

BAY AREA YOUTH VAISHNAV PARIVAR

Community Center

25 Corning Avenue, Milpitas CA 95035

(408) 586-0006

www.bayvp.org

Funeral and Cremation Services Guide

The death of a loved one is a one of the most traumatic experiences any of us will ever have. Death is certain for everyone and most of us are least prepared for it.

BAYVP Community Center has developed this guide to assist you in making the difficult decisions about funeral and cremation arrangements for yourself or someone close to you. By asking the right questions, comparing prices and services, and making informed decisions, you can make arrangements that are meaningful to your family and control the cost for yourself and your survivors.

The guide contains following information

1. Proper Planning
2. What to do during prolonged illness?
3. What to do when death occurs?
4. Cremation Services
5. Funeral Service packages
6. List of funeral homes in Bay Area
7. List of priests in Bay Area that perform funeral services puja
8. Body/Organ Donation
9. How can Community Center help you?

Note: This guide is for information purposes only. BAVP, its Board of Directors or Executive Committee members do not endorse any of the products or services offered in this guide.

1. Proper Planning

While you are healthy, proper planning means discussing death among immediate family members and your loved ones. While making such decisions is difficult at any time, planning in advance for the death of a loved one can relieve you of that responsibility at the time of death, when you may be emotionally vulnerable. Take time now to discuss these matters and find out what your loved ones want. Planning in advance for your own disposition after death can spare your loved ones the anguish of making difficult decisions while in a state of grief.

Collect personal and family history information for each family member along with necessary documents. The family history form to obtain a death certificate in event of death. (See exhibit A for sample document from a funeral home)

Other documents to consider are

- WILL
- Revocable living trust
- Power of attorney for financial affairs
- Power of attorney for health care, also referred to as Advanced Directives

2. What to do during prolonged illness?

When family cannot take care of a patient it may become necessary to admit patient in a Nursing Home facility or a Hospice. These alternatives are very expensive and may not be covered by patient's health insurance companies. It is recommended to verify the benefits with facility and/or insurance carrier.

3. What to do when death occurs?

Death can occur at home, hospital or any place. Following information will assist what to do when death occurs.

3.1 *Death at Home*

Call 911 and notify death. Police will call Coroner office. Coroner will decide if autopsy is needed. When a death occurs at home, it must be pronounced by one of the following professionals

- Home Health Nurse
- Physician
- Police
- Fire Department
- Coroner

Coroner will issue the death certificate and arrange the body to be transferred to your designated funeral home for cremation services.

3.2 *Death at Hospital*

When a death occurs at hospital or nursing home a physician will pronounce death and certify death. Physician will notify the coroner if needed.

Hospital will issue the death certificate and arrange the body to be transferred to your designated funeral home for cremation services.

4. *Cremation services*

Today, more and more families are combining the best of both worlds, a meaningful memorial service along with cremation. Many families plan a traditional gathering and viewing, followed by cremation and a committal or scattering ceremony. Others prefer a simple cremation and keeping the cremated remains in keepsake urn container.

Without proper planning, selecting a funeral home and a cremation package can be a daunting task. Many of the mortuaries or funeral homes do not have a cremation facility. In that case, the funeral home will transfer the body after the viewing services are performed to a nearby crematory. Selecting a funeral home that offers viewing and cremation service within same facility is convenient and will reduce funeral expenses. There are few funeral homes in Bay Area that have on site crematory.

A written authorization must be signed before cremation can proceed. This must be done by the person(s) who has the right to control the disposition of the body. In addition, a cremation permit (Application and Permit for Disposition of Human Remains, VS 9) must be issued by the county health department. The funeral establishment usually arranges to obtain this permit as part of its services.

A casket is not required for cremation by California law, but a combustible cremation container is. The container must be one that can be closed and is leak-resistant. A cardboard box constructed for this purpose is acceptable. You do not have to buy the

container from the funeral establishment or crematory, but it does have to meet the standards set by the crematory.

You should make a decision about removing all personal possessions of value, such as jewelry or mementos, before the body is taken to the crematory. Pacemakers, most prostheses, and mechanical or radioactive devices or implants must be removed by funeral establishment or crematory staff prior to cremation.

The cremation process begins with the placement of the casket/container in the cremation chamber where it's subjected to intense heat and flame reaching temperatures between 1,400 and 1,800 degrees Fahrenheit. All substances are consumed except bone fragments (calcium compounds) and any non-combustible materials, such as jewelry, dental gold, prostheses, latches, hinges, etc., that were not removed prior to cremation as the temperature is not sufficient to consume them. During the cremation process, it may be necessary to open the cremation chamber and reposition the deceased in order to facilitate a complete and thorough cremation. The time for cremation to be completed varies with the size and weight of each human remains, but usually takes between 1 1/2 and 3 hours.

After the cremation has been completed and the cremation chamber has cooled, the remains are swept from the chamber, processed to a uniform size, and placed in a sturdy plastic bag sealed with an identification disk, tab, or label. The bag is then placed in a durable cremated remains container.

5. Funeral Services Cost

There are no fixed prices for funeral homes, mortuary charges and cremation services. Cost varies from area to area and from one funeral home to another. Funeral services cost range from \$1,000 to upwards of \$10,000 or even more in some cases.

Bay Area Youth Vaishnav Parivar Community Center has worked with Chapel of Chimes Memorial Park and Funeral Home to create a simple to use, hassle free, all inclusive funeral service packages for Indian community living in Bay Area. The all inclusive funeral service package includes:

- Transfer of remains from home or hospital to funeral home
- Securing all necessary permits
- Basic service of funeral director & staff
- Embalming
- Use of facility – Wash room

- Cremation casket
- Guest register book
- Crematory fee
- Witness cremation fee
- Fees for Saturday, Sunday or holidays
- Plastic Urn
- Death Certificate
- Current sales tax
- California state fee

The negotiated price ranges from \$890 to \$3500 depending on type of services desired. More detailed information about these funeral packages is included in Exhibit B. To get the negotiated price, print Exhibit B and present it when you meet with the funeral Director at Chapel of Chimes.

The negotiated price is offered at any of these following Lifemark Group locations.

- Chapel of the Chimes, Hayward (510) 471-3363
- Chapel of the Chimes, Oakland (510) 654-0123
- Sunset Lawn Chapel of Chimes, Sacramento (916) 922-5833
- Skylawn Memorial Park, San Mateo (650) 349-4411

Bay Area Youth Vaishnav Parivar Community Center has also negotiated packaged with Fremont Chapel of Roses. Contact Mike Rose at Fremont Chapel of Roses for detail pricing information.

6. **Funeral Homes in Bay Area**

Funeral homes in Bay Area.

| Name & Address | Telephone | Viewing | Cremation |
|---|----------------|---------|-----------|
| Chapel of the Chimes Mortuary **Package Price 32292 Mission Blvd, Hayward CA 94544 | (510) 471-3363 | X | X |
| Oak Hill Funeral Home & Memorial Park 300 Curtner Avenue San Jose, CA 95125 | (408) 295-6446 | | |
| Fremont Chapel of the Roses 1940 Peralta Blvd | (510) 797-1900 | X | |

| | | | |
|--|----------------|---|---|
| Fremont, CA 94536 | | | |
| Irvington Memorial Cemetery 41001 Chapel Way Fremont, CA 94539 | (510) 656-5800 | | X |
| Lima Family Memorial Park & Mortuary 48800 Warm Springs Blvd Fremont, CA 94539 | (510) 656-5565 | X | X |
| Willow Glen Funeral Chapel 1039 Lincoln Avenue San Jose, CA 95126 | (408) 295-6446 | | |
| California Cremation Society 1276 Donohue Drive San Jose, CA 95131 | (408) 998-4066 | | |
| Chapel of the Hills 615 N Santa Cruz Avenue Los Gatos, CA 95030 | (408) 354-8900 | | |

7. Priests in Bay Area that perform funeral services puja (last ritual)

| Name | Telephone |
|---|--|
| Pandit Krishna K. Pandey 990 Lakewood Drive Sunnyvale, CA 94089 www.hindupriestusa.com hindupriest01@hotmail.com | (408) 480-5477 Cell (408) 400-0513 Home |
| Umesh Shukla | (510) 818-0471 |
| Ravishankar Shastri | (510) 371-1978 |
| Pandit Ravichandran | (925) 449-0620 |
| Narharibhai | (408) 629-8092 |
| Bharatbhai | (510) 965-1434 |
| Damodar Shastri | (510) 490-7918 |
| Mahesh Vyas | (510) 792-8107 |

8. Body & Organ Donation

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.

For more information you may contact:

| | |
|------------------------------------|----------------|
| Stanford University Medical Center | (650) 723-4000 |
| Santa Rosa Community Hospital | (707) 576-4000 |
| UCSF | (415) 476-1551 |
| Central Exchange Information | (800) 553-6667 |

9. How can BAYVP Community Center help you?

BAYVP Community Center is here to help you with any funeral services issues and/or concerns. Please feel free to contact any member of the funeral services committee

Manish Patel
Anjan Parikh
Himanshu Majmudar
Mita Vora
Harshad Saparia

Many families prefer to have Bhajans/Prathna Sabha after the death of a family member. For a nominal fee you can rent BAYVP Community Center facility for Bhajans/Prathna Sabha. The following guidelines will be followed:

- **Bhajans/Prathna Sabha within 16 days of death**
Family can rent BAYVP Community center hall for \$250 for 3 hour period. Kitchen cooking facility will not be allowed to use. Family can arrange to bring food from outside and use dining area to serve to their guests before or after Bhajans/Prathna Sabha. All Community Center food guidelines will have to be followed.
- **Bhajans/Prathna Sabha after 16 days of death**
Family can rent the community center for \$250 for 3 hour period. Family can arrange to bring food from outside and use dining area to serve to their guests before or after Bhajans/Prathna Sabha. Family can also contract with Community Center kitchen services to prepare food and to serve to their guests. Cost for such services will vary depending on food items. Community Center food guidelines will have to be followed.

If you need help with a funeral issue, visit the California Department of Consumer Affairs' Cemetery and Funeral Bureau's website at www.cfb.ca.gov or call (800) 952-5210

Exhibit A – Family history and important information

L I F E M A R K G R O U P

Chapel Of The Chimes
32992 Mission Boulevard
Hayward, CA 94544
510.441.3363 / Fax 510.429.8365

Arrangement Information Form

Our commitment to you is to make all parts of the final arrangements easier – from gathering required information and handling necessary details, to creating a meaningful ceremony or memorial service.

The enclosed forms and information will greatly assist with this important task. Please review, and if you wish, fill out the **Vital Statistic Record** and **Obituary Worksheet**, and bring them with you, as well as any of the other information and items listed below, at the time of your appointment.

Please remember that all of these decisions **need not be made** when you arrive for your appointment. This is not a time to be rushed. Much of the below can be discussed with other members of your family, a religious counselor, trusted friends and your Funeral Director.

- **Vital Statistics Record.** This information is required to complete the death certificate.
- If applicable, a **Durable Power of Attorney for Health Care** or an **Advanced Health Care Directive.** This document must specifically authorize an individual with the right to control disposition.
- **Insurance papers.** Many insurance policies are assignable to the Chapel of the Chimes, if verified.
- **Social Security Card** or confirmation of correct Social Security Number.

- **Veteran's discharge papers** (DD214)
- **Clothing.** All clothing, including undergarments. (Shoes are optional)
- **Eyeglasses.** (if applicable)
- **Jewelry.** All jewelry can be returned prior to burial or cremation.
- **A recent and clear photo.** This will assist in cosmetics and hair styling.
- Any **Pre Arrangement documents** you have for funeral services, cremation arrangements or cemetery property.
- You may wish to select **personal items to be displayed** at the visitation or funeral. Examples; A favorite hat or shoes, fishing gear, golf clubs, knitting, doll collection, etc. These items are unique to each individual and help create a personalized tribute.

VITAL STATISTICS RECORD

NAME: _____
First Middle Last

DATE OF BIRTH: _____ PLACE OF BIRTH: _____

SOCIAL SECURITY NUMBER: _____ RACE: _____

HISPANIC/SPANISH/LATINO: NO YES (*specify*) _____

MILITARY SERVICE: NO/YES BRANCH: _____ RANK: _____ YEARS _____

MARITAL STATUS (*circle one*) Married/ Widowed/ Divorced/ Never Married

YEARS OF EDUCATION: _____ DEGREE (*circle one*) BA/BS MA PhD

OCCUPATION (*prior to retirement*) _____

TYPE OF INDUSTRY/BUSINESS _____ YEARS IN OCCUPATION: _____

RESIDENCE: _____
street address city

_____ *state zip code county*

NUMBER OF YEARS RESIDING IN COUNTY: _____

SURVIVING SPOUSE: _____

_____ *First name Middle Maiden/Last*

FATHER: _____ *First name Middle Last*

FATHER'S PLACE OF BIRTH: _____

MOTHER: _____
First name Middle Maiden

MOTHER'S PLACE OF BIRTH: _____

Newspaper Obituary Worksheet

Name _____

Date of birth- Date of death _____

Resident of _____

Age _____

Survived by:

Spouse, _____

Children, _____

Number of Grandchildren _____

Number of Great-Grandchildren _____

Other family members:

Parents, brothers, sisters, nieces, nephews,
others _____

Preceded in death by _____

Exhibit B – Chapel of Chimes, Funeral Service Package & Price List



Chapel of the Chimes Memorial Park & Funeral Home
32992 Mission Boulevard
Hayward, California 94544
(510) 471-3363
FD# 1240

Package and price list for members of

Community Center

25 Corning Avenue
Milpitas, CA 95035

Effective Date November 16, 2010

A Message from Management of Chapel of Chimes:

This precise and inclusive package has been made possible by guidance from religious and spiritual leaders with a vision to help Indo American Community to deal with end of the life issues like dignified funeral rites and cremation of loved one at a reasonable cost. Intent of this package is to ease the handling of all your arrangements at a time of stress, sadness and great duress.

You may choose goods or services other than the one detailed in this negotiated packages or choose only the items you desire. However, any funeral arrangements you select will include a charge for our basic services and overhead. The price will vary from our negotiated packages and we will explain the reason in writing on the statement we provide describing the funeral goods and services you selected.

In case, if you discover an error, please contact us and we would be more than happy to correct it. Our funeral directors will be happy to consult with you to answer any questions you might have.

This package will be honored by the Lifemark Group of Cemeteries, Crematories and Funeral Homes services at Hayward, Oakland, Sacramento, and San Mateo

It is the policy of this firm that professional fees are paid in full twenty-four hours prior to services being rendered. For your convenience, we accept checks, cash, or major credit cards. Additionally, we will accept an assignable insurance policy upon verification.

Prior to drafting any contract for goods or services, the responsible party or the decedent's survivor who is handling the funeral arrangements is entitled to receive a copy of any pre-need agreement in the possession of the funeral establishment that has been signed and paid for, in full or in part, by or on behalf of the decedent.

❖ PACKAGE SELECTIONS ❖

Our package selections are designed to simplify the arrangement process to assure the family that all desired services will be provided without additional cost and to offer a significant monetary savings compared to the itemized General Price List (available in our offices). Please know that intent of this simplified cremation package is to alleviate some of the burden and any confusion regarding the final rites of the loved ones.

The following packages include only the items listed in that package. Additional merchandise, cash advance items, are additional unless designated. The non use of goods and services contained within any of the alternative package selections will not result in a reduction in the price of the alternative package selected.

This package consists of the following services to suite your situation.

Note: For members of the Community Center, no additional mileage will be charged for the transfer of the remains within Alameda, Santa Clara, San Mateo and San Francisco counties.

Packages at a Glance: (See following pages for pricing and details)

| Description | Package-A PREMIUM (Embalming) | Package-B PREMIUM (Un-Embalming) | Package-C DIRECT CREMATION | Package-D PRE-NEED PREMIUM |
|---|-------------------------------------|--|----------------------------------|----------------------------------|
| Transfer of Remains to Funeral Home | ● | ● | ● | ● |
| Securing Necessary permits | ● | ● | ● | ● |
| Basic Service of Funeral Director & Staff | ● | ● | ● | ● |
| Embalming | ● | N/A | N/A | ● |
| Use of Facility – Wash Room | ● | ● | Note-1 | ● |
| Cremation Casket | ● | ● | Note-2 | ● |
| Dressing & Casketing of Remains | ● | ● | N/A | ● |
| Cosmetology & Hairdressing | ● | ● | N/A | ● |
| Guest Register Book, Folder & Acknowledgement Cards | ● | ● | N/A | ● |
| Crematory Fee | ● | ● | ● | ● |
| Use of Facility & Staff for Funeral Ceremony in Funeral Home Chapel | ● | ● | Note-3 | ● |
| Witness Cremation Fee | ● | ● | N/A | ● |
| Fees for Saturday or Sunday | ● | ● | ● | ● |
| Plastic Urn | ● | ● | ● | ● |
| Death Certificates (additional DC's will be charged at the current Fee) | 5 | 5 | 1 | 5 |
| Current Sales Tax on Merchandise | ● | ● | ● | ● |
| California State Fee | ● | ● | ● | ● |
| Total Package Price | \$3500 | \$2595 | \$890 | \$3500 |

- Included items in the package

Note 1: *Other preparation and care of body, refrigeration*

Note 2: *A container made of materials like fiberboard or composition materials such as cardboard (with or without an outside covering), including a rental casket*

Note 3: *Short simple rites or ceremonies for family members to do final rituals as per their faith*

Package –A: Premium At-Need Cremation Package (Embalming)

(Recommended Package)

This Package Includes:

| | |
|--|--|
| Basic Service of Funeral Director & Staff | Transfer of Remains to Funeral Home |
| Embalming | Cosmetology & Hairdressing |
| Dressing & Casketing of Remains | Use of Facility – Wash Room |
| Crematory Fee | Use of Facility & Staff for Funeral Ceremony in Funeral Home Chapel. |
| Guest Register Book, Folder & Acknowledgement Cards | Cremation Casket or The Norwood Rental Casket |
| Fees for Saturday or Sunday waived | Witness Cremation Fee |
| Current Sales Tax on Merchandise | |
| Five (5) Death Certificates (additional DC's will be charged at the current Fee) | |
| Plastic Urn | |
| California State Fee | |

Premium Package Price \$3500.00

Package –B: Standard At-Need Cremation Package (Un-embalming)

This Package Includes:

| | |
|--|---|
| Basic Service of Funeral Director & Staff | Transfer of Remains to Funeral Home |
| Sanitary Care of un-embalmed Remains for ID View | Cosmetology & Hairdressing |
| Dressing & Casketing of Remains | Use of Facility – Wash Room |
| Crematory Fee | Use of Equipment & Staff for Visitation. Repose room will be used for 1 hour. |
| Guest Register Book, Folder & Acknowledgement Cards | Cremation Casket or The Norwood Rental Casket |
| Fees for Saturday or Sunday waived | Witness Cremation Fee |
| Current Sales Tax on Merchandise | |
| Five (5) Death Certificates (additional DC's will be charged at the current Fee) | |
| Plastic Urn | |
| California State Fee | |

Standard Package Price \$2595.00

Package –C : DIRECT CREMATION

Direct Cremation: means that the decedent is cremated without a viewing or funeral ceremony. In most cases, the body is not embalmed and this saves you a significant amount of money. The package includes the basic services of the funeral director and staff. Typically, it also includes removal of remains; transfer to the crematory, necessary authorizations, and cremation. Instead of purchasing a casket, you may choose to have the body cremated in an **alternative container**, which can be made of cardboard or other similar materials.

This Package includes:
basic services of staff
local transfer of the remains to funeral home,
securing necessary permits
One (1) Death Certificate
Plastic Urn
California State fee and sales tax
Other preparation and care of body, refrigeration, and
Crematory fee
A container made of materials like fiberboard or composition materials such as cardboard (with or without an outside covering).*
This charge does not include visitation, except for short simple rites limited to 4-6 people to do final rituals as per their faith, prior to cremation of the body

Note:*

The alternate containers we provide for cremation are listed on our casket price list and are available at an additional cost.

Package Price with cardboard cremation container
 \$890.00

Package –D Pre-Need Premium Cremation Package

Pre-Pay My Funeral Services: recommends families make all arrangements in advance, thereby relieving their family of urgent decisions and unnecessary spending of excess dollars at the time one is grieving the most. In addition to giving families an opportunity to plan ahead Only Premium package is available for pre-pay.

This Package Includes:

- | | |
|--|--|
| Basic Service of Funeral Director & Staff | Transfer of Remains to Funeral Home |
| Embalming | Cosmetology & Hairdressing |
| Dressing & Casketing of Remains | Use of Facility – Wash Room |
| Crematory Fee | Use of Facility & Staff for Funeral Ceremony |
| Guest Register Book, Folder & Acknowledgement Cards | in Funeral Home Chapel. |
| Fees for Saturday or Sunday waived | Simplicity Cremation Casket or The |
| Current Sales Tax on Merchandise | Norwood Rental Casket |
| Five (5) Death Certificates (additional DC’s will be charged at the current Fee) | Witness Cremation Fee |
| Plastic Urn | |
| California State Fee | |

Premium Package Price \$3500.00

FOR MORE INFORMATION ON FUNERAL, CEMETERY AND CREMATION MATTERS, CONTACT:
DEPARTMENT OF CONSUMER AFFAIRS, CEMETERY & FUNERAL BUREAU
1625 NORTH MARKET BOULEVARD, SUITE S-208
SACRAMENTO, CA 95834.
TELEPHONE NUMBER: (916) 574-7870



*Please visit our website for Information regarding pre-Planning at: www.lifemarkgroup.com

Hayward:
32992 Mission Boulevard, Hayward, CA 94544
Phone: 510.471.3363 (24 hours)

Oakland:
4499 Piedmont Avenue, Oakland, CA 94611
Phone: 510.654.0123

Sacramento:
4701 Marysville Boulevard, Sacramento, CA 95838
Phone: 916.922.5833 (24 hours)

San Mateo:
Highway 92 at Skyline Boulevard, P.O. Box 5070, San Mateo, CA 94402
Phone: 650.349.4411