

GUIDE TO CREMATION SERVICES

PREPARED

BY

CREMATION SERVICES COMMITTEE

FOR INDO-AMERICAN COMMUNITY

Published By:

Gujarati Cultural Association of Bay Area

A non-profit organization

P.O. Box 7832 Fremont, Ca. 94537

WWW.GCABAYAREA.COM

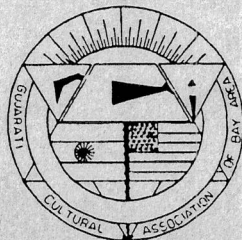


TABLE OF CONTENTS

• PURPOSE	1
• OBJECTIVES	1
• ORGANIZATION	2
- Cremation Services Committee Members	
- Role of Cremation Services Committee	
• DEATH AND CREMATION	3
1. WHAT PLANNING YOU CAN DO (WHEN HEALTHY?)	3
1.1 Family History Form	
1.2 Wills, Revocable Trusts & Joint Tenancy	
1.2.1 Wills	
1.2.2 Revocable Living Trusts	
1.2.3 Joint Tenancy	
1.3 Durable Power of Attorney (Financial Affairs)	
1.4 Durable Power of Attorney (For Health Care)	
1.5 Attorney-in-fact	
2. WHAT TO DO (DURING PROLONGED ILLNESS) ?	5
2.1 Nursing Homes	
2.2 Hospices	
3. WHAT TO DO (WHEN APPROACHING NEAR DEATH) ?	5
3.1 DNR Form for Hospitals & Nursing Homes	
3.2 Pre-hospital DNR Form	
4. DIGNIFIED DEATH	6
4.1 Donor Form & Card	
4.2 Organ Donations	
4.3 Body Donations	
4.4 Tissue donations	

5. WHAT TO DO (WHEN DEATH OCCURS) ? 9

- 5.1 Death at Home**
- 5.2 Death at Hospital**
- 5.3 Cremation Process**
- 5.4 Cremation Options**
- 5.5 Final Disposition of Cremated Remains**
- 5.6 OTHER SERVICES**

- 5.6.1 Define what other things need to be done**
- 5.6.2 Flower Arrangements**
- 5.6.3 Informing Date, Time & Place of Funeral**
- 5.6.4 Puja, Bhajans, Katha or other religious services**
- 5.6.5 Donations to Charitable Organizations**
- 5.6.6 Death Reporting procedures**

6. ESTIMATED CREMATION COSTS 13

- 6.1 Funeral Home Service Charges**
- 6.2 Cremation Service Charges**

7. VOTE OF THANKS Back Cover

- 7.1 Cremation Services Committee**
- 7.2 List of organizations**

DISCLAIMER:

Cremation Services Committee members & Gujarati Cultural Association of Bay Area(GCA) are not liable for the accuracy and validity of the information, since many items are subject to change by the laws of the State of California. The forms are for information only. Assistance of appropriate professionals is recommended to fulfil individual person's needs. The price ranges are for comparison only and are subject to change.

This guide will also be available on the Internet on the GCA Web page
<http://www.gcabayarea.com>

LIST OF EXHIBITS

A. Family History Form	15
B. Sample Will Form	16
C. Durable Power of Attorney Form (Financial Affairs)	19
D. Durable Power of Attorney Form (For Health Care)	21
E. DNR (Do Not Resuscitate) For Hospitals & Nursing Homes	28
F. DNR (Do Not Resuscitate) for Pre-hospital.	29
G. Donor Form & Card	31
H. (1) Disclosures Regarding Cremation Process and California Health & Safety Code (Courtesy Of Neptune Society)	32
(2) The Cremation process: Step-by-step	
34	
(Courtesy of Fremont Chapel of Roses)	
I. Authorization to Release and Cremate	36
J. List of Priests Performing Pujas & Funeral Services	38
K. List of Bhavna and Bhajan Singers	38
L. San Francisco Bay Area Religious centers information	39
O. List of Charitable Organizations	40
P. Sample Costs of Cremation & Funeral Homes	43
Z. List of Funeral Homes, Mortuaries & Crematories by Zone	44
(See Definition of Zones on next page)	
Prearranged Service Package from Chapel of Roses	50

DEFINITION OF BAY AREA ZONES

ZONE AREA COVERED	ZONE
FREMONT, HAYWARD, CASTRO VALLEY, NEWARK AND UNION CITY	A
OAKLAND, BERKELEY AND SURROUNDING AREA	B
CONCORD, WALNUT CREEK, PLEASANT HILL, ANTIOCH, PITTSBURGH, MARTINEZ, VALLEJO, NAPA, PLEASANTON, LIVERMORE, DANVILLE AND SAN RAMON	C
SAN JOSE, SANTA CLARA, CAMPBELL, LOS GATOS, SARATOGA, LOS ALTOS, CUPERTINO, SUNNYVALE, MOUNTAIN VIEW AND MILPITAS.	D
PALO ALTO, MENLO PARK, AHERTON, SAN MATEO, REDWOOD CITY, BELMONT, SAN CARLOS, FOSTER CITY, MILLBRAE AND BURLINGAME	E
SAN FRANCISCO, SOUTH SAN FRANCISCO AND DALY CITY	F
MARINE COUNTY AND NAPA VALLEY	G
SANTA CRUZ AND WATSONVILLE	H

CREMATION SERVICES GUIDE FOR INDO-AMERICAN COMMUNITY

- **PURPOSE**

The purpose of the Cremation Service Guide is to organize data for Indo-American Community residing in greater San Francisco Bay Area and assist the community when such services need to be rendered.

This guide describes various aspects of death and cremation services, pointing out what is required by law and what is not.

In addition, it points out what services to avoid as unnecessary and costly.

- **OBJECTIVES**

(A) To ensure that services are provided to a total Indo-American community in a uniform and consistent manner for cremation.

(B) To ensure that costs of services provided are reasonable by negotiating prices in advance.

(C) To relieve the burden of the family by giving the information what to do while they are in sorrow.

(D) To help other Charitable organizations by raising funds and donations

(E) To provide a community service efficiently and effectively in a organized manner

(F) To provide necessary forms for proper planning of before and after death.

CREMATION SERVICES COMMITTEE (CSC)

- **ORGANIZATION**
- **CSC COMMITTEE MEMBERS**

NAME	WORK PHONE
J. B. Shah	408-727-6500 x 6314
Dr. Ramesh Patel	510-784-4521
Wasu Chaudhari	408-882-2742
Bipin Kapadia	408-280-7878

- **ROLE OF CSC (CREMATION SERVICES COMMITTEE)**
 - a) Gather and collect the information
 - b) Organize data for Cremation Services Guide
 - c) Make appointment for Field trip
 - d) Visit Funeral Homes and Crematories
 - e) Negotiate prices for various cremation services
 - f) Place this guide on Internet
 - g) Distribute few copies to various temples and to various Indo-American community organizations.
 - h) Create an infrastructure to keep data updated on an on-going basis.

- **SERVICES TO BE CONSIDERED**
 - Cremation
 - Funeral
 - Bhajans/Bhavnas
 - Floral arrangements
 - Police Escorts
 - Ambulance
 - Arrange for Donations to Charitable organizations (If desired)
 - Arrange for Ashes to be collected

- **COLLECTION OF COSTS**
 - Inexpensive & Economy Services
 - Intermediate & Moderate Services
 - Complete and Full Services

DEATH AND CREMATION

Death is certain for everyone and most of us are least prepared for it. Hence to prepare oneself, this guide is prepared for Indo-American Community of the San Francisco Bay Area of the Northern California.

When death occurs, it tends to disorganize the family and produce a panic environment and confusion what to do next. Proper planning can help to reduce this confusion, disarray in times of pain, sorrow and stress. In addition, closest relatives and friends can help effectively in this unfortunate circumstances.

1 WHAT PLANNING CAN YOU DO?

While you are healthy, proper planning means gathering the basic information for each family member along with necessary substantiating documents.

1.1 FAMILY HISTORY FORM

A Family History Form is provided in Exhibit-A which is necessary to obtain a Death Certificate in event of death.

We recommend that every member of the family should fill out this form and keep it in a safe place.

1.2 WILL OR REVOCABLE (LIVING) TRUST

If you do not have a WILL or Revocable Living Trust, you may want to discuss with your attorney to prepare one depending upon requirements. Following is for your information only.

1.2.1 WILLS

If the Deceased left a Will, probate action may be necessary and the service of an attorney may be required. The State of California has enacted a Small Estate Administration provision which in most cases, allows estates of less than \$600,000 (at the time of creating this document; it may vary in future) to pass to the Deceased's beneficiaries upon the presentation of a proper affidavit and the certified copy of the Death Certificate.

If the Deceased's property consists of community property and all of the Deceased's property is to pass to a surviving spouse under the Deceased's Will or by operation of law, a relatively inexpensive Probate Court procedure and filing of an affidavit may be all that is required.

In any case, the wills of all survivors should be examined at this time to determine the necessity of any changes in documents to reflect their wishes, in consideration of this loss.

1.2.2 REVOCABLE (LIVING) TRUSTS

If the property of the Deceased is held in a valid Revocable Living Trust, the trust instrument, rather than the Deceased's last will and testament controls the disposition of such property. If the trust is properly drafted and funded, no probate action is necessary.

The trust assets are distributed by the surviving or successor trustee to the beneficiaries set forth in the trust documents. A common misconception is that if the assets are held in a living trust only one certified copy of the certificate is necessary. This is not the case as the copies of the death certificate will still be needed to distribute the assets to the beneficiaries and transfer title for various assets.

1.2.3 JOINT TENANCY

If the Deceased held the property in a Joint Tenancy Form, then the title is automatically transferred to the surviving joint tenant. However, when property is held on a joint tenancy, there are severe detrimental tax consequences, when it is transferred at death. We recommend that you discuss with your attorney and tax advisor which is right for you.

1.3 DURABLE POWER OF ATTORNEY (FINANCIAL AFFAIRS).

The Durable Power of Attorney (Financial Affairs) under the California Law (CCC section 2450) by which one can designate an agent to make financial decisions. The duration of this document is unlimited, unless otherwise specified. The scope of this Power of Attorney is very broad and general unless it is clearly specified.

1.4 DURABLE POWER OF ATTORNEY FOR HEALTH CARE

Too often, terminally ill persons suffer needless pain and are kept alive without real hope. In those unforeseen circumstances, you may want to prevent the use of mechanical life support systems to prolong your life when there is no hope of recovery. To make sure that this wish can be expressed IN ADVANCE and be legally binding, the legislature has created a document, the Duration of Power of Attorney for Health Care (Calif. Civil Code section 2500).

In completing and signing this document, the signer delegates vital decision-making, in the event that the signer becomes unable to make decisions for him or herself, to another person. That person is known as ATTORNEY-IN-FACT. Such delegation should be made well in advance of need. The delegated power is valid for seven years and may then be renewed. The document is revocable at any time by the signer.

1.5 ATTORNEY-IN-FACT

An alternative for the attorney-in fact can also be designated to provide for the eventuality that the designated attorney-in -fact might be unable to serve. The attorney-in-fact has the authority to authorize an autopsy, to make a disposition of a part or parts of the deceased's body, and to direct the disposition of remains. No health care provider can be designated as the attorney-in-fact.

The document must be signed in the presence of two qualified witnesses. They must state that they know the person signing this document, that they are not health care providers, and at

least one of them must certify that he or she is unrelated to the principal and is not entitled to any part of the estate. A patient in a nursing home needs a patient advocate or ombudsman to act as one of the witnesses.

These forms are available from:

BAY AREA FUNERAL SOCIETY
P. O. BOX 264
BERKELEY, CA 94701-0264
PHONE: (510) 841-6653

2. WHAT TO DO (DURING PROLONGED SICKNESS)

2.1 NURSING HOMES

When a family can not take care of a patient, a senior citizen or even a young disabled person, it may become necessary to admit such person in a Nursing Home care facility.

Nursing home care is expensive and can wipe out the savings of a lifetime. Medicare and veteran benefits do not usually cover custodial care. Some insurance companies will provide insurance but it may be very expensive with steep premiums.

There is the possibility of financial help under the Medi-Cal program (known as Medicaid in other states). For the purpose of determining eligibility, consult the social service agency of your county government.

It should be noted that the coverage for catastrophic illness under the Medicare program was rescinded by Congress (1989).

In addition to nursing homes there are also licensed Adult Board & Care Homes which may be available under the Medi-Cal program. For details, contact the social service agency of your county.

2.2 HOSPICES

Hospices started out as shelters for those who were stranded in the snow of the Alps. The Hospice of St. Bernard with dogs, kegs of brandy around their necks, comes to mind. In the United Kingdom and in the United States, hospice is a facility where a multi-disciplinary team works with the family to provide care required by those, frequently cancer victims, for whom the death can be anticipated within six to twelve months. The facility can be in a home like environment inside or adjacent to a hospital.

With the cost of the health care estimated to be doubling every seven years, some 40% of the people can expect their last illness to cost more than all their previous health care combined.

3. WHAT TO DO (WHEN APPROACHING NEAR DEATH)?

More and more Americans are trying to take back control of the time, place and circumstances of their death. Many leave the hospitals to die at home. Recently Mrs. Jacqueline Kennedy Onassis and Mr. Richard Nixon made their choices to reject the medical treatment that could have

prolonged their lives. This sea of change is rapidly accelerating in the United States, when individuals are approaching to death. Recent polls indicate that 90% of the Americans reveal that they do not want extraordinary steps to prolong their lives if they are dying.

When sickness prolongs, it may sometime become necessary to let nature take care of itself rather than prolong death or misery and pain. In medical conditions such as terminal heart failure, end-stage heart disease, end-stage lung disease, end-stage cancer and advance stage of Alzheimer disease, it may become necessary that individual or family members do not desire to prolong death or misery, by keeping patient alive on a life sustaining support systems.

Hence we strongly recommend that you fill out the following forms, if required, in consultation with your family members a family physician and attorney-in-fact.

3.1 FOR HOSPITALS AND NURSING HOMES

A sample DNR Form (DO NOT RESUSCITATE) of Kaiser Permanente is included for your information as Exhibit-E. You can obtain the copy of this form from your physician or attorney. This form is used if the patient is already admitted in a hospital.

3.2 PRE-HOSPITAL DNR FORM

This form is available from California Medical Association. This form is used if the patient is not admitted in the hospital (See Exhibit-F)

4. DIGNIFIED DEATH

It is better to have a dignified death rather than to prolong misery or prolong death. Dignified death means a graceful end of life and acceptance of destiny.

Death can be more profound, if organs, tissues or a body donations are made for the improvement of the quality of life for other fellow human beings or advancement of medical care and research.

Most of the people would like to donate food, land, gold, money and the personal property and other belongings in the memory of their loved ones. However, out of the all the gifts you donate, the greatest donation one can make is to donate organs, tissues or a body, because it can never be made or purchased.

Hence we strongly recommend that you discuss this matter in consultation with your family members and physician and fill out the necessary forms, should you desire to donate organs, tissues or body.

4.1 DONOR FORM AND CARD

A Donor Form is provided in the Exhibit-C that can be filled out by you or by all the family members and a detachable wallet size card can be kept in your wallet or purse. The donor card will be very helpful if such a need arises in an emergency accidental situation.

4.2 ORGAN DONATIONS

Several hospitals in the San Francisco Bay Area perform organ transplants. In most cases, cancer, heart and bone disease is the cause of exclusion. Age limits vary, depending on whether the organ is to be used for transplant or for research.

It is a highly selective process which carefully matches donated organs with patients who critically need these organs. Donor organs are recovered from a donor and organs are transplanted promptly in to waiting patients.

The following organizations can provide additional information:

Central Exchange Information	1-(800) 553-6667
Northern Calif. Transplant Bank at Pacific Medical Center in San Francisco	415-563-4321 or 415-922-3100
Stanford University Medical Center	(650) 723-4000
University of Calif. San Francisco	(415) 476-1551
Santa Rosa Community Hospital	1-(707) 576-4000
Alta Bates Hospital, Berkeley	(510) 540-0337

4.3 BODY DONATIONS

A body donation and an organ donation are two different things. You may donate your body for medical research and education, or your organs to help one or more individuals. There is no age limit for body donations. Bodies are always in demand.

However, it is important to file alternative instruction designating a mortuary or crematory, just in case the body donation is refused. Sometimes survivors have problems with body donations. Hence this matter should be discussed with family and friends. (Medical institutions will not accept the body if the survivors object to the donation.)

A body will only be accepted provided it is prior to embalming and autopsy. The body must be whole and complete. However, amputated bodies are accepted if the surgery has healed. The eyes are the only organs which can have been removed. In addition, donor must not have died of a contagious disease.

In San Francisco Bay Area body donations are accepted at:

State Curator at University of California	(415) 476-1981
Medical School in San Francisco	(415) 476-9000
Dept. of Anatomy of Stanford University Medical School	(650) 723-2404

In case of Stanford, the body will be picked up free of charge within a 50 mile radius from Stanford.

In case of U.C.S.F. a body can be delivered by a professional carrier, a mortuary, or a private party to University of California, San Francisco.

In any case, proper documentation (death certificate and city or county health permit) must be provided.

4.4 TISSUE DONATIONS

The Northern California Transplant Bank (NCTB) is a nonprofit organization, which provides human tissues for transplantation, research and medical training. These tissues restore health and improve the quality of life for the people in need of tissue transplant procedures.

NCTB recovers, processes, sterilizes, stores and distributes the tissues to physicians and hospital operating rooms in the Northern California and throughout the United States.

IMPORTANT INFORMATION ABOUT TISSUE DONATION

- Legislation in California requires that all potential donors be identified and referred to a tissue bank or organ procurement agency so that their family can be offered the option for donation.
- Tissue donation must take place within 24 hours following death (except for eye donation, which must occur within 8 hours of death).
- The age range for potential transplant donors is 3 months to 70 years. There are no age limits for medical applications.
- Donation may not take place if a potential donor has AIDS or is in a high-risk group for AIDS, has hepatitis or active sepsis.
- The family incurs no cost for donation.
- Donation does not affect funeral arrangements, including open casket viewing.
- Donation is a private decision. Donor and recipient names are strictly confidential.

TISSUE	BENEFIT TO RECIPIENT
Cornea	Restores or improves sight
Sclera (white part of eye)	Repairs the eye and eyelid
Skin	Eases pain & prevents infection in burn patients.
Heart Valve	Replaces diseased or incompetent heart valve.
Saphenous Vein	Used in heart bypass procedures
Dura Mater (Covering over Brain)	Repairs traumatic head injury.
Bone: Tibia, Fibula, Femur, Iliac Crest Ribs, Humorous, Mandible	Prevents limb amputation in cancer patients Fills bony defects in fractures; supplements joint Arthroplasty.
Temporal Bone	Restores or improves hearing.
Cartilage	Reconstructs facial defects such as deviated septa and cleft palates
Tendon & Ligament	Repairs knee and shoulder injuries
Fascia Lata (covering over muscles)	Repairs joints and reconstructs tympanic membrane
Tissue grafts are used by:	Orthopedic Surgeons, Cardiac Surgeons, Ophthalmogists, Plastic Surgeons, Neurosurgeons General Surgeons and dentists.

5. WHAT TO DO WHEN DEATH OCCURS

Death can occur at home, hospital or any place. Following steps can help what actions can be taken when death occurs.

5.1 DEATH AT HOME

When a death occurs at home, it must be pronounced by one the following professionals:

- HOSPICE NURSE
- DOCTOR
- POLICE
- FIRE DEPARTMENT
- CORONER

WHAT TO DO

- Call 911 police department & notify death.
- Police will call Coroner
- Coroner will decide if autopsy is needed.

FOLLOWING ITEMS ARE NECESSARY AND HELPFUL

- Durable Power of Attorney for Health Care
- State Approved Pre-hospital DNR Form
- Containers of Medication
- Coroner will issue the death certificate and arrange the body to be transferred to your designated mortuary or crematory.

5.2 DEATH AT HOSPITAL

- Physician will pronounce and certify death.
- Physician will inform the coroner, if needed.
- Physician will sign DNR Form.
- Name, Address and Phone no of Mortuary or Crematory if already selected. If not look for name and addresses of Mortuary or Crematory near to your Area. Exhibit – Z provides the list by Zone Area of the San Francisco Bay Area.
- Hospital will issue the death certificate and arrange the body to be transferred to your designated mortuary or crematory.

5.3 CREMATION PROCESS

Many of the mortuaries or funeral homes do not have a cremation facilities. In most cases, they transfer the body after the services are performed to a nearby crematory.

If the family selects the chapel within the crematory facility, then both the services and cremation can be performed at the same place. This will reduce the funeral expenses considerably because it will be handled by one organization at the same place.

Exhibit - H -1, provides a sample document of the Cremation Process of the Neptune Society of Northern California. In addition, it provides information for California Health and Safety Code, Section 7100.

Exhibit - H -2 describes the Cremation Process: Step by Step. It has been provided to us by the Fremont Chapel of Roses. This process has been developed by Irvington Memorial Cemetery in three sections, which are:

- (a) Before cremation takes place
- (b) The cremation processing of the remains
- (c) After the cremation has been completed.

A sample form of the Neptune Society of Northern California for Authorization to Release and Cremate is also provided as Exhibit - I.

The above form or a similar type of form must be signed by the family member. In addition the family must also decide what steps need to be taken to dispose of the remains (cremains).

5.3 CREMATION OPTIONS

#	Cremation Activity	No Services	No Viewing with Services	With Viewing and Services
1	Transfer body to Mortuary	X	X	X
2	Viewing of the body for Family & Friends			X
3	Services at Mortuary such as Bhajans, Speech, etc.		X	X
4	Guest Registration			X
5	Flower Arrangements		X	X
6	Transfer of body from Mortuary to Crematory	X	X	X
7	Witnessed Cremation	X	X	X
8	Unwitnessed Cremation		X	
9	Remains to be disposed of or given to the family	As per specification	As per specification	As per specification
10	Ashes to be scattered at Sea	Optional	Optional	Optional
	Costs of Cremation Options	Economical	Moderate	Expensive

Exhibit - P provides the estimated cost ranges for about 14 mortuaries and crematories who provide these services.

5.5 FINAL DISPOSITION OF CREMATED REMAINS

When cremation option is chosen, the family must decide what the final disposition of the cremated remains (Cremains) will be.

Under current California Law, cremated remains can be placed in a durable container and stored in a private residence or a designated religious shrine. They may also be scattered at sea, or at an officially designated cemetery. They can not be scattered over land, rivers, lakes or

ocean bays. No casket is required for cremation. You may select heavy-duty cardboard box for a very economical cremation service.

5.6 OTHER SERVICES

5.6.1 DEFINE WHAT OTHER THINGS NEED TO BE DONE

The deceased family members should decide what type of optional services they desire to have. Following is a guideline what should be considered:

(a) Determine dates and time for the following:

- Funeral Services with or without a priest
- Bhajan or Bhavna if needed
- Cremation
- Determine procession route from Chapel or Mortuary to Crematory
- Contact Police Dept for Escort Service

(b) Finalize the date, time, place and all other pertinent information.

5.6.2 FLOWER ARRANGEMENTS

If flower arrangements are needed during funeral services, Funeral Services Coordinator of the mortuary which you have selected will assist you. You can also find nearby florist's names from the yellow pages of your telephone directory.

5.6.3 INFORMING DATE, TIME & PLACE FOR FUNERAL

The family members with the assistance of the friends should make a list of the names and phone numbers, whom they would like to inform for the exact date and time of the funeral services and cremation. If the directions or a map is desired, it should be made available.

5.6.4 PUJA, BHAJANS, KATHA OR OTHER RELIGIOUS SERVICES

Certain families may prefer to have Bhajans or Puja or Katha before or after cremation. We have provided a list of with name address and phone numbers of the priests or singers who can assist Indo-American Community in the San Francisco Bay Area for such services (See Exhibits J and K for details).

FUNERAL CEREMONY

The paragraph below describes briefly the Funeral ceremonies or Antyesti Samskara as explained in ancient Hindu Texts "Grhyasutras". It describes in detail all rites, ceremonies and customs that form the Hindu Samskaras.

ANTYESTI SAMSKARA

The last Sacrament in the human life of a Hindu is an Antyesti or Funeral rite. This Samskara is as important as other Samskaras, as the Hindu mind considers the value of next world is higher than that of the present world.

The cremation is considered as a sacrifice and it is named as "Pitrmedha". The dead body is sanctified with Panchagaya or milk, and then the eldest son or nearest relative is to go around the body out of respect. Asvalayana and Vikhanasa Grahyasutras mentioned this clearly. Then the body is taken for cremation.

The priest chants hymns the meaning of which is:

May the organ of vision proceed to the sun,
May the vital air merge with atmosphere,
May the soul proceed to heaven, earth or water,
which ever place is convenient to it.

Most of the people believe that from the day of death, the soul stays around us (with family members) for 12 days. Hence friends and family members pray for 12 days for giving peace to the departing soul. On or after 12th day family members and friends get together for a dinner in the memory of departing soul which began its peaceful journey.

CREMATION IN THE SIKH COMMUNITY

The Granthi at the Gurudwara is informed about the death of the person, Time and Place of cremation.

The Granthi reads "shabad" from the Granth Sahib and Kirtans are done at the time of cremation.

After the cremation all the attendees go to the Gurudwara, where Shabad and Kirtans are done. 'Prasad' is distributed to the devotees.

Traditionally on eleventh day after the death (but recently in U.S.A on Ninth or seventh day), 'BHOG' is given. Bhog is dedicated to the deceased person's soul. At home when Granth Sahib is welcomed, Shabad and Kirtans are done and usually a feast is done on this day.

DONATIONS TO CHARITABLE ORGANIZATIONS

Should the deceased family members, friends or relatives like to donate any money, we have listed some of the major charitable organizations, where they can donate the funds.

1. American Cancer Society
2. American Heart Association
3. American Lung Association
4. American Diabetic Society
5. Salvation Army

6. Red Cross

7. Any religious institution of your faith and choice.

(For additional details see Exhibit-O)

5.6.4.1 DEATH REPORTING PROCEDURES

PROCEDURE	TIME FRAME
File papers with the county	Within 30 days
Inform Newspaper for listing	Within 1 Or 2 days
Inform Bank if joint account exists	Within 1 or 2 days
Inform the employer	Immediately
Inform Social Security Administration	Within 30 days
Inform the insurance company	Immediately
Inform your attorney.	Immediately

6. CREMATION COSTS

There are no fixed prices in the Funeral Services industry for funeral homes, mortuary charges and cremation services. Costs of the services vary from area to area and from one organization to another.

The costs of the cremation services and funeral services can range from \$1000 to \$4000 depending upon what type of services you select. Hence it is quite necessary that surviving members should make a decision based on what they like to do and select the right options.

To help you understand the costs of services, we have provided a generic table of services provided by the Mortuary and Crematories and its associated costs. We visited almost 10 to 12 mortuaries and crematories, which are listed below. Attached Exhibit - P lists the sample estimated costs comparison of services.

To choose a crematory or a mortuary, one needs to analyze their needs first. Secondly, determine what is the close proximity for the available services in our greater San Francisco Bay Area. Review the cost estimates and make a site visit to the mortuary or a crematory and make necessary arrangements for the services.

We visited the following organizations where cremation services can be available:

ORGANIZATION/ADDRESS	TELEPHONE	ZONE
Oak Hill Funeral Home & Memorial Park 300 Curtner Avenue San Jose, CA 95125	(408) 297-2447	D
Willow Glenn Funeral Chapel 1039 Lincoln Avenue San Jose, CA 95125	(408) 295-6446	D
Alta Mesa Memorial Park Cemetery 695 Arastradero Road Palo Alto, CA 94306	(650) 493-1041	E
(A) Spangler Mortuaries 399 South San Antonio Road at Lyell Los Altos, CA 94022 (B) Spangler Mortuaries 799 Castro Street at Yosemite Mountain View, CA 94041	(650) 948-661 (650) 967-5469	D D
Woodlawn 1000 El Camino Real Box 307, Colma, CA 94014	(650) 755-1727	F
Duggan's Serra Mortuary 500 Westlake Avenue Daly City, CA 94014	(650) 756-4500	F
Fremont Chapel of the Roses 1940 Peralta Blvd. Fremont, CA 94536	(510) 797-1900	A
Fremont Memorial Chapel 3723 Peralta Blvd. Fremont, CA 94536	(510) 793-8900	A
Irvington Memorial Cemetery 41001 Chapel Way Fremont, Ca 94538	(510) 656-5800	A
Callahan Mortuary 3833 East Avenue Livermore, CA 94550	(925) 447-2942	C
Spencer Chapel 21228 Redwood Road Castro Valley, CA 94546	(510) 581-9133	A
Chapel of Chimes Mortuary 32992 Mission Blvd. Hayward, CA 94544	(510) 538-3131	A
Oakmont Memorial Park & Mortuary 2099 Reliez Valley Road Lafayette, CA 94549	(925) 935-3311	C
Hull's Walnut Creek Chapel 1139 Saranap Ave- Off Blvd. Way Walnut Creek, CA 94595-1181	(925) 934-5400	C
Sunset View Cemetery Associations 101 Colusa Avenue El Cerrito, CA	(510) 525-5111	A