical and water. In the case of certain cancers, some diabetic conditions, or because of the drugs used prior to death (where body deterioration has already begun), a stronger or “waterless” solution is likely to be used for better body preservation. Chemicals are also injected by syringe and injections into other areas of the body.
 - The second part of the embalming process is called cavity embalming. “Trocar”, a long pointed metal tube attached to a suction hose is inserted close to the navel. The embalmer uses it to puncture the stomach, bladder, large intestines, and lungs. Gas and body fluids are withdrawn before “cavity fluid” (a stronger mix) is injected into the torso.
 - The anus and vagina may be packed with cotton or gauze to prevent seepage if necessary (A close-fitting plastic garment may also be used.) Incisions and holes made in the body are sewn closed or filled with trocar “buttons.” The body is washed again and dried.
 - Nails are manicured, any missing facial features are molded from wax, makeup is used on the face and hands, and head hair is styled. The body is dressed and placed in the casket (fingers are glued together if necessary).

Post Burial:

Section 1:

Gathering Necessary Information

Initial Preparations

- ❑ If the executor is not an immediate family member, he or she should be notified immediately, to begin settling the estate.
- ❑ Notify family, friends, heirs and the employer about the death.

Gather the Following Documentation

- ❑ Wills
- ❑ Insurance policies
- ❑ Legal proof of age or Birth Certificate
- ❑ Income Tax Returns
- ❑ Marriage License or Contract
- ❑ Any legal contracts.
- ❑ Social Insurance Number
- ❑ Health card
- ❑ Driver's License
- ❑ Credit Cards and/or Credit Lines
- ❑ Passports and/or Citizenship cards
- ❑ Bank Account Documents
- ❑ Deeds to Property

Section 2:

Dealing with Immediate Needs

Arranging for Living and Other Immediate Expenses

- Contact the deceased's bank or credit union to provide money for the family's immediate living expenses.
- Determine whether immediate family members have any urgent financial needs. If so, and if those persons can not wait for the estate to distribute assets, look for the following sources of funds...
 - Insurance policies
 - Please deal appropriately with any insurance policies of the deceased. It would be advisable to consult experts.
 - Company benefits
 - Contact the employer to have any unpaid salary, pension, group insurance or union benefits.
 - Canada pension or Survivor Benefits
 - Contact the nearest Canada Pension Plan Office to determine if any pension or survivor benefits are payable.
 - Employment Insurance
 - If the deceased was receiving employment insurance benefits at the time of death, the estate is eligible to receive benefits for the two weeks following their death.
 - Unions or Business Associations
 - If the deceased was part of any union, club, business, or fraternal association, check to find out if he or she had any group life insurance or other benefits.

Section 3:

Assets and Liabilities

Prepare an Inventory of all Assets and Liabilities

- ❑ Review the deceased personal papers for all assets and debts.
- ❑ Locate the safety deposit box, obtain keys and make a list of all contents.
- ❑ Take an inventory of, and if necessary, have assets and debts valued.
- ❑ Identify any debts to family members and locate evidence regarding loan balances.
- ❑ Consider any claim or potential claim against estate and obtain legal advice.
- ❑ Assess the rights of the surviving spouse under provincial family law. Depending on the province, the executor may be required to advise the surviving spouse that he or she might have a claim and should seek independent legal advice.
- ❑ Assess the rights of any dependents who were financial dependent on the deceased.
- ❑ Collect income generated by the estate assets or payable to the deceased. Arrange to have any un-cashed cheques made payable to the estate.
- ❑ Search titles of any residential property, rental housing, cottage, agriculture or commercial lands owned by the deceased to determine the details of the ownership and obtain legal descriptions.
- ❑ Check for outstanding taxes.
- ❑ Check on property insurance and arrange for transfer, if necessary. Ensure premium payments continue until property is sold or transferred to heirs.
- ❑ Check leases and tenancy agreements - arrange for payment or collection of rent, and give notice, if appropriate.
- ❑ Cancel charge accounts and destroy credit cards.
- ❑ Organize interim management of the deceased business where applicable. If you as the executor decide to run the business, you must consider matters of personal liability.
- ❑ For motor vehicles, check the insurance policy for adequate coverage and permitted uses. If someone is using the vehicle and there is inadequate coverage, the estate may be liable, or as the executor, you may be personally liable.
- ❑ Consult an accountant to help you file the appropriate returns and pay any taxes due. An accountant can also determine if previous years' returns need to be filed or re-filed.
- ❑ File final income tax return.

Section 4:

Assets, Liabilities and Benefits: A Closer Look...

Banks, Credit Unions and Trust Companies

- ❑ Contact each institution the deceased held an account with to confirm the amount on deposit.
- ❑ Check for any creditor life insurance that automatically pays an outstanding mortgage, personal loan or car loan at death. Do not pay off any debts until you know if creditor insurance was in place to cover the debt.
- ❑ You shouldn't automatically pay off any long-standing debts such as a mortgage, which carry an interest rate lower than current interest rates. It may be to your advantage to continue making the mortgage payments and invest other monies in higher returning investments.
- ❑ Any benefits you receive from your spouse's RRSP, pension plans, or deferred profit-sharing plans are considered taxable income. You can keep this money tax deferred by transferring it directly into your own Registered Plan.

Canada Pension Plan

- ❑ Beneficiaries may be entitled to a lump sum death benefit, a survivor's pension or children's benefit.
- ❑ A disability benefit may also be payable if the deceased was disabled for four months before death.
- ❑ If the deceased was receiving CPP (Canada Pension Plan) payments, the cheques may be cashed up to and including the month of death. Any cheques received after that must be returned.
- ❑ Inquire about any potential eligibility for the Guaranteed Income Supplement.
- ❑ Contact the nearest Canada Pension Plan Office and ask for the appropriate claim's forms. You will need to provide the deceased birth certificate, death certificate, and social insurance number. To claim a spouse's survivor pension, you will need the birth and marriage certificates of the spouse.
- ❑ To claim children's benefits, you will need the children's birth certificates.

Section 5:

Settling the Estate

- ❑ Supply the lawyer with a detailed statement of assets and liabilities. Have the lawyer apply to the court for Letters of Probate.
- ❑ Identify trust agreements or outside estate interests to determine if there are any assets held in trust separately from the estate.
- ❑ Depending on the circumstances, you may have to convert investments and other assets to cash and deposit funds to the estate account or invest the estate balance in a form of investment, pending final distribution to beneficiaries.
- ❑ Ensure all legitimate claims against the estate are settled and paid.
- ❑ Prepare transfer of deed for conveyance of real property, if required by the will. Real estate transactions can be quite complex – your lawyer will most likely prepare the documents.
- ❑ Arrange for the tax-free rollover of RRSP or RRIF to spouse or dependent child, if applicable.
- ❑ Apply for any benefits payable on death including, CPP death benefit, life insurance proceeds, death benefits from pension plans or annuities. Deposit benefits received to estate account.
- ❑ Prepare and maintain estate accounts for approval by beneficiaries or examination by the court, where appropriate.
- ❑ Obtain a Clearance Certificate from Revenue Canada to ensure all outstanding taxes have been paid before you distribute the assets to the heirs.
- ❑ Have your lawyer prepare and send the final releases.
- ❑ If there is no will, distribute assets according to rules for intestate succession.
- ❑ Dispose of or distribute personal property according to instructions in the will.
- ❑ Prepare cheques, pay legacies and transfer bequests as provided in the will.
- ❑ Invest assets for establishments of trusts, if the will so directs.
- ❑ Prepare cheques and pay balances to residuary beneficiaries.
- ❑ Advise beneficiaries regarding inclusion of income from the estate in their income tax, if appropriate.
- ❑ Pay burial expenses.
- ❑ Close estate account.

Section 6:

Important Phone Numbers

Federal Government Related

- Canada Pension Plan, Old Age Security, GIS 1 800 277 9914
- Social Insurance Number 1 800 206 7218
- Canada Savings Bonds 1 800 575 5151
- Employment Insurance (open files) 1 800 206 7218
- Passport Office 1 800 567 6868
- Government Pension (civil servants only) 1 800 561 7930
- Death Certificates 1 800 461 2156
- Boat Registration 1 877 242 8770
- Fire Arms Registration 1 800 731 4000

Provincial Government Related

- Driver's License 416 235 2999
- Health Card 416 314 7444
- Property Ownership 416 314 4430
- Drug Benefit Card 416 327 8109
- Ontario Disability Support Program 416 325 5666
- Gains (provincial income supplement to GIS) 1 800 263 7965
- Child Care Supplement 1 800 263 7965
- Outdoors' Card 1 800 387 7011

**For any information or updates on the above phone numbers, please
contact 1 – 800 - 6Canada**