



Stepping Stones

POWERPOINT PRESENTATION WITH STEPS
TO HELP NAVIGATE THE PASSING OF A
LOVED ONE

“As the embodied soul continually passes, in this body, from boyhood to youth to old age, the soul similarly passes into another body at death. The self-realized soul is not bewildered by such a change.” (2.13)

**- WORDS OF WISDOM AND COMFORT FROM
THE *BHAGAVAD-GITA***



Hindu Beliefs

1. According to Hindu belief there are realms of existence and classes of beings that exist throughout the Universe. Some are classified as beneficial (*pitrs*) and others are classified as malefic.

2. In Sanskrit the term *antyeṣṭi* refers to the final sacrifice, the last of the 16 *samskaras* or life sacraments that mark important events in an individual's life.

3. This *samskara* is performed to dispose of the dead body, to give peace to the departed soul, and to enable it to enter the world of the ancestors (*pitrs*)

4. The word *śraddha* means an act of faith- is described as an *ekoddista* rite wherein in the ashes and the bones of the departed soul are collected and placed in an urn solely for the benefit of the departed soul and not for the *pitrs* in general. The remains are then immersed in running water.

Certain rituals are observed and priests normally guide us through the process.

Vedic Cremation

For the purpose of this presentation- we will discuss Cremation since most Hindus cremate the body (*the Green alternative*)

- Vedic cremation involves using an alternative cremation container made of natural, unpainted material that can decompose easily .
- An earthen lamp with a wick is lit and placed at the head of the departed person to guide the soul. This is done immediately and stays lit till the cremation.
- Simple items like flowers, bananas, rice, sesame seeds are offered with prayers.
- Lit firewood is used to offer offerings to the departed soul and (*pitrs*) and finally the body is consumed in the fire .
- Ashes are collected, cleaned in milk and based on the deceased persons wishes, either transported to another location for burial or taken to sea and immersed in running water.

Planning Ahead

We recommend you take the time to speak to your loved ones and plan ahead. Maintain an updated binder with the following :

- Will/Estate Trust
- Advance Health Care Directive(AHCD) and Physician Orders for Life-Sustaining Treatment (POLST) Form
- Create an “In Case of My Death” Folder. The folder should contain financial details, life insurance, bank accounts, investments, Locker box info and key location, social security number and military/medical/organ donation records. Parents should tell their grown children where the physical folders are kept along with the location of any virtual files on a computer and the oh- so- important passwords.
- Plan Your Funeral or Cremation Ahead- or at least let your kids know your wishes during casual conversations to avoid the confusion that occurs immediately after the passing of a loved one. There are places like “The Trident Society etc and some mortuaries where you can prepay for it.

Some key points

- Recommend your elderly family members visiting from other countries bring their medical history from their attending doctor back home.
- If they purchase travelers insurance, please remember to check if it includes passing / transport remains etc.
- Let your family know if there is a bank account with liquid assets to be used for funeral expenses.
- If you have elderly family member at home, always keep holy "Ganga water " at home.
- Keep a note of your family lineage- for 3 generations . Priest will ask during the prayer process.

When a loved one passes away

1. **At home:** Call 911 and transport to the nearest hospital. If not able to transport, they can certify the cause of death. If in hospice care, they can certify. At the hospital a doctor can verify.
2. Stay calm and hydrate with water, coconut water or juices. Do not drink alcohol.
3. **Hospital:** They will move your loved one to an in house morgue / will hold for 24-48 hours.

At home/offsite location: Wait , call mortuaries and decide where you want to send your loved one before agreeing to dispatch from the first place you call. Once they pick up, you will have to pay an extra charge if you choose another mortuary. Don't make a hasty decision- call and find out which day you can have a "Witness cremation" for your loved one. Remember you can sign paperwork via "DocuSign" so if you are in a fragile state, let someone else handle any negotiations so that you don't get caught up with a large bill.

4. A doctor has to certify the passing, then the mortuary gets a **permit** for cremation. Remember the process can take a few days especially over the weekend.
5. **Do not** call bank, credit card company for a few days- they will freeze the account so you will not have money for expenses. You can call them, social security , etc after a few days.
6. **Do** Contact friends/family and accept their loving gesture of food/meals and allow them to be involved, but make all final decisions consulting only immediate family. Don't let multiple suggestions distort your vision of what your loved one wanted.
- 7, **Do** use the spreadsheet on our website and move it to "Google docs" so that your friends and family can volunteer and be involved to help you. The spreadsheet has a lot of information and space for your family and friends to write condolences, volunteer on the day of the services, sign up for food etc. etc.

Items you will be asked to bring

- Give mortuary New clothes /outfit sheet for deceased.
- Give electric(battery operated) tea light to be placed neat the head
- Give any items you want placed in advance
- Take POA/Medical authorization/next of kin –any pertinent documents.
- Check available dates for cremation first, then contact priests to check availability for times.
- Always ask for a witness cremation
- Day of event- Please remember to tip the crematorium staff (cash in envelope) per Hindu customs.

Tasks at and after the time of death

THINGS TO BE DONE AT TIME OF DEATH

- Check to see if decedent left funeral and burial instructions.
- Check to see if decedent wanted to be a donor.
- Call mortuary and make funeral and burial arrangements.
- Notify immediate family, friends, and employer.
- If deceased lived alone:
 - (a) Make sure residence is closed and secure and notify landlord.
 - (b) Remove valuables and important documents to a safe place.
 - (c) Contact utility companies to discontinue service.
 - (d) Arrange for forwarding of mail.
- Collect information for the obituary. Include age and place of birth, cause of death, occupation, college degrees, military service, survivors names, and the date, time, and location of funeral service. If you publish the date and time of the funeral service, make sure someone is at the family residence during the service because burglars often read obituaries.
- Prepare a list of persons to be notified by letter or printed notice.
- Contact the attorney who prepared the Living Trust or Will and obtain instructions.
- Obtain certified copies of the death certificate from the mortuary.
- Assemble important papers, such as Living Trust, bank books, stock certificates, real estate deeds, insurance policies, etc.
- Each insurance company should be provided with a Statement of Claim and Death Certificate.
- Contact the nearest Social Security Office for benefits. Benefits vary according to number of and ages of surviving children, and the age of the surviving spouse.
- If the deceased was a veteran, an application should be made for Veterans Administration Benefits.
- Contact the deceased's employer and, if applicable, union or professional group.
- If credit cards were in joint names, remove the deceased's name from the credit cards. If credit cards were in the deceased's name alone, cancel the credit cards.
- Current installment loans, service contracts and credit card bills should be gathered together, since some may be covered by credit life insurance, which pays off all or part of the outstanding balance on the death of a customer. Similarly, there should be a check to see if the deceased had a mortgage insurance policy, which repays the outstanding mortgage upon the death of the policyholder.
- Locate evidence of indebtedness due by the estate by careful search. Examine all check books, tax returns and other financial records for this purpose.
- Notify automobile insurance companies for immediate cancellation and refund of unused portion of policy.
- Change any casualty insurance policies to eliminate the deceased's name as beneficiary.
- Make a list of any claims against the estate. Contact attorney if any of the claims are disputed.
- Contact the Department of Motor Vehicles and banks to terminate joint tenancies.
- Change title of deceased's assets to co-trustee, successor trustee or successor Beneficiary as applicable. An attorney should be used to transfer title to real estate, but most other transfers can be done without legal assistance.
- Contact your accountant. If you have an A-B trust, assets have to be allocated to the appropriate trust and tax I.D. # will have to be obtained for the B trusts.
- State and Federal income tax returns still have to be filed and taxes paid. Income taxes are not excused by death. A surviving spouse may still file a joint return for the year of death of the deceased spouse.



Mortuaries

BASIC SIMPLE VEDIC CREMATION

Professional Services

Embalming

Refrigeration

Bathing & Handling

Dressing, Casketing, Cosmetician

Chapel, Church, Graveside

Visitation (1 Day) Supervised

Transfer of Remains to Mortuary

Funeral Coach & Driver

Permit \$12.00

One Family Car - Limosine

Cremation Fee

Witness Cremation

Alternative Cremation Container

Rental Casket

Memorial Package

Memorial Urn Selection

Scattering tube

Dignity Plan Support Options

Heirloom Bible

Remembrance Blanket

Personalized T-Shirts and Decals

Memory Portrait

Timeless Touch

Memory Glass (HMIS code varies upon color)

Celebration of Life Bundle

Ashes at Sea(separate company)

Death Certificate (s) \$21 each

FUNERAL HOMES/CREMATION SERVICES (AVAILABLE ON SD NARI WEBSITE)

The first two funeral homes listed below have trained their staff about Hindu beliefs and end of life ceremonies.

ETERNAL HILLS MEMORIAL PARK AND CREMATORY

1999 El Camino Real, Oceanside, CA 92054

Phone- 7607546600

GREENWOOD MEMORIAL PARK & MORTUARY

4300 Imperial Avenue, San Diego, CA 92113

Phone: 6192643131

EI CAMINO MEMORIAL

3953 Imperial Avenue San Diego, CA 92113

Phone: 6192643168

CREMATION SERVICES INC. Vista, CA

Phone 6192338906

List of Temples in San Diego

Shri Mandir, 9474 Black Mountain Rd L, San Diego, CA 92126 Phone: (858) 566-5644

Vedic Cultural and Spiritual Center of San Diego, 16315 Pomerado Rd, Poway, CA 92064. Phone: (858) 549-3940

Hare Krishna Temple , 1030 Grand Ave, San Diego, CA 92109, Phone: (858) 429-9375

Shirdi Sai Spiritual Center, 252 Miramar Rd #6, San Diego, CA 92126, Phone: (858) 859-2724

Shri Bhakta Anjaneya Temple, 265 Activity Rd #110, San Diego, CA 92126 , Phone: (858) 335-4352

Shri Lakshmi Venkateshwara Temple , 9252 Miramar Rd Ste #9, San Diego, CA 92126, Phone: (858) 413-6599

Jain center of San Diego , 1830 Anna Ln, Vista, CA 92083. Phone: (858) 705-0636

San Diego Sikh Gurudwara, 12269 Oak Knoll Rd, Poway, CA 92064, Phone: (858) 486-1231

Preserve the Beautiful memories



Not everyone is meant
to stay in your life forever.
Sometimes they are only
there long enough to
teach you the lessons that
you needed to learn.

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