



## General Guidance for Death in Family

### Important

We are often asked for guidance in religious and medical matters in the event of death in family. While one can never be fully prepared for such an eventuality, this document is prepared as a public service to our association, with the help of our Board members *Ervad Soli Dastur* for religious matters and Dr. Burjis Shroff for medical formalities, respectively. The guidance and opinions are presented in good faith based on the past experience and the existing circumstances in our local area and should not be regarded as “final” or binding in any way. Also, this is not a complete list since there can be many specific issues with individuals and families in different parts of North America, that are beyond the scope of this guidance and hence they are advised to consult their personal medical, legal and accounting advisors and family Mobed. The guidance is divided in three parts: (1) Items to Consider Before Death, (2) Upon Death and (3) Religious Aspects.

Sincerely, the ZAF Board (2011-2012)

1. **Items to consider before death:** Loss of a loved one is traumatic. Preparation in advance can help reduce some of the stress during this difficult time.
  - a) A living will and health care proxy are very important to have and a copy should be available.
  - b) A list of contacts: *Mobeds*, friends, doctor(s) and preferably an Association Directory. If a local *Mobed* is not readily available for any reason, the family should contact the official person(s) listed under the website for the NAMC (North American Mobeds Council): [www.namcweb.org](http://www.namcweb.org)
  - c) Inform estate executor or family member where they can find important documents: Birth Certificate, Citizenship Record, Military Papers, Adoption Records, Social Security Card, Divorce Decree (if applicable), Marriage Certificate.
  - d) Read and understand their Last Will and Testament. If the person does not have a will, or if it is out of date, discuss their wishes for disbursement of property, pets, finances, etc. Have this signed and notarized, if possible.
  - e) The traditional *Dokhma* (tower of silence) facility is currently not available anywhere in North America. The most common method locally is cremation. Very few prefer burial. If *Dokhmenashini* is desired, then the body will have to be transported overseas by air to their home city, which will involve a lot of legal and logistics problems and will be a very costly proposition. Therefore, it is best to decide about the cremation and funeral arrangements *versus* *Dokhmanashini* in advance.
  - f) **IMPORTANT: The family should also decide ahead of time where the required Zarathushtri prayers for the first four days are to be held and thereafter are to be performed either locally or if they would prefer, to have them performed in their country of origin using their family Mobed/Panthaky in the Agiyari (fire temple) of their choice. If so, then the family is best advised to have the appropriate contact information of their Mobed/Agivari in their home City readily available.** If the family desire is to perform the ceremonies locally, they should consult the Mobed(s) of their choice for the ceremonies ahead of time
  - g) **IMPORTANT:** Generally, the funeral homes in North America are not familiar with the Parsee/Zarathushtri requirement of only the community members (Zarathushtri males and females only for the respective gender) washing the body and clothing it AT the funeral home to prepare it for the *Paaydust* (funeral services) prayers. Therefore, in addition to the cremation decision, a family is well advised to select a funeral home in advance and have a complete understanding of this requirement with the funeral home director. If Sandalwood is going to be used then a good ventilation system may be required with attention to the fire alarms in case they go off due to smoke.
  - h) In case of a cremation, it is also very helpful to decide in advance, whenever possible, as to how the ashes will be disposed.
  - i) Also, it is best if the loved one and family decide beforehand who can be at the Paaydust (funeral ceremony) and if any gathering after the funeral would take place.
  - j) Discuss the person's finances and locate financial statements. This includes bank accounts, investment and retirement accounts, credit card accounts, and other financial accounts.
  - k) Is the person involved in any partnerships or business arrangements? If so, what is their intention after passing? Locate phone numbers of those who have business connections.
  - l) Does the person serve on any boards or volunteer committees? Locate the phone number of people who serve in these organizations?

- m) Is the person involved in any legal disputes?
- n) What outstanding bills is the person responsible for? Such as utilities, phone bills, medical payments, real estate taxes, outstanding loans, subscriptions, or memberships, etc.
- o) Locate all health records and insurance policies.
- p) If you are the spouse, is your home protected with a mortgage insurance policy?
- q) Has the person who is dying indicated whether they want to be an organ donor?

**2. Upon Death:** The following scenarios can take place:

- If the person is at home and is known to be suffering from some sickness or was known to be in the terminal stage, the person most likely would be under the care of a family doctor or a home care physician. In such a case, the obvious thing to do would be to get in touch with that particular doctor and ask for his/her advice. If the doctor has been making house calls, he/she will most likely drop in and give a death certificate. A coroner's certificate is required for all deaths under all circumstances. All that is handled varies from person to person. In some cases, the coroner may drop in in person or depending on the circumstances, such as a known terminal cancer case, may issue a certificate based on the doctor's death certificate.
  - In case of sudden death at home, even though there are clear signs of the person being dead, it is advisable to call 911, who will respond with resuscitation measures -- -- as they are required to do -- -- and will most likely transfer the person to the hospital to be pronounced dead by the attending emergency physician. Again the follow-up with the coroner's certificate will vary depending on the circumstances. If the circumstances surrounding the death are suspicious, there might be a delay for the coroner's investigation. Please understand that each case is different as to how the process is carried out.
  - If someone dies in a hospital or nursing home -- -- these institutions are fully aware of the procedure to be followed and therefore there is less to worry about as far as the family is concerned.
- a) **Call the funeral home you have selected** [see item (1-g) above]: Tell them where the body is. They in turn, will get in touch with the hospital and/or follow up on the coroner's certificate without which they cannot bring the body to the funeral home. Usually, the Funeral Home will take care of obtaining the Coroner's Certificate and Death Certificate.
- b) **Inform Mobed (s) & any Association Board Members in the area:** Listed in the Association's Directory.
- c) **Obtain 10-15 copies of the Death Certificate** from your funeral director. They will guide you with this process. You can also get additional copies later online at: [www.vitalrec.com/ma.html](http://www.vitalrec.com/ma.html) or at your city hall. You will need the following information:
- i. Name in Full
  - ii. Address
  - iii. Phone Number
  - iv. Informant Name in Full
  - v. Relationship
  - vi. Address
  - vii. Phone Number(s)
  - viii. Social Insurance Number
  - ix. Health Card Number
  - x. Occupation
  - xi. Industry
  - xii. Date of Birth
  - xiii. Place of Birth
  - xiv. Spouse's Maiden & Given Names
  - xv. Father's Given Names
  - xvi. Living ( Yes / No)
  - xvii. Father's Surname
  - xviii. Father's Place of Birth
  - xix. Mother's Given Names
  - xx. Living ( Yes / No)

- xxi. Mother's Maiden Name
- xxii. Mother's Surname
- xxiii. Mother's Place of Birth

- d) Contact **Social Security**: If your loved one was receiving Social Security benefits, **notify your local Social Security office** of the death, since these benefits will stop. Overpayments will result in a difficult process of repayment. If you are a surviving spouse, ask about your eligibility for increased benefits. Also, check on benefits that any minor children may be entitled to receive.
- e) **Contact the Health Insurance Company or employer** regarding terminating coverage for the deceased while continuing coverage for others covered through the policy.
- f) **Locate asset papers** for all: Mortgage or rental documents, deeds for property, last home appraisal, HUD statements from home purchase and each refinances, receipts for home improvements, vehicle title, and any other information related to current assets.
- g) **Locate IRS and state tax returns** for the past 3 years.
- h) **Contact the insurance company** for all life insurance policies. You will need to provide the policy number and a certified copy of the death certificate and fill out a claim form. If the deceased is listed as the beneficiary on any other policy, arrange to have the name removed.
- i) If the deceased was working, **contact the employer for information** on pension plans, credit unions and union death benefits. You will need a certified copy of the death certificate for each claim.
- j) **Return credit cards of the deceased** with a certified copy of the death certificate, or notify the credit card company if you, as the survivor, want to retain use of the card.
- k) **Seek the advice of an accountant or tax advisor** about filing the deceased's tax return for the year of the death. Keep monthly bank statements on all individual and joint accounts that show the account balance on the day of death, since you will need this information for the estate tax return.
- l) **Arrange to change any joint bank accounts into your name.** If the deceased's estate is in trust, check with the Trust Department or Customer Service at the bank.
- m) **Arrange to change stocks and bonds into your name.** Your bank or stockbroker will have the forms.
- n) **Make sure that important bills**, such as mortgage payments, continue to be paid.

### 3. Religious Aspects:

- a) **SACHKAAR**: The procedure for preparation of the body, prior to the *Paaydust* (funeral service), in accordance with traditional Zoroastrian practice, is given below with necessary adaptations to suit the circumstances in the North American context:
  - i. A Parsi Deevo (floating candle) should be placed near the head of the deceased as soon as possible.
  - ii. A Mobed or a Mobedyar (or a family member in their absence) should direct the Zarathushtris performing the Sachkaar step by step, all along directing them to recite Yathaa Ahu Vairyo prayer
  - iii. The body is usually taken away by the funeral home and kept in the preparation room in a separate area of the funeral home usually on a gurney.
  - iv. Two to six Zarathushtris are required to perform the *Paadyaab Kusti ritual* by washing their hands and then performing the Kusti prayers. Depending upon the size of the body and weight, it is advisable to have more than less Zarathushtris to help out in the Sachkaar ceremony.
  - v. Remove the body carefully from gurney to the preparation table usually present in the room.
  - vi. Remove any clothing from the body, if any, starting with the Kusti. (Usually the body is simply covered with a sheet by the funeral home as it lies on the gurney in the preparation room).
  - vii. Wash the body and dry (the funeral home will provide the towels and water bucket on request). Usually the preparation table either has its own drain or is tilted towards a large sink. Usually, there is also a hand held shower arrangement with a long hose for added convenience. In difficult circumstances, simply sponging the body with a wet towel should suffice for doctrinal purposes
  - viii. Cover the head with a white scarf or a cap, tie a strip of cloth around it over the forehead (optional) and tie a knot at the back, making sure that the ears are open.
  - ix. Put on a pajama, preferably white or a light color, the *Sudreh*, one that has been washed and used before.
  - x. The closest family member takes the deceased's washed *Kusti* and while reciting the Kusti prayers audibly under the direction of the Mobed or Mobedyar (or a family member in their absence), ties the Kusti on the deceased in the normal way.

- xi. Any additional clothing may then be put on the deceased -- -- say, a white shirt for a male or a white dress or white blouse top for a female. Any other extraneous clothing is not necessary, since it is our practice to cover the body as it rests in the coffin with a used white sheet right up to the chin level.
- xii. Close family members may then wish to pay their final homage to the deceased by touching the body for the last time.
- xiii. The body is then placed in the casket.

**b) Paaydust & Geh Saarnaa (Funeral Service and Prayers):**

- i. After the Sachkaar, the casket with the body is rolled into the Funeral Chapel room where the Geh Saarnaa Ceremony will be performed by the Mobed or Mobedyar or a close member of the family.
- ii. A Parsi Deevo (floating candle) should be placed near the head of the deceased during the Geh Saarnaa Ceremony.
- iii. The Geh Saarnaa ceremony is performed with the chanting of Ahunavaiti Gatha by the Mobed or Mobedyar or a family member in their absence.
- iv. The persons gathered then pay their last respects and leave the funeral home.
- v. The body is then in the custody of the funeral home.
- vi. If the body is to be cremated, the Funeral Home will inform the family with the date and time.

**c) Final Disposition of the Body**

- i. The funeral home takes the body and keeps it under refrigeration until ready for cremation in a state authorized facility after the death certification and other legal paperwork is completed.
- ii. The family is given due notice of the time and date of the cremation by the funeral home and may wish to be present at that time.
- iii. At that time, only the close family members and may be the Mobed are present to witness the final disposition of the body in the Crematorium from a glass window.
- iv. The body in the casket is rolled into the crematorium chamber. The family and Mobed witnessing this pray Yathaa Ahu Vairyos as the casket is placed on the conveyor belt of the crematorium and the body is cremated.
- v. The family then leaves crematorium, the Funeral Home collects the final ashes, places them in a metal tin and delivers it to the family.

**d) Ashes:**

- i. The family then disposes of the ashes according to the wishes of the deceased (see item 1-h above), either in ocean/lake, or spread over the ground.
- ii. If the ashes are to be spread in ocean or a lake, there are special Captains of ships who are authorized by the State to perform these final rights.
  - a. The family should find such authorized Captains and arrange with them for the final disposal of the ashes as regards time and date.
  - b. At the appointed time, a Mobed or Mobedyar or a close family member should accompany the close family with the ashes to dispose it off.
  - c. The Captain of the ship usually takes them way out of the harbor and instructs them to dispose the ashes.
  - d. The Mobed or Mobedyar or a close family member and others recite Yathaa Ahu Vairyos and scatter the ashes on the water.
  - e. Some families may bring some flowers to throw in with the ashes.
  - f. After that, the Captain brings the boat back to the harbor.
  - g. Make sure you have a copy of the authorization the Captain has obtained for spreading the ashes with the authorities.
- iii. If the ashes are to be spread over the ground: In this case, please make sure that it is legal to do so. The best source for this is the Funeral or Crematorium Director. The family should decide on the grounds where the

ashes will be scattered. You may have to obtain a legal certificate from the local authorities allowing you to spread the ashes on the grounds selected by you.

Once the legal issue is taken care of, at the appointed time and place, the immediate family can gather and spread the ashes with the help of a Mobed or Mobedyar using the same procedure prescribed above.

e) ***Sarosh-nu-Paatru:***

**After a person passes away, the soul remains in this world for three days and nights in the care of the divine being Sarosha (one's spiritual conscience).** The prayers are recited in this period to ensure a safe passage of the soul into the spiritual realm and to provide solace to and support to the living.

For this reason, a special ceremony is performed during the first three nights after death. The ritual is the recital of Āfringān of ***Sarosh*** familiarly known as ***Sarosh-nu-Paatru***. This service is carried out only after Geh Saarnaa ceremony and in Aiwisruthrem Geh, for a maximum of three days after death, starting with the day of the funeral (maximum of three days because many times the funeral is performed on the same day as death).

This ceremony starts with ***Sarosh Baj***, after Kusti Paadyaab and Namaskaar-e-Cheraag (Divaa-no-Namaskaar), followed by ***Aiwisruthrem Geh, Sarosh Yasht Vadi, Doa Nam Setaayeshne, Kardaā of Sarosh*** (Afringān of Sarosh) and terminates with ***Patet Ravaan-ni*** in which the name of the deceased is recited a number of times.

The main body of ***Sarosh kardaā*** is taken from ***Kardaā 7 of Sarosh Yasht Vadi***. It is in here that we notice the true adoration of the divinity as a bestower of prosperity, and a smiter of evil.

The ceremony is performed by two Mobeds if available (or one if not), similar to a regular Jashan ceremony, with the Afargaanyu (a vase of fire), a metallic tray (khumchaa) with only a karasyaa (pot) of pure water and a few flowers used for the typical flower ceremony.

f) ***Uthamna Ceremony:***

At the dawn of the fourth day it is time for the soul of the departed to leave the earthly precinct and embark on its journey to the spiritual domain. These early hours before dawn are the time for the performance of ***Uthamna*** ceremony, between the hours after midnight and before sunrise, during the ***Ushahin Geh***. However, in order to enable the friends and relatives to participate in this last homage to the soul, a tradition has evolved, to perform this service also in the evening of the third day, between 3pm and sunset during the ***Uziran Geh***.

The area for the ceremony is prepared by spreading a Chaadar (plain white sheet) over a carpet and keeping ready all the implements required for the ceremony nearby. All Mobeds taking part in the ceremony perform Paadyaab Kushti and recite 101 Names and Sarosh Baj individually. Then they all stand on the Chaadar facing West and recite together the following prayers: ***Khorshed*** and ***Mehr Niyaesh*** both recited twice, once as Farajyaat (obligatory) prayer, and second time for the departed soul, Doa Naam-Setayeshne and Chaar Deesaa-no-Namaskaar (Homage unto Four Directions). After that all Mobeds perform ***Hamaa Zor*** ritual with each other. These prayers are recited facing west, in absence of fire, and without *padaan*. At this point afargaanyu and other implements are laid out. The fire in the afargaanyu and the oil lamp are lit. The officiating Mobed sits in front of the fire facing east and all other participating priests sit around the fire. All the Mobeds now recite together the liturgies of Uziran Geh and ***Srosh Yasht Hadokht***. At the end of ***Srosh Yasht Hadokht*** the senior most Mobed of the participating Mobeds initiates the recital of ***Patet Ravaan-ni***. At the words ***Okhe Awaakhsh*** other participating Mobeds join him and begin to recite the complete prayer of ***Patet Ravaan-ni*** while the Zaotar (officiating Mobed) **stands up with Chamach in his hand, lowers his padaan** and commences the devotional invocation of ***Dhoop Nirang*** offering loban (frankincense) to the fire. (Note: All participating Mobeds do not wear padaan).

The word **Dhoop** is derived from the Sanskrit term **Dhup** meaning perfume. Sandalwood and frankincense used during the performance also generates a fragrant atmosphere. It is **customary to recite the blessings** of the **Tan-dorosti** after Dhoop Nirang by all Mobeds to wish health to the family. It is also customary to have flower and rose water distributed to the assembly after the termination of the invocations.

Traditionally during the last watch **Ushahin** of the third day around 2-3 a. m., which is believed to be the proper time for the departure of the soul, the **Uthamna** for **Ushahin Geh** is performed. The prayers recited during this ritual are appropriately varied from the Evening **Uthamna**. After reciting Paadyaab Kushti, Namaskaar-e-Cheraag and 101 Names individually, all Mobeds sit down in the area laid out for the ceremony and recite together **Sarosh Baj, Ushahin Geh and Sarosh Yasht Haadokht**. At this point fire in the afargaanyu and the oil lamp are lit. Then all Mobeds stand up, lower their padaan and recite **Atash Nyaayesh** and **Doa Naam Setayeshne** together. After performing **Hamaa Zor** with each other they all sit down. At this point the senior most Mobed initiates the recital of **Patet Ravaan-ni**. At the words **Okhe Awaakhsh** other participating Mobeds join him and recite the prayer of **Patet Ravaan-ni** while the Zaotar stands up with the Chamach in his hand and recites the prayer of **Dhoop Nirang**. Then all priests recite **Doa Tan-dorosti** and **Hoshbaam** together.

**g) Chaahrum Ceremony:**

At the daybreak (dawn) of the fourth day, the **Chaahrum** service is held. The word **Chaahrum** is derived from **Chahaar** the Farsi word for number four. The service is traditionally initiated before sunrise, but after the day breaks. Generally it is commenced about 40-45 minutes before sunrise. The period is known as Hoshbaam meaning Shining Dawn. This initial ceremony includes the recital of Afringaan of **Daham Yazata** and that of **Sarosh** followed by Afrins of **Ardaafravash, Buzorgaan** and **Haft Ameshaaspand**. This initial ceremony is performed after doing **Paadyaab Kushti** (facing east) and reciting **101 Names, Sarosh Baj** and **Haavan Geh** prayers. By the time this is over, the sun is out and as per the tradition a complete service of Afringaan with three **kardas**; of **Ardafravash, Dahamaan,** and **Sarosh** together with the three Afrins, and **Doa Tandorosti** followed by **Farokhshi** and **Satum** is performed.

**h) Ceremonies After the Four Days:**

The other principal occasions, on which the Afrinagan-Farokhshi-Satum ceremonies are enjoined to be performed in honor of the dead, after the "**Chehârum**," (the fourth day) are "**Dehum**," "**Siroz**," and "**Saalroz**", *i.e.*, the tenth day, the thirtieth day (Maasiso) and a year after death (Varsi).