

**GUIDE  
TO MUSLIM FUNERALS  
IN  
GREATER WESTERN NEW YORK**

***“Al-Janazah”***

**Compiled by**

**Saleh A. Fetouh, MD, FACR  
And  
Tarek D. Bahgat, LUTC, RFC**

**In dedication to  
the memory of our parents**

*In the Name of Allah*  
*The Magnificent, The Merciful*

**Introduction**

Adjusting to the death of a loved one can be a very difficult process. For over six months, we worked to understand the many issues surrounding and confronting our community when a loved one is laid to rest. These issues can range from emotional, to financial, to a lack of understanding and to even a feeling of total helplessness.

We started out by visiting a number of local cemeteries and funeral homes. We had numerous meetings with their respective executives, which proved to be mutually beneficial to the extent that they learned more about the Muslim culture, rituals, traditions, and needs and we learned the best practices necessary for our community needs to implement so that we can reduce greatly the difficulty that so many of us have experienced.

The purpose of this guide is to share with you the results of our research and efforts; first, by outlining the choices available and second, by providing some guidance regarding the many issues related to the loss of a loved one. This booklet is not intended to be a substitute for advice of a legal counsel, an accountant or other consultants, which should be sought on specific matters.

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## SECTION ONE

### MUSLIM CEMETERIES

#### 1. MECCA CEMETERY

Location: **LAKESIDE CEMETERY**  
Address: 4973 Rogers Road  
Hamburg, NY 14075  
Telephone: (716) 649-5507  
Fax: (716) 649-9495  
E-mail: [lakeside@forest-lawn.com](mailto:lakeside@forest-lawn.com)  
Entrance: 4810 Camp Road (Rte.75)

Managed By: THE FOREST LAWN GROUP OF CEMETERIES  
Address: 1411 Delaware Avenue  
Buffalo, NY 14209  
Telephone: (716) 885-1600  
Fax: (716) 881-6482  
E-mail: [flc@forest-lawn.com](mailto:flc@forest-lawn.com)  
Website: [www.forest-lawn.com](http://www.forest-lawn.com)

The Forest Lawn Group of Cemeteries was established in 1849. They currently own and operate four cemeteries:

1. Forest Lawn Cemetery, Buffalo
2. Lakeside Cemetery, Hamburg
3. Williamsville Cemetery, Amherst
4. St. Matthew's Cemetery, West Seneca/Cheektowaga

*The Mecca Section* within Lakeside Cemetery was established in the early 1980's and is the original Western New York regulated cemetery designated for Muslim burials. Since its inception, there have been approximately 250 burials. The cemetery is regulated by New York State Division of Cemeteries. Burial services are conducted 7 days a week, 365 days a year, at any time the family wishes, including day of death.

The cost per grave has been held the same for over 10 years. For a grave with a flat marker, it is \$600, and for a grave with an upright memorial, it is \$ 650. The cost for graveside service is \$ 1,264, which is subject to change with inflation. There are overtime charges for funerals arriving after 3:30 p.m. on weekdays, or for funerals arriving on weekends or holidays. A concrete or other permanent outer burial container is not required, but there is an additional charge for a burial without an outer burial container. Foundations for memorial markers must be constructed by the cemetery and conform to the cemetery's regulations. The cost for a 2X1 sq. ft. flat marker's foundation is \$ 250.

There is an additional cemetery fee for the “Right to Erect” an upright marker, in addition to the foundation fee, which is \$ 188.00. The cost of the marker itself is extra.

**Contact:**

Joseph P. Dispenza

President

Office: (716) 885-1600

Fax: (716) 881-6482

E-mail: [jdispenza@forest-lawn.com](mailto:jdispenza@forest-lawn.com)

## 2. GARDEN OF MEDINA CEMETERY

Location: RIDGE LAWN CEMETERY (SECTION G)  
Address: Harlem Road (Between Maryvale and Genesee Streets)  
Cheektowaga, NY 14225  
Telephone: (716) 892-6600  
Fax: (716) 892-0946  
E-mail: [info@mountcalvarycemetery.com](mailto:info@mountcalvarycemetery.com)

Managed by: MOUNT CALVARY CEMETERY GROUP  
Address: 800Pine Ridge Heritage Boulevard  
Cheektowaga, NY 14225  
Telephone: (716) 892-6600  
Fax: (716) 892-0946  
E-mail: [info@mountcalvarycemetery.com](mailto:info@mountcalvarycemetery.com)  
Website: [www.mountcalvarycemetery.com](http://www.mountcalvarycemetery.com)

Mount Calvary Cemetery Group, A Not-For-Profit Corporation, was founded in 1859. The Corporation is governed by the New York State Division of Cemeteries and must maintain a non-invasive trust fund for permanent care. The Corporation is also regulated by Section 1501 of the Not-For-Profit Corporation Law. They currently own and operate five cemeteries within 360 acres:

1. Mount Calvary Cemetery
2. United German & French Roman Catholic Cemetery
3. Buffalo Cemetery
4. Ridge Lawn Cemetery
5. Pine Lawn Cemetery

*The Garden of Medina Cemetery* was established in February 2009 and is designated for Muslim burials only. It is located within Section G of the Ridge Lawn Cemetery and is outlined by the limestone walls of Stonehenge. Since its inception, there have been 2 burials within the section. Although burial services are currently available six (6) days a week Monday thru Saturday, we successfully were able to work with Management to expand their services to accommodate our community. We are proud to report that they have worked hard to negotiate with their labor union in order to extend the services to include Sundays and holidays, thus they now are available seven (7) days a week.

The cost for a flat marker grave is \$ 850. The cost for grave side service and perpetual care is \$1,331, which is subject to change with inflation. Saturday burials are subject to a minimum overtime fee of \$ 235 (arrival prior to 1:00 pm).

Granite Flat Marker memorial can be purchased directly from the cemetery and the cost includes the required foundation and installation. The cost for a simple granite marker is \$ 750, which comes in four different colors.

**Contact:**

Jeffrey M. Reed

Vice President Sales

Office: (716) 892-6600

Fax: (716) 892-0946

Cell: (716) 310-7726

E-mail: [jreed@mountcalvarycemetery.com](mailto:jreed@mountcalvarycemetery.com)

E-mail: [jmreed5@aol.com](mailto:jmreed5@aol.com)

### **3. ISLAMIC CULTURAL CENTER OF NIAGARA FALLS GARDEN**

Location: NIAGARA FALLS MEMORIAL PARK CEMETERY (SECTION ZZ)  
Address: 5871 Military Road  
Lewiston, NY 14092  
Telephone: (716) 297-0811  
Fax: (716) 297-8318  
E-mail: [info@niagaramemorial.com](mailto:info@niagaramemorial.com)

Niagara Falls Memorial Park Cemetery was incorporated in 1928, and dedicated on May 31, 1929. Section ZZ of the cemetery has been recently designated for Muslim burial as of July 2009. The cost per grave is \$ 500. The cost for grave side service is \$750.

#### **General Regulations:**

- Funerals must be at the cemetery by 3:00 PM for the workmen to have sufficient time to properly close the grave and remove equipment before 4:00 PM.
- Memorials will be constructed of bronze only.
- All bronze memorials will be installed flush with the ground.
- Placing of glass blocks or vases as receptacles for flowers, either artificial or grown, on graves or plots, is prohibited.
- Concrete vaults or concrete grave liners will be required for interments in all graves.

#### **Hours of Operations:**

Niagara Memorial Park is open everyday throughout the year for visitation. The office staff is available from 8:30 am until 4:30 pm Monday thru Friday.

#### **Contact:**

Michael E. Ellman  
Vice President



## SECTION TWO

### FUNERAL HOMES

#### ***Introduction:***

No burial can take place, unless a death certificate is signed by a medical doctor and a burial permit is secured from the local registrar in the locale in which death occurs. By law, a doctor has up to 72 hours to sign the death certificate. In some cases, a medical examiner may be involved in determining the cause of death. This could involve an order for an autopsy, which obviously would delay the burial.

The cost of funeral arrangements varies, depending on the funeral home and type of service and merchandise you choose. Choose the Funeral Home with which you are comfortable. The Federal Trade Commission and the New York State Department of Health require funeral providers to make certain disclosures on their ***General Price List***. Funeral homes have itemized prices for the goods and services they provide. You may choose only the items you desire. However, any funeral arrangements you select will include a charge for their basic services and overhead expenses.

In this section, we present a summary of a selection of funeral homes which were identified as most suitable, either because of their prior services to the Muslim Community or because of their reputation and business stature. We held numerous meetings with their executives including touring their facilities. We were able, in our discussions, to delineate the basic service needed and negotiate a discount that will be applied to anyone in our community. Any additional services desired will incur additional cost based on itemized pricing from their General Price List.

#### ***The Basic Service:***

The basic service includes local transfer of the remains from the place of death to the Funeral Home and/or to the mosque, basic arrangements including securing all necessary authorizations, hearse transportation from the mosque to the cemetery and supervision by the funeral director and staff.

In addition to the cost of the basic service, there will be the cost of the casket and the outer burial container (vault). There are also other extra charges for third party such as:

- Cemetery charges.
- Newspaper fees for death notice.
- Death Certificates fees.
- Miscellaneous additions.

### ***Caskets:***

Also known as, “*coffins*”. They come in a wide variety of styles and colors. They are made of either wood or metal. Simple biodegradable wooden coffins are a popular choice today. They are available in a variety of sizes, mainly: adult, children, infant and oversized. Caskets can be buried directly in the ground, or placed in a burial vault. We were able to identify two main choices which are very basic, least expensive, and most suitable for Muslim burials:

1. WESLEY, MATTHEWS or KELLER cloth-covered casket: This is made of particleboard and has an outer cloth cover and usually comes with a white crepe internal lining. It is the least expensive and the cost ranges from \$ 600 to \$ 1,000.
2. ORTHODOX casket: This is manufactured of pine wood with no metal or plastic used and no internal lining. It is basically a wooden box and is the kind usually used by the Jewish faith. The cost is about \$ 800.

### ***Outer Burial Container (Vault):***

This is also called “Outer Interment Receptacle” or “Grave Liner”. This is basically a concrete grave box with a concrete lid for cover. A preferred variety is the ORTHODOX vault, which has either no floor or a floor that has holes in it that would allow the entry of soil and water. The cost usually ranges from \$ 600 to \$ 1,000.

The use of a vault is not mandatory, but is highly recommended in order to maintain the integrity of the cemetery. Without a vault, the grave will eventually collapse with time. It is required by most local cemeteries.

### ***Grave Markers:***

Also known as *headstone, gravestone or tombstone*, are memorial stones set at the head of a grave. They are available in a variety of styles and colors. They are made of granite, marble or bronze. Granite headstones are an age-old tradition featuring different designs and customized lettering. Bronze headstones feature an engraved bronze plaque mounted to a sturdy granite base. There are two main types of grave markers:

1. Flat Grave Markers: Also known as flush markers or grass markers. These are flat memorials which can be of any size. The most common size is 4” X 12” X 24”. Flat cemetery markers are easier to maintain than upright memorials and give the cemetery a park-like appearance.
2. Upright Grave Markers: Also known as headstone or tombstones. They are comprised of an upright engraved stone sitting on a matching base. They can be of any size and can get very pricy. They require more maintenance due to their upright exposure.

***Miscellaneous:***

Most funeral homes can provide the following services at no charge:

1. Assist families that are in need of financial assistance by helping to apply for Social Services.
2. Help families with Medicaid Applications that allow families to set aside funds in advance to pay for their funerals so that family members are not burdened with those expenses at the time of death.
3. Help families claim insurance death benefits by preparing claim forms and submitting them to designated insurance companies.

## 1. AMIGONE FUNERAL HOME, INC.

[www.amigone.com](http://www.amigone.com)

Family owned and operated since 1926. They provide services throughout Western New York at 14 locations and are always available.

For services at any location, contact the **Central Office at 716-836-6500**.

1. Central Office: Tonawanda Chapel (1967)

2600 Sheridan Drive

Tonawanda, NY

836-6500

2. Amherst Chapel (1974)

5200 Sheridan Drive

Amherst, NY

631-9000

3. Delaware Chapel (1995)

1132 Delaware Avenue

Buffalo, NY

883-9200

4. Cleveland-Hill Chapel (1960)

569 Cleveland Drive

Cheektowaga, NY

832-9200

5. Snyder Chapel (1985)

1933 Kensington Avenue

Cheektowaga, NY

833-1695

6. Cheektowaga Chapel (1995)

Urban-Amigone

3645 Genesee Street

Cheektowaga, NY

632-1558

7. West Seneca Chapel (1995)

Urban-Amigone

1024 French Road

Cheektowaga, NY

668-1696

8. Abbott Road Chapel (2006)  
Quinn-Amigone  
192 Abbott Road  
Buffalo, NY  
825-7050
9. Depew Chapel (1983)  
6050 Transit Road  
Depew, NY  
681-7040
10. Lancaster Chapel (1989)  
Zurbrick-Amigone  
5615 Broadway  
Lancaster, NY  
683-4499
11. Harris Hill Chapel (1969)  
8440 Main Street  
Clarence, NY  
634-9090
12. Orchard Park Chapel (2006)  
Quinn-Amigone  
6170 W. Quaker Street  
Orchard Park, NY  
662-7848
13. Elma Chapel (1995)  
Urban-Amigone  
7540 Clinton Street  
Elma, NY  
681-8844
14. Niagara Falls Chapel (1989)  
Spallino-Amigone  
1300 Pine Avenue  
Niagara Falls, NY  
282-3000

**Management:**

- Anthony P. Amigone, Chairman of the Board
- Vincent J. Amigone, Chief Executive Officer
- Anthony P. Amigone, Jr., President

**Contacts:**

- Anthony P. Amigone, Jr., President  
Office: (716) 836-6500  
Cell: (716) 570-3646  
E-mail: [aamigonejr@amigone.com](mailto:aamigonejr@amigone.com)
  
- William P. Pignatora (Billy), Funeral Director  
Office: (716) 836-6500  
E-mail: [wpignatora@amigonefuneralhome.com](mailto:wpignatora@amigonefuneralhome.com)
  
- Gerald E. Gentile (Gerry), Funeral Director  
Office: (716) 836-6500  
E-mail: [ggentile@amigonefuneralhome.com](mailto:ggentile@amigonefuneralhome.com)

**Funeral Services:**

A) Pricing:

- Basic Service:	\$ 2,260
- Casket: Unfinished and Unlined Pine Casket or Cloth Covered Casket, with handles	\$ 595
- Vault	\$ 1,050
<b>TOTAL</b>	<b>\$ 3,905</b>

B) Washing (Ghusl):

Washing facilities are available at all their locations, where it can be performed at no additional charge. They assure total privacy and respect during the washing ceremony. Four locations have been identified as most suitable because of their more adequate and geographic locations. These are: Amherst Chapel, Lancaster-Depew Chapel, South Buffalo Abbott Road Chapel and Niagara Falls Chapel.

C) Other Services:

1. Pre-arrangement Services:  
Non-paid information only arrangements are available. Whole-paid arrangements are also available for those selecting worry-free pre-funding.
  
2. National and International Services:  
Making service arrangements for someone who has died away, to be returned home or to anywhere in the United States or to a foreign country.
  
3. Memorial Video Service:  
Transfers your photos and synchronizes them to music.

**2. DIGNITY MEMORIAL**  
[www.dignitymemorial.com](http://www.dignitymemorial.com)  
[www.denglerandrobertsfuneral.com](http://www.denglerandrobertsfuneral.com)

Dignity Memorial is a network of over 1,600 funeral providers in the United States and Canada. Locally they have 7 funeral home locations:

1. Perna, Dengler, Roberts Funeral Home  
1671 Maple Road  
Williamsville, NY 14221  
(716) 632-8200
2. Perna, Dengler, Roberts Funeral Home  
1306 Hertel Avenue  
Buffalo, NY 14216  
(716) 874-1010
3. Dengler, Roberts, Perna Funeral Home  
8630 Transit Road  
East Amherst, NY 14051  
(716) 636-1111
4. Dengler, Roberts, Perna Funeral Home  
2070 Eggert Road  
Amherst, NY 14226  
(716) 837-2070
5. Dengler, Roberts, Perna Funeral Home  
3000 Delaware Avenue  
Kenmore, NY 14217  
(716) 832-2123
6. Danzer, Dengler & Roberts Funeral Home  
5363 Genesee Street  
Bowmansville, NY 14026  
(716) 683-3810
7. Kenneth Howe Funeral Home  
64 Maple Street  
East Aurora, NY 14052  
(716) 652-3880

**Contacts:**

1. John S. Dengler, Market Manager & Funeral Director  
Office: (716) 873-7825  
Cell: (716) 583-1813  
E-mail: [john.dengler@sci-us.com](mailto:john.dengler@sci-us.com)
  
2. Michael J. Pignatora, Sales Manager & Funeral Director  
Office: (716) 636-1111  
Cell) (716) 909-3630  
E-mail: [Michael.pignatora@sci-us.com](mailto:Michael.pignatora@sci-us.com)
  
3. Lynette B. Castiglia, Funeral Director  
Office: (716) 632-8200  
Cell: (716) 696-0891  
E-mail: [lynette.castiglia@sci-us.com](mailto:lynette.castiglia@sci-us.com)

**Funeral Services:**

A) Pricing:

The following *Offering Chart* details their fair and reasonable pricing for the Muslim Community:

Basic Service	\$ 2,585
Casket (Keller Casket)	\$ 595
Outer Burial Container (Concrete Grave Liner)	\$ 995
Subtotal	\$ 4,175
Less Courtesy Allowance	-\$ 180
<b>TOTAL</b>	<b>\$ 3,995</b>

Additional services are available and their pricing will be itemized directly from their General Price List.

B) National and International Transfers:

As part of the Dignity Memorial Network of Funeral Home Providers, they are in the unique position of being able to coordinate national and international transfers through their associate funeral homes.



C) Other Services:

- **PrePlanning**

Established in 1988, **PrePlan** is a funeral trust pre-funding program, backed by New York State Funeral Director's Association. It currently administers trust accounts for more than 550 funeral homes in New York State that offer its services. This trust fund program is professionally managed by knowledgeable staff, with the advice and counsel of some of the best investment advisors in the country. These funds are placed in FDIC-insured certificates of deposit (CDs) which provide for a maximum rate of interest.

PrePlan makes pre-paying your funeral and burial expenses easy. All you need to do is contact the funeral director and say you want to open a Revocable Trust Account using **PrePlan**.

- **Bereavement Travel Program**

This program offers significant savings on airline travel across the United States, and to and from international destinations, including Canada, for members of the immediate family of the deceased. These savings may be lower than the standard airline "bereavement" travel fares and have fewer restrictions.

- **MeM (Making *Everlasting* Memorials):**

[www.mem.com](http://www.mem.com)

Founded in 1995, this company allows one to create a memory collection of a loved one. This can include **biography** of your loved one's unique life story, **images** of selected photographs, documents, artwork, letters, awards or any other items, as well as **tributes** of messages, fond memories and meaningful stories from friends and family.

- **Compassion Helpline**

This is a service to help those in grief. It gives support, practical advice and comfort, especially if family or friends are unavailable. The service is staffed by licensed professionals specially trained in grief counseling. The service is available to the immediate family up to one year after the time of death.

- **Preparation Center**

Washing facilities are available and are best at the Transit Road location.

### 3. THE COLONIAL MEMORIAL CHAPELS, INC.

Address: 3003 South Park Avenue  
Lackawanna, NY 14218  
Phone: (716) 824-3007  
Fax: (716) 824-8662  
E-mail: [cmc3003@verizon.net](mailto:cmc3003@verizon.net)

#### Management:

1. Simon P. Pasnik, Funeral Director  
Home: (716) 649-8526  
Cell: (716) 998-3013
2. Matthew J. Pasnik, Funeral Director  
Home: (716) 992-4111
3. Teresa M. Pasnik-Urban  
Home: (716) 639-0128

#### Funeral Services:

##### A) Pricing:

- Basic service:	\$ 1,140
- Casket (Wesley):	\$ 720
- Vault:	\$ 825
- Use of facilities for Ghushl:	\$ 200
<b>TOTAL</b>	<b>\$ 2,885</b>

##### B) Other Services:

- **PrePlanning** and prepaying services are available.
- **Grave Markers:**

They have an arrangement to provide a uniform marker for Mecca Section at Lakeside Cemetery. This is called "**Bevel Top Hickey Marker**".

This is set above ground, with a 2 inches slant.

Manufacturer: Stone Art Memorial Company, Inc.  
Address: 914 Ridge Road  
Lackawanna, NY 14218  
Phone: (716) 824-9278

Fax: (716) 824-1561  
Sales Consultant: Cynthia A. Niziol

Cost:	Marker and Foundation	\$ 1,198
	Cemetery Fee	\$ 188
	Total	\$ 1,386

Design: Crescent and star  
Name in English  
Name in Arabic  
Dates

**4. BRIAN K. LEWIS FUNERAL HOMES**  
[www.brianklewisfuneralhome.com](http://www.brianklewisfuneralhome.com)

Three local facilities:

1. Location # 1: [Central Office]  
Address: 347 Peckham Street  
Buffalo, NY 14206  
Phone: (716) 845-5545  
Fax: (716) 845-5535  
Toll Free: (877) 885-7734  
E-mail: [brianklewisfuneralhome@yahoo.com](mailto:brianklewisfuneralhome@yahoo.com)
  
2. Location # 2: Providence Memorial Chapel, Inc.  
Address: 1275 Sycamore Street  
Buffalo, NY 14211  
Phone: (716) 892-1081  
Fax: (716) 892-0067
  
3. Location # 3:  
Address: 2528 Bailey Avenue  
Buffalo, NY 14215  
Phone: (716) 894-0325

Owner and CEO: Brian K. Lewis, Ph. D.

Phone: (716) 845-5545

**Funeral Services:**

A) Pricing:

- Basic service and cost of an Orthodox Casket	\$ 1,400
- Orthodox Vault, if desired	\$ 600

**TOTAL** **\$ 2,000**

B) National and International Transfers:

They have shipped all over the world on numerous occasions in the past, which is done out of New York City.

C) Preparation Center:

Washing facilities are available at the Sycamore Street location only, for no additional charge.

**5. UNITED MEMORIAL FUNERAL HOME**  
[www.unitedmemorialfh.com](http://www.unitedmemorialfh.com)

Address: 3272 Bailey Avenue (corner of Dartmouth)  
Buffalo, NY 14215  
Phone: (716) 862-9837  
Fax: (716) 862-9873

**Management:**

Family owned and operated since 1998. They own their own fleet of all white six limousines and two hearses.

Owner: Curtis Drake

Contact: Jibriil Rollin Ezell Carpenter, Manager and Funeral Director  
Phone (C): (716) 603-7588  
(W/C): (716) 390-9900

**Pricing:**

Basic Service:	\$ 850
Casket (Pine wood with handles)	\$ 375
Vault	\$ 705
<b>TOTAL</b>	<b>\$ 2,100</b>

## SECTION THREE

### PRE-ARRANGEMENT

Pre-arrangement of funeral services simply means that choices are made well in advance of need. Understanding the facts about funeral services is necessary in order to make practical and sensible pre-arrangement choices. Planning a funeral in advance of need is a thoughtful decision that spares families and friends the stress and hardship of having to make decisions at a time of great sadness and emotional distress.

Clearly, no one wants to think about his/her death. That is understandable. However, very often we prepare against unexpected life tragedies by purchasing accident insurance, fire insurance, health insurance or life insurance, thinking about the possible consequences if they do happen. One may not care about what happens after his death, but his family will *have* to. Why should you make their job much harder than it has to be? When a person dies without pre-arrangement, he leaves an enormous burden for his family. At the time of death, decisions tend to be colored by grief, not governed by reason.

#### **Why Pre-arrange? :**

1. There may be no one who is capable of making responsible decisions.
2. If you have definite wishes and preferences concerning the funeral service and you want your family to be informed about those decisions. This will assure that your wishes will be fulfilled and your loved ones will feel less burdened.
3. Guarantee that rational decisions can be made ahead of time without the usual urgencies when death takes place.
4. Peace of mind knowing there will be adequate funds to cover funeral expenses. This would also prevent emotional overspending by family members who can only guess what you might have wanted.

#### **Steps to be taken:**

1. Determine your preferred funeral home and contact them to schedule a meeting either at the funeral home or in the privacy of your own home.
2. In the meeting, they will explain your options and guide you in establishing your own plans. They will record all your wishes, collect certain vital information and gather documents for the required forms. Important obituary information may also be recorded.
3. You will select merchandise associated with the service such as casket, burial vault, etc.
4. A record of your selections will be kept in a secure file at the funeral home until needed.
5. Give copies to immediate family members and your attorney, and keep a copy in a handy place. Don't designate your preferences in your will, because a will often is not found or read until after the funeral. Avoid putting the only copy of your

- preferences in a safe deposit box. Your family may have to make arrangements on a weekend or holiday, before the box can be opened.
6. You may prepay your funeral or burial pre-arrangements ahead of time. There are generally three methods. You can purchase a life insurance policy whereby the policy proceeds will pay for your arrangements; you can deposit money in a bank passbook account for the benefit of the funeral home; or you can participate in a funding agreement with the funeral home. Pre-funding allows you to pay for the funeral services locking in current prices. As your plan funds grow over time, it offsets inflation and should be adequate for the future cost of the funeral which may not be needed for many years.

### **What is pre-paying or pre-financing? :**

Pre-financing is the act of setting aside funds in funeral trust accounts. For your security, all monies are placed in a special revocable funeral trust account, deposited in a federally insured bank. These funds will be available when they are needed and used just as you intended. The account remains yours, meaning that you can at anytime move it to another funeral home, or it can be cancelled upon written notification, and all monies with interest withdrawn without any penalty or processing fees.

Funeral homes may offer a “**guaranteed**” funeral or a “**non-guaranteed**” funeral in their pre-paid agreement.

### **What is a “guaranteed” funeral?**

With a *guaranteed* funeral, the funeral home guarantees to provide the services, merchandise and facilities you selected for the amount of money in your account. The guaranteed funeral is not affected by future price increases since the funeral home accepts the principal and interest as payment-in-full. Your estate will not have to pay anything extra for those items that are guaranteed. A guaranteed funeral will not include certain items, such as cemetery costs, death certificate fees, etc. However, the funeral home cannot charge more than its actual cost for these cash advance items.

### **What is a “non-guaranteed” funeral?**

With a *non-guaranteed* funeral, the funeral home provides the items and services you selected, at the rates being charged at the time of your funeral. The principal and interest of your account will be applied to the home’s total charges. If this amount does not cover the expenses, your estate will be charged the difference. If the amount in your pre-need account is greater than your funeral costs, the excess money will be refunded to your estate.



## SECTION FOUR

### ISLAMIC FUNERALS & PROCEDURES

#### Care for the Dying:

**When a Muslim is near death**, those around him or her are called upon to give comfort, and reminders of God's mercy and forgiveness. They may recite Surah **Yaseen** or other verses from the Qur'an, give physical comfort, and encourage the dying one to recite words of remembrance and prayer. It is recommended, if at all possible, for a Muslim's last words to be the declaration of faith: **La ilaha illa-Allah** [I bear witness that there is no god but Allah].

**When death occurs**, those with the deceased should first say: **Inna lillahi wa inna ilayhi raji'un** [Verily we belong to Allah, and truly to Him shall we return]. They are encouraged to remain calm, pray for the departed, and begin preparations for burial. The eyes of the deceased should be closed, the jaw should be tied to his head so that it does not sag, and the body temporarily covered with a clean plain white sheet. They should make Dua' (Supplicate) to Allah to forgive him. It is forbidden for those in mourning to excessively wail, scream, or thrash about. Grief is normal when one has lost a loved one, and it is natural and permitted to cry. One should strive to be patient, and remember that Allah is the One who gives life and takes it away, at a time appointed by Him. It is not for us to question His wisdom.

Muslims strive to bury the deceased as soon as possible after death, usually within 24 hours. Muslims are not to be embalmed. Cremation of the body is also prohibited. When a Muslim passes away, it is a collective obligation of that particular Muslim community to arrange and participate in the funeral services of the deceased.

Obtaining a death certificate and burial permit is extremely important. Without these two documents, it is illegal to move the body and/or bury it. **If death occurs in the hospital**, ask the doctor in attendance to issue the death certificate. **If the death occurs at home**, call 911, even if the death is natural or due to terminal illness. Call the family doctor. If not available, the 911 response team will take over the process and ensure the death certificate is issued by the county office (typically the Coroner's Office). **You should call the Islamic Organization and the Funeral Home of your choice for arrangements.**

#### Washing (Ghusl):

The deceased should be washed respectfully, with clean and scented warm water, in a manner similar to ablutions for prayer. Experience shows that 3-5 individuals (minimum two or three) should perform the washing. The deceased body should be washed in a clean, secluded, and private place where clean water and soap are available. Gloves or pieces of cloth are needed. The washing should be done three or five, or any more odd number of times if necessary.

Note:

- If the deceased is a male, then ONLY males should wash him.
- If the deceased is a female, then ONLY females should wash her.
- For a married person, the spouse may perform the washing.
- For a child, either males or females may do the washing.
- Close relatives are encouraged to wash the body.

Steps of Washing:

1. The body of the deceased should be placed on a table or alike, the deceased's clothes should be removed, and the body should be covered with a sheet of cloth.
2. The head and upper body should be raised slightly to insure the washing water with exudations from the body flows down and does not run back to the body.
3. The Aura (Private parts) of the deceased should be covered with a piece of cloth (The Aura of a male is from the belly button to the knee in the presence of males, for the female is the same in the presence of females). The washer should start by saying: "Bismillah" [In the name of Allah].
4. The washer winds a piece of cloth around his hand, and with this he cleans any impurities from the body using water. Then he should dispose of this piece.
5. The washer should take another piece of cloth around his hand, press firmly but gently the stomach of the deceased so as to expel, if possible, any remnants from it, and clean out all excretions using water. Then he should dispose this piece of cloth.
6. The washer should take another piece of cloth around his hand, and wash the covered private parts, then dispose of this piece of cloth. The body is now ready for washing.
7. The washing should be done three times, or five times, or seven times – always an odd number of times, as needed.
8. For each washing, first place the body on its left and wash the right side using warm water and soap. Then place it on its right side and wash the left side.
9. The washer should start from the head (hair, face and beard {Men}), then the upper right side of the body then the upper left side, after that the lower right side then the lower left side.
10. Male's hair should be washed and combed. Female's hair should be loosened, washed, combed, and gathered into two braids, with loose hair at the end of each braid.
11. For the final washing, scented water with camphor or some perfume (non-alcoholic) can be used.
12. Now the washer should perform Wudu (Ablution) for the deceased without inserting the water in the nose or the mouth.
13. After that the body should be dried with clean towel.
14. Then the body should be totally covered with a white sheet.
15. Get ready to start the shrouding.

Note: It is recommended that those who perform the washing should take a bath and make Wudu.

### **Shrouding (Kafan):**

Shrouding or wrapping the body should start just after washing the deceased. It is recommended to use clean white sheets from inexpensive plain cotton or linen unstitched material.

### **The Kafan of a Male:**

The Kafan of a male should consist of three clean white unstitched sheets, approximately 7ft X 7ft or large enough to cover the whole body, after having been perfumed with incense (non-alcoholic). Four tie ropes are needed, each about 7 feet long.

### **Steps of Shrouding:**

1. The sheets should be spread out one on the top of the other.
2. The deceased, covered with a sheet, is lifted and laid on his back on the sheets.
3. Some scent or perfume may be put on those parts of the body upon which one rests during prostration, that are the forehead, nose, hands, knees, and feet.
4. If it is possible, the deceased's left hand should be placed on his chest, then put his right hand on the left hand like the way in the Salat (Prayer).
5. The edge of the top sheet is folded over the deceased right side, then the other edge over his left side. Then the second sheet should be folded the same way. The third and the largest sheet should be treated the same way.
6. These sheets should be fastened with a piece of cloth {Tie ropes}, one above the head, and another under the feet, and two around the body.

### **The Kafan of a Female:**

The Kafan of a female should consist of five white garments, (Two sheets, a long loose sleeveless shirt {from shoulder to feet}, a waist wrapper, and a head veil). These should be large enough to cover the whole body and may be perfumed with incense, a loin cloth may be used to bind the upper part of her legs, use 4 tie ropes, each one about 7 feet long.

### **Steps of Shrouding:**

1. The garments are spread out (First: the sheets {7 X 7 feet}, Second: the long loose sleeveless shirt {4 X 14 feet, with a hole in the middle for the head}, Third: waist wrapper {6 X 4 feet}, Fourth: head veil {4 X 4 feet}, and Fifth: the loin cloth {4 X 1 feet}).
2. The deceased, covered with a sheet, is lifted and laid on her back on the shroud. Some scent or perfume may be put on those parts of the body upon which one rests during prostration, that are the forehead, nose, hands, knees, and feet.
3. The loin cloth is bound around her upper legs.

4. The waist wrapper is tied in place.
5. Put on the sleeveless shirt (Long to cover the body from the shoulder to the feet).
6. Put the head veil.
7. The deceased's left hand should be placed on her chest, then put her right hand on the left hand, like the way in the Salat (Prayer).
8. The edge of the top sheet is folded over the deceased right side, then the other edge over her left side. Then the second sheet should be folded the same way.
9. These sheets should be fastened with a piece of cloth {Tie ropes}, one above the head, and another under the feet, and two around the body.

### **Funeral Prayer:**

The deceased is then transported to the site of the funeral prayer (Salat-ul-janazah). This salat is a community obligation and is a prayer to Allah (SWT) for the Maghfirah (forgiveness) of the deceased. A Muslim should not hesitate to participate in Salatul Janazah, whether or not the deceased or his relatives are known to him. Prophet Mohammed (peace be upon him) said: "If a Muslim dies and forty Muslims, who do not associate anything with Allah, join in the Salatul Janazah, Allah accepts their prayers for him." The community gathers and the Imam stands in front of the deceased, facing away from the worshippers. The head of the deceased should be to the right side. The Imam should stand approximately by the center of the body if the deceased is a female and by the head if the deceased is a male. Form odd number of rows, at least three, with the males upfront, then children, then females. The salat is silent and is offered only standing with four Takbeerat (Allahu Akbar). There is NO Azan, Iqama, Ruk'u or Sujood.

Procedure of Janazah prayer:

1. Having the appropriate neeyah (Intension): I intend to offer salatul janazah for Allah, raise your hands in the usual manner and say Takbeer # 1 "**Allahu Akbar**". Fold your right hand over the left hand in the usual manner. Recite **Surah Fatiha** silently.
2. Then, with hands folded, say Takbeer # 2 "**Allahu Akbar**". Invoke Peace and Blessings on the Holy Prophet by reciting the **Tashahood**. (*Allahumma sallee ala Mohammed wa'ala alee Mohammed kama sallayta ala Ibrahim wa ala alee Ibrahim, wa barik ala Mohammed wa'ala alee Mohammed kama barakta ala Ibrahim wa ala alee Ibrahim, innaka hameedun Majeed*).  
[Translation: O Allah! Shower your mercy upon Mohammed and the followers of Mohammed, as you showered your mercy upon Ibrahim the followers of Ibrahim. O Allah! Shower you blessings upon Mohammed and the followers of Mohammed as you showered your blessings upon Ibrahim and the followers of Ibrahim. Behold, you are Most Praiseworthy and Most Glorious]
3. Then, with hands folded, say Takbeer # 3 "**Allahu Akbar**". Then make Dua' (Supplicate) for the deceased. As follows: (*Allaahumma ighfir lihayyinaa, wa mayyitinaa, wa shaahidinaa, wa ghaa-ibinaa, wa sagheerinaa, wa kabeerinaa,*

*wa dhakarinaa wa unthaanaa. Allahumma man ahyaytahoo minna fa ahyihee alal islaam wa man tawaffaytahoo minnaa fatawaffahooalal iemaan).*

[Translation: 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].

If the deceased is a male child, the invocation is: *(Allaahumma ij'alhu lanaa faratan, wa j'alhu lanaa ajran wa dhukharn wa j'alhu lanaa shaafi'an wa mushaffa'an).*

If the deceased is a female child, the invocation is: *(Allahumma ij'alhu lanaa faratan, wa j'alhaa lanaa wa dhukhran wa j'alhaa lanaa shaafi'atan wa mushaffa'atan).*

[Translation: 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].

4. Then, with hands folded, say Takbeer # 4 “**Allahu Akbar**”. Then make Dua’ (Supplicate) for all dead Muslims. In the case of a dead baby or young child, make Dua’ (Supplicate) for his parents.
5. Then recite Tasleem, say: “**Assalamu alaykum wa rahmatullah**” (twice), turning the head first to the right and then to the left.

This concludes the Janazah Prayer.

### **Burial (Al-Dafn):**

The deceased is then transported to the cemetery for burial. When you enter the cemetery, you should recite: “**Assalamu alaykum yaa ahlil kuboora**” (Peace be upon you O people of the graves).

Upon arrival at the cemetery, gently lift the casket from the hearse and carry it on the shoulders to the grave site (which should have been dug by now). The deceased is laid in the grave on his or her right side, facing Mecca toward the Qiblah. All Muslims who are present should remember death, the hereafter, and that one day he too will be buried. Those who enter the deceased in the grave should say: **Bismillah wa ala millati rasulillah**, [In the name of Allah and in the faith of the Messenger of Allah]. They should undo the ties on the head and the feet. It is desirable that everyone accompanying the Janazah throw three handfuls of soil into the grave.

1. When throwing the FIRST handful in the grave, one should recite:  
**Minhaa khalaqnaa kum** [From the earth did We create you]
2. During the SECOND handful:  
**Wa feehaa Nu'eedu kum** [And into it shall We return you]
3. And at the time of the THIRD handful:  
**Wa minhaa nukhrijukum taaratan 'ukhrraa** [And from it shall We bring you out once again]

Then the grave should be filled up with soil that was taken out of the grave. After the burial, the first section of *Suratul Bakarah* should be recited at the head side of the grave and its last section recited at the foot side. All Muslims should humbly remember Allah and His mercy, and make Dua' (Supplicate) for the deceased asking for forgiveness. The following Dua' can be made:

- O Allah! Forgive him and have mercy upon him and raise his rank.
- O Allah! Forgive him. Have mercy upon him. Give him peace and absolve him. Receive him honorable 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 Jannat and protect him from the torment of the grave and punishment of the Fire.
- O Allah! Forgive him, and have mercy upon him. Surely You alone are the Forgiver, the Merciful.
- O Allah! Protect him from the punishment of the grave.

At the gravesite, it is discouraged to erect tombstones, elaborate markers, or put flowers, candles, or other mementoes. Although burial is permitted at all-times, burial at sunrise, high noon and sunset should be avoided.

TO HIM DO WE BELONG, AND UNTO HIM IS OUR RETURN

### **SPECIAL CASES:**

#### 1) Miscarried Fetus:

If the fetus is less than four months old, then the fetus may not be washed; the fetus should be wrapped in a piece of white cloth and buried. Then there is no Salatul Janazah for this fetus.

If the fetus is more than four months old, then the fetus may be washed, shrouded (Using one or two sheets to cover the whole body), and then Muslims have the choice, whether to perform Salatul Janazah or not.

## 2) Children:

- A) Before reaching the age of puberty, a child may be washed by males or females.
- B) Shrouding a child: for males use two or three sheets and for females use a shirt and two sheets.
- C) For those children who reached the age of puberty, they should be dealt with as an adult.

## 3) Martyr (Shaheed):

The body of a Martyr should not be washed, nor be shrouded but buried with the same clothes that people found him with. Salatul Janazah should not be offered.

### **Mourning:**

After the funeral, family and friends observe a 3 day mourning period. It is a Muslim's duty to offer condolences, comfort, and sympathy to the family and the relatives of the deceased. When offering condolences, words should be chosen carefully and said gently to convey sympathy and to encourage the family and the relatives of the deceased to accept Allah's will and to help them to get back to their normal life. It is Sunnah that friends, neighbors and relatives prepare food for the family of the deceased, for the loss of the loved one occupies the family's whole attention. Widows observe an extended mourning period (Iddah, waiting period), four (lunar) months and ten days long, before entering into a new engagement for marriage. If pregnant, her Iddah will be until the birth of that child. Among desired deeds to benefit the deceased are:

1. Prayers
2. Charity
3. Fasting
4. Pilgrimage
5. Recitation of Qur'an

When one dies, everything in this earthly life is left behind and there are no more opportunities to perform acts of righteousness and faith. Prophet Mohammed (peace be upon him) once said that there are three things, however, which may continue to benefit a person after death: charity given during life which continues to help others, knowledge from which people continue to benefit, and a righteous child who prays for him or her.

### **Grave Visits:**

Prophet Mohammed (peace be upon him) mentioned, ***“Visit the graves, for surely visiting the graves lessens worldly love and reminds you of the hereafter.”*** Grave visits could be made any day and are more preferred on Fridays. The prophet said that, ***“Whoever will visit his parents' grave every Friday will be granted Maghfirat and will be recorded as an obedient son of his parents.”***

When visiting the graves, the best is recital of the Holy Qur'an. Stand facing the grave (back towards Qiblah) and recite as much of the Qur'an as possible and make Dua' for forgiveness of the departed. It has been reported in a Hadith that whoever visits the grave and recites Surahs: *Al Fatihah, Al Ikhlās and Al Takaasur*, and then prays for the dead, the people of the grave will ask Allah for such a person's forgiveness. Recite Surah *Yaseen*. In a Hadith it is reported that if a person recites Surah *Yaseen* at the grave, the punishment of the dead will be eased and the reciter will be rewarded just as much as the dead.



## SECTION FIVE

### ISLAMIC MASAJID (MOSQUES) AND ISLAMIC ORGANIZATIONS

#### A. ISLAMIC MASAJID (MOSQUES)

**1. Masjid An-Nour**

**Islamic Society of Niagara Frontier**

745 Heim Road  
Getzville, NY 14068  
(716) 836-9789

Imam : Nazim Mangera  
Phone (C): (716) 568-1013  
Funerals: Mohammed Raheemuddin  
Phone (H): (716) 688-8855

**2. Masjid At-Taqwa**

**Islamic Society of Niagara Frontier**

40 Parker Street  
Buffalo, NY 14214  
(716) 836-9789

Contact: Husam Ghanim  
Phone: (716) 316-6160  
Contact: Osman Dualeh Abdullah  
Phone (C): (716) 432-1110

**3. Masjid Al-Huda**

**Lackawanna Islamic Mosque**

154 Wilkesbarre Avenue  
Lackawanna, NY 14218  
(716) 825-9490

Imam: Ibrahim Zidan  
Phone:  
Contact: Mohamed Ali Saleh  
Phone: (716) 823-4523

**4. Masjid Zakariya**

**Darul-Uloom Al-Madania**

182 Sobieski Street  
Buffalo, NY 14212  
(716) 892-2606

Imam: Mansur Memon

**5. Masjid Nu'Man**

1373 Fillmore Avenue  
Buffalo, NY 14211  
(716) 892-1332

Imam: Fajri Ansari  
Phone (C): (716) 833-1136

**6. Masjid Dar-us-Salaam**

75 East Parade Avenue  
Buffalo, NY 14211  
(716) 896-0725

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

Imam: Haamid Abd-al-Azeem  
Phone: (716) 470-5921  
Contact: Shahid Ali – Acting Imam  
Phone: (917) 833-1136

**7. Masjid Al-Iman**

**Islamic Cultural Association of WNY, Inc.**

444 Connecticut Street  
Buffalo, NY 14213

Imam: Yahye Omar  
Phone (C): (716) 578-0735  
Contact: Jabr Alkateri, Treasurer  
Phone: (716) 444-1395

**8. Mussallah Al-Salaam**

343 Potomac Avenue  
Buffalo, NY 14213

Contact: Salim Ali  
Phone (H): (716) 725-0367

**9. Masjid Juma**

215 Forest Avenue  
Buffalo, NY 14213

Imam: Sulub Kahin  
Phone (C): (716) 563-2741

**10. Masjid Jame**

**Darul Hikmah, Inc.**

1955 Genesee Street

Buffalo, NY 14211  
(716) 892-3539

Imam: Ibrahim Memon

**11. Buffalo Markaz Masjid**

115 Woltz Avenue  
Buffalo, NY 14212  
(716) 893-4100

Contact: Mohammed Iqbal

**12. Masjid Al-Taubah**

**Islamic Cultural Center of Niagara Falls**

1801 Pierce Avenue  
Niagara Falls, NY 14301  
(716) 285-8733

Imam: Dr. Mohamed Salim Agwa  
Phone (C): (716) 310-0970

2931 Military Road  
Niagara Falls, NY 14304

Contact: Taha Alkhatib  
Phone (H): (716) 282-4858  
Phone (C): (716) 990-8367

**13. Masjid Ezaldeen**

**West Valley, NY**

P.O.Box 373  
Ellicott Street Station  
Buffalo, NY 14203

Contact: Dawoud Adeyola  
Phone (C): (716) 536-6049  
(W/C): (716) 578-8232  
(W): (716) 783-3113  
(H): (716) 691-0603

**14. Jamestown Islamic Society**

1235 North Main Street  
Jamestown, NY 14701  
(716) 488-9669

Imam: Harun Bhamji  
Contact: Sami Qadri  
Phone (H): (716) 484-6013

**15. Islamic Center of Rochester**

727 West Fall Road  
Rochester, NY 14620

Imam: Dr. Mohammad Shafiq  
Phone: (716) 442-9924

**16. Masjid An-Nur**

247 Lyell Avenue  
Rochester, NY 14620

Imam: Shamsuddin A. Hakim  
Phone: (585) 647-4015  
(585) 305-6905

**17. Islamic Center of Olean**

3335 Buffalo Road  
Olean, NY 14760  
(716) 373-6263

Contact: Adil Al-Humadi

## **B. ISLAMIC ORGANIZATIONS**

### **1. ISLAMIC SOCIETY OF NIAGARA FRONTIER:**

Address: P. O. Box 0005, Getzville, NY 14068  
Phone: (716) 568-1617  
Website: [www.isnf.org](http://www.isnf.org)

### **2. LACKAWANNA ISLAMIC MOSQUE**

Address: 154 Wilkesbarre Avenue  
Lackawanna, NY 14218  
Phone: (716) 825-9490  
Contact: Mohamed Ali Saleh, Director  
Phone: (716) 823-4523

### **3. YEMENITE BENEVOLENT ASSOCIATION**

Address: 109 Ridge Road  
Lackawanna, NY 14218  
Contact: Mohamed Ali Saleh  
Phone: (716) 823-4523

### **4. DARUL-ULOOM AL-MADANIA**

Address: 182 Sobieski Street  
Buffalo, NY 14212  
Phone: (716) 892-2606  
Fax: (716) 895-7006  
Website: [www.madania.org](http://www.madania.org)

### **5. ISLAMIC CULTURAL ASSOCIATION OF WNY, INC.**

Address: P.O.Box 1928, Buffalo, NY 14225  
Contact: Mohammed Ayoub, President  
Phone: (716) 432-0233  
Contact: Osman Dualeh Abdullah, Secretary  
Phone (C): (716) 432-1110  
(H): (716) 725-0870

**6. JAFFARYA CENTER OF NIAGARA FRONTIER NY, INC.**

Address: 10300 Transit Road  
Amherst, NY 14051  
Address: P.O.Box 258  
Getzville, NY 14068  
Contact: Ali Rasheed  
Phone (H): (716) 898-8953  
Contact: Syed S. Jaffri, MD  
Phone (C): (716) 725-7325  
(W): (716) 691-0639  
Contact: Zulfiqar Jaffri  
Phone (C): (716) 380-6616  
E-mail: [info@jaffarya.org](mailto:info@jaffarya.org)  
Website: [www.jaffarya.org](http://www.jaffarya.org)

**7. IMAMS COUNCIL OF GREATER WESTERN NEW YORK**

Address: P.O.Box 373  
Ellicott Street Station  
Buffalo, NY 14203  
Contact: Yahye Y. Omar, President  
Phone (C): (716) 578-0735  
Contact: Dawoud Adeyola, Secretary  
Phone (C): (716) 536-6049

**8. MUSLIM PUBLIC AFFAIRS COUNCIL–WNY (MPAC-WNY)**

Address: 6343 Transit Road  
Depew, NY 14043  
Phone: (716) 683-1840  
Fax: (716) 683-1843  
Contact: Khalid J. Qazi, MD, President

**9. MUSLIM STUDENT ASSOCIATION, SUNY @ BUFFALO**

Address: State University of New York at Buffalo  
320 Student Union  
Buffalo, NY 14260  
Phone: (716) 645-2950  
Fax: (716) 645-2112  
E-Mail: [Muslim-sa@buffalo.edu](mailto:Muslim-sa@buffalo.edu)  
Contact: Muhamed Hamza, President / [mfazil@buffalo.edu](mailto:mfazil@buffalo.edu)  
Phone: (716) 348-2838

## SECTION SIX

### FAMILY RECORD GUIDE

This Guide is designed to provide a place to record virtually all of the vital personal and financial data that will one day be needed. By keeping the exhibits provided in this guide up to date, you will provide an important, ready reference for your family members and friends at a most difficult time. Once it is completed, it should be kept in a secure but accessible place, for the use of those who will need it.

#### **Important Papers Locator:**

*Instructions:* Insert the proper code letter, indicating the location of important papers.

**S:** Safe Deposit Box

**H:** Home

**O:** Office

**L:** Lawyer

**A:** Accountant

**E:** Elsewhere – Specify

- Insurance Policies
- Birth Certificates
- Marriage Certificates
- Social Security Cards
- Diplomas
- Military Papers
- Tax Returns
- Deed to Home
- Bank Books
- Promissory Notes
- Notes and Obligations
- Stocks and Bonds
- Bills of Sale, Titles
- Cemetery Property Certificate of Ownership
- Funeral Pre-Arrangement Contract
- Other

**Husband's Personal History**

Full Name: \_\_\_\_\_  
  FIRST                                MIDDLE                                LAST  
Residence Address: \_\_\_\_\_  
  STREET                                CITY                                STATE                ZIP  
Birthplace: \_\_\_\_\_ Birth date: \_\_\_\_\_  
Social Security Number: \_\_\_\_\_  
Marital Status: \_\_\_\_\_ Name of Spouse / Maiden Name: \_\_\_\_\_  
Date of Marriage: \_\_\_\_\_ Place of Marriage: \_\_\_\_\_  
Name and Birthplace of Father: \_\_\_\_\_  
Name and Birthplace of Mother: \_\_\_\_\_  
Professional History: \_\_\_\_\_  
\_\_\_\_\_  
Professional Achievements: \_\_\_\_\_  
\_\_\_\_\_  
Educational History: \_\_\_\_\_  
\_\_\_\_\_  
Organization Affiliations: \_\_\_\_\_  
\_\_\_\_\_  
Military History: \_\_\_\_\_  
\_\_\_\_\_

**Wife's Personal History:**

Full Name: \_\_\_\_\_  
  FIRST                                MIDDLE                                LAST  
Residence Address: \_\_\_\_\_  
  STREET                                CITY                                STATE                ZIP  
Birthplace: \_\_\_\_\_ Birthdate: \_\_\_\_\_  
Social Security Number: \_\_\_\_\_  
Marital Status: \_\_\_\_\_ Name of Spouse: \_\_\_\_\_  
Date of Marriage: \_\_\_\_\_ Place of Marriage: \_\_\_\_\_  
Name and Birthplace of Father: \_\_\_\_\_  
Name and Birthplace of Mother: \_\_\_\_\_  
Professional History: \_\_\_\_\_  
\_\_\_\_\_  
Educational History: \_\_\_\_\_  
\_\_\_\_\_  
Organization Affiliations: \_\_\_\_\_  
\_\_\_\_\_  
Military History: \_\_\_\_\_  
\_\_\_\_\_



**Children**

- 1. Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: Home: \_\_\_\_\_ Work: \_\_\_\_\_ Cell: \_\_\_\_\_
- 2. Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: Home: \_\_\_\_\_ Work: \_\_\_\_\_ Cell: \_\_\_\_\_
- 3. Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: Home: \_\_\_\_\_ Work: \_\_\_\_\_ Cell: \_\_\_\_\_
- 4. Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: Home: \_\_\_\_\_ Work: \_\_\_\_\_ Cell: \_\_\_\_\_
- 5. Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: Home: \_\_\_\_\_ Work: \_\_\_\_\_ Cell: \_\_\_\_\_
- 6. Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone: Home: \_\_\_\_\_ Work: \_\_\_\_\_ Cell: \_\_\_\_\_

**Husband's Relatives**

Name	Relationship	Address & Phone
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**Wife's Relatives**

Name	Relationship	Address & Phone
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**Friends**

Name	Relationship	Address & Phone
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**Advisors**

Name	Address & Phone
Doctor: _____	_____
Doctor: _____	_____
Lawyer: _____	_____
Lawyer: _____	_____
Accountant: _____	_____
Executor: _____	_____
Insurance Advisor: _____	_____
Investment Advisor: _____	_____
Others: _____	_____
_____	_____
_____	_____
_____	_____
_____	_____

**Insurance Policies**

- 1. Insurance Company: \_\_\_\_\_ Policy #: \_\_\_\_\_  
Name of Insured: \_\_\_\_\_ Beneficiary: \_\_\_\_\_
- 2. Insurance Company: \_\_\_\_\_ Policy #: \_\_\_\_\_  
Name of Insured: \_\_\_\_\_ Beneficiary: \_\_\_\_\_
- 3. Insurance Company: \_\_\_\_\_ Policy #: \_\_\_\_\_  
Name of Insured: \_\_\_\_\_ Beneficiary: \_\_\_\_\_
- 4. Insurance Company: \_\_\_\_\_ Policy #: \_\_\_\_\_  
Name of Insured: \_\_\_\_\_ Beneficiary: \_\_\_\_\_

Location of Above Policies: \_\_\_\_\_

**Bank Accounts**

- 1. Name of Account: \_\_\_\_\_ Account #: \_\_\_\_\_ Type: \_\_\_\_\_  
Branch Name and Address: \_\_\_\_\_
- 2. Name of Account: \_\_\_\_\_ Account #: \_\_\_\_\_ Type: \_\_\_\_\_  
Branch Name and Address: \_\_\_\_\_
- 3. Name of Account: \_\_\_\_\_ Account #: \_\_\_\_\_ Type: \_\_\_\_\_  
Branch Name and Address: \_\_\_\_\_
- 4. Name of Account: \_\_\_\_\_ Account #: \_\_\_\_\_ Type: \_\_\_\_\_  
Branch Name and Address: \_\_\_\_\_

**Safe Deposit Box**

Located at: \_\_\_\_\_  
Location of Key: \_\_\_\_\_

## **ASSETS**

Cash on hand and in banks:

Stocks and Bonds:

Number of Shares:

Description:

Name of Holder:

Cost:

Market Value:

Accounts and Notes Receivable:

Due from:

Address:

Amount:

Real Estate:

Address and Type of Property:

Title Holder:

Date Acquired:

Cost:

Market Value:

Mortgage Maturity:

Mortgage Amount:

Cash Value of Life Insurance:

Miscellaneous Assets: Motor Vehicles, Boats, Jewelry and Personal Property:

Employment Benefits: Pensions, profit sharing plans, IRA's or 401K's:

Other Assets – Itemize:

**TOTAL ASSETS:**

## **LIABILITIES**

Notes Payable to banks and others:

Payable to:

Terms:

Maturity Date:

Net Amount of Loan:

Total Amount of Loan:

Accounts and Bills Due:

Payable to:

Due Date:

Total Amount Due:

Unpaid Taxes and Interest:

Real Estate Mortgages:

Name and Type of Property:

Mortgage Maturity:

Mortgage Amount:

Other debts – Itemize:

**TOTAL LIABILITIES:**

## **WILLS**

It is important to have a properly drawn and executed Will. Without a Will, state laws and the courts will decide how your assets and even the future of your minor children are to be treated.

The preparation of a Will is not a one-time event. It should be reviewed every few years in the context of changing family status, obligations, tax laws and wishes that you may have.

It is recommended that you seek reliable, professional assistance in the preparation of your Will, that you update it regularly as circumstances dictate, and that you consider carefully your selection of the executor for your estate.

### **Husband's Will:**

Date:  
Location:

### **Wife's Will:**

Date:  
Location:

## **THE LIVING WILL**

As advances in medical and scientific technologies find new ways to maintain bodily functions, keeping the human machine alive, more people have become concerned with "quality of life" issues, in contrast to simple continued existence. On June 25, 1990, the Supreme Court ruled that Americans do have a constitutional "right to die," and indicated that a Living Will or Durable Power of Attorney may be the best way to protect that right.

Issues concerning the use of "heroic measures" to sustain life, and quality of life issues, are very personal and very important to consider. It is recommended that you and your family discuss these issues, to avoid the uncertainty that could arise at the difficult time of a serious, prolonged illness.

You are encouraged to consult with an attorney about this issue. You may obtain additional information on the subject, by visiting the Caring Connection web site at [www.caringinfo.org](http://www.caringinfo.org) or by calling 1-800-658-8898.

## **SOCIAL SECURITY INFORMATION AND BENEFITS:**

Social Security benefits can play a vital role in planning your family's future. Most of us are entitled to some type of benefit, but the nature of the benefit(s) and the qualifications thereof are subject to change. Thus, it is important to obtain timely information every few years on what benefits may be due.

**SOCIAL SECURITY BENEFITS MUST BE APPLIED FOR: THEY ARE NOT PAID AUTOMATICALLY.** Also, benefits must be applied for within a specific time frame.

Contact your Social Security Office for current information on benefits and claims procedures. Visit the Social Security Administration web site at [www.ssa.gov](http://www.ssa.gov) or call the national toll-free number at 1-800-772-1213. You may also write to the national Social Security Administration at:

Office of Public Inquiries  
Windsor Park Building  
6401 Security Blvd.  
Baltimore, MD 21235

## **VETERANS INFORMATION AND BENEFITS:**

As an honorably discharged veteran, you or your family may be entitled to a number of benefits, ranging from educational and medical benefits for you to various forms of death benefits for your survivors.

**VETERANS BENEFITS MUST BE APPLIED FOR: THEY ARE NOT PAID AUTOMATICALLY.** Also, there is a time limit for claiming benefits, or they will be lost.

Contact your local or regional office of the U.S Department of Veterans Affairs for current information on benefits and claims procedures. Visit the Department of Veterans Affairs web site at [www.va.gov](http://www.va.gov) or call 1-800-827-1000, or write to:

Department of Veterans Affairs  
810 Vermont Avenue, N.W.  
Washington, D.C. 20420

## **TO DO CHECKLIST:**

At the time of death, there are countless things that must be done. Information assembled ahead of time and decisions made in advance, can make it easier for those left behind.

## **NOTIFY:**

1. The Doctor
2. The Funeral Director
3. The Cemetery
4. The Mosque and Imam
5. All the Relatives
6. All the Friends
7. Employers of mourners who must be absent from work
8. Insurance Agents
9. Attorney, Accountant and Executor of Estate
10. Unions and Fraternal Organizations
11. Newspapers

## **DECIDE ON:**

1. Cemetery Property
2. Casket
3. Vault or Outer Case
4. Memorial or Monument
5. Information for Obituary
6. Time and Place of Service
7. Transportation
8. Cards of Thanks

## **MORE TO DO:**

1. Provide vital statistics about the deceased
2. Prepare and sign necessary papers
3. Answer innumerable sympathetic phone calls, messages and letters
4. Great all friends and relatives who call
5. Provide lodging for out-of-town guests
6. Prepare home for visitors
7. Provide a collection of valued photographs to illustrate your loved one's life

## **PAY FOR:**

1. Funeral
2. Cemetery Lot, Interment Service and Memorial or Monument
3. Doctors
4. Hospital



5. Mosque and Imam
6. Florist
7. Transportation
8. Telephone and Telegram
9. Food
10. Current or Urgent Bills (mortgage, taxes, etc.)

## SECTION SEVEN

### MISCELLANEOUS ISSUES

#### **Death Certificates:**

You will need several copies of certified death certificates. The easiest way to obtain them is to ask the funeral director for assistance. The cost of a copy is \$ 10.

#### **Caring for the Deceased Property:**

When a person dies, it is important to account for the deceased persona property, making sure it is safe and protected. If the person lived alone, make arrangements to stop newspaper deliveries and have mail forwarded or held at the post office for daily pick up. BEWARE: Some burglars will burglarize the homes of deceased persons at the time of the funeral service. Make arrangements to guard the home during the funeral.

#### **Immediate Financial Concerns:**

When death occurs, people and businesses who are owed money usually understand and will work with you to get through this difficult time.

- Contact creditors and make special arrangements if it is difficult to make timely payments.
- When paying bills, keep careful records of payments or loans made by family members or friends.
- Utility bills should be paid to ensure continued service.
- Long Term Debts such as mortgages, car loans or retail installments should be made regularly until the estate is settled.

#### **Access to Bank Accounts:**

- If the deceased was the only one authorized to sign on a bank account, these monies at banks and other financial institutions may not be immediately available.
- Accounts with co-signer or joint accounts will generally be available to draw funds out of with rights of survivorship.

#### **Transfer of Estate Property:**

*Probate* is the technical, legal term for distribution of the deceased person's estate under the supervision of the court. In many cases probate proceedings are not necessary. An *Executor* or *Administrator* takes charge of the property, its distribution, and the filing of necessary papers in Court. Often times, an Executor is named in the Will. If there is no Will, the Court will usually appoint a surviving spouse or relative to serve as Administrator of the decedent's Estate. Consultation with a legal advisor is recommended.

## **Taxes:**

### **1) Income Taxes:**

Even though a death has occurred, taxes are still due by the April 15 deadline. An extension can be requested from the Internal Revenue Service and New York State if all the information needed is not readily available.

### **2) Property Taxes:**

Property taxes are also due at the same time and in the same manner as if the deceased person was still alive.

### **3) Federal Estate Taxes:**

The federal government assesses a tax based on the deceased person's estate. In most cases, a federal estate tax return has to be filed only if the total value of the deceased person's estate exceeds \$ 1,000,000.

### **4) The "Marital Deduction":**

The value of most property which passes to a surviving spouse is deducted from the value of the estate. It would be wise to check with the IRS and a financial advisor for more information.

## SECTION EIGHT

### APPENDIX

- I) Sample Copy of Certificate of Death
- II) Sample Copy of Social Security Administration Statement of Death by Funeral Director
- III) Sample Copy of the Buffalo News Obituary Form
- IV) Web Sites Links
  - i. International Cemetery, Cremation and Funeral Association (ICCFA): [www.iccfa.com](http://www.iccfa.com)
  - ii. Islamic Society of North America (ISNA) [www.isna.net](http://www.isna.net)
  - iii. Islamic Assembly of North America (IANA) [www.iananet.org](http://www.iananet.org)
  - iv. Muslim Funeral Services, Inc. [www.islamicfuneralservices.net](http://www.islamicfuneralservices.net)