

**COMMUNITY SERVICES DEPARTMENT**  
SENIOR & FAMILY SERVICES

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# **CITY OF REDONDO BEACH CALIFORNIA**

April 2016

## **DEATH AND DYING**

### **REDONDO BEACH - SOUTH BAY**

This guide is published by the City of Redondo Beach, Community Services Department, Senior and Family Services Division. The guide is designed to provide interested persons with information about procedures in the event of death in or outside the home, as well as funeral planning and options for handling remains.

This guide is a basic list and does not imply endorsement. The listings are not all-inclusive and are reported as accurately as possible. Failure to list a resource implies no criticism.

A periodic update will be available. To inform us of corrections, additional information or changes of address or telephone number please call 310-318-0650.

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**For a complete listing of our resource guides for seniors, please visit our website at:**

**[www.redondo.org/senior](http://www.redondo.org/senior)**

### **DEATH IN THE HOME**

If the death appears to be of natural causes, police will notify the doctor of the deceased, or the doctor as specified by the family. If a doctor agrees to sign the death certificate, the family may then contact the mortuary of their choice. Once this begins, the funeral director will continue the process.

Please note: if you are using hospice, there is no need to call the paramedics or police. Directly notify the mortuary.

If a doctor is unavailable or if there is suspicion of foul play (e.g. an overdose), the deceased will be diverted to the Los Angeles County Coroner's Office for investigation. The family is then asked to work with the coroner's office regarding the release of the deceased.

While this is in process, the family is still advised to contact a mortuary, letting them know the coroner is currently in possession of the deceased. If the investigating unit releases the body, it will go directly to the mortuary. The coroner will send an investigator to the mortuary to sign the death certificate.

### **DEATH OUTSIDE OF THE HOME**

If a person dies away from home, paramedics and police must be notified immediately. Regardless of the circumstances, paramedics must always attempt resuscitation. The only exception is if the individual's physician has signed a form expressly stating that resuscitation is not to be attempted.

All traffic accident deaths automatically go to the Coroner's Office. County of Los Angeles Department of Coroner: 323-343-0714 (24 hour line).

The body is released to the family's mortuary of choice, and the mortuary arranges for a signed death certificate. If an individual dies without identification (e.g. jogger or drowning victim), the police must first make attempts to identify the individual in question. For this reason, it is extremely important always to carry identification and the name of a doctor.

It is equally important to have a will and written instructions regarding burial wishes and specifics – e.g. cremation, location of burial plot (if any), etc. Be sure to share this information with family members. Generally, prepayment for funeral arrangements is available through the mortuary.

If there is any question of what to do, do not hesitate to call the police department. They are experienced, knowledgeable and willing to help you in a crisis.

If a loved one dies out-of-state and their remains must be shipped home, there are several options for transportation. If the body has not yet been picked up (e.g. from the hospital or nursing home), the family can contact the receiving mortuary in the destination state or location.

If the body has already been taken to a funeral home, the family should inquire about the price for forwarding remains. Under Federal Trade Commission law, this is an option that must be offered. Any quotes will usually include pick-up of the body, the basic service fee, embalming, and possibly a shipping container as well as transportation to the nearest airport (what it covers must be listed on the General Price List). This price is often much less than the individual items priced separately.

### **FUNERAL ARRANGEMENTS**

When arranging for a funeral for a loved one or yourself, please remember that items may be purchased individually or in a package. Funeral providers must provide supply lists that describe all available selections and prices, whether grouped together or listed separately.

#### ***Burial:***

Costs depend on the casket selected, the services provided by the mortician, and the charges made by the cemetery (e.g. the grave site, the vault or liner, opening and closing the grave, the marker or monument, and perpetual care)

#### ***Cemetery Plots:***

When looking into cemetery plots, be aware that prices vary widely due to location.

- ❑ The resale market for plots is normally weak. This is a plus if you want to purchase a plot (you may be able to purchase a plot privately at a significant discount – check the classifieds). But it is a drawback if you own a plot that you do not need.
- ❑ Honorably discharged veterans and their spouse are eligible for burial in a national cemetery.
- ❑ Owning a plot is not the total story: there are costs of ongoing care (paid up front), fees for opening and closing the grave, and higher fees for multi-depth graves.
- ❑ A vault or grave liner may be an added cost. Although not mandated by law, it may be required by the cemetery to keep the ground from settling.

***Complaints regarding a specific funeral home:***

If you have a problem concerning the arrangement process, first attempt to resolve that concern with your funeral director. If that doesn't work, contact your federal, state and local consumer protection agencies.

Other option is to contact the Federal Trade Commission. Although the FTC does not intervene in individual disputes, the information you provide may indicate a pattern of possible law violations requiring action by the Commission. Write:

Federal Trade Commission  
Consumer Response Center  
600 Pennsylvania NW  
Washington, DC 20580  
Phone: 877-382-4357  
Fax: 202-326-2012  
[www.ftc.gov](http://www.ftc.gov)

Federal Trade Commission  
10877 Wilshire Blvd. #700  
Los Angeles, CA 90024  
Phone: 310-824-4300

The FTC also publishes *Caskets and Burial Vaults*, a brochure about the use and protective claims of caskets and burial vaults, as well as a consumer guide for funeral planning. For a free copy of these brochures, contact:

Consumer Response Center  
Federal Trade Commission  
Washington, DC 20580  
Phone: 877-275-3342  
[www.ftc.gov/consumers/c](http://www.ftc.gov/consumers/c)

In California, complaints against a funeral home or licensed cemetery may be filed with the Cemetery and Funeral Bureau, the official licensing bureau for the state.

The Bureau has a website at which you can obtain a copy of our complaint form, additional information on California laws regulating funeral homes and cemeteries, and other consumer information. They may be reached at:

Cemetery and Funeral Bureau  
1625 North Market Blvd., Ste. S208  
Sacramento, CA 95834  
916-574-7870  
800-952-5210  
[www.cfb.ca.gov](http://www.cfb.ca.gov)

They are a branch of the California's Department of Consumer Affairs and appear to have a strong record in assisting individual queries.

### ***Caskets:***

Caskets may be purchased through a mortuary or from a discount retailer. Funeral homes may not add a “handling fee” if you order the casket on your own. Discuss with the funeral home of your choice.

### ***Embalming:***

The Federal Trade Commission has included statements about embalming in the ‘Funeral Rule.’ Refer to online information, ‘the FTC Funeral Rule.’

Refer to “online” information and “The FTC Funeral Rule.”

### ***Bequeathal of Body:***

Under most circumstances, an individual’s body may be bequeathed to a medical school for teaching or research purposes. Depending on the school, some may pay for transportation, final disposition and cremation. If requested, some medical colleges will return the cremated remains to the family for burial.

It is important to have a written agreement with any school, and it is essential to have alternative plans. The circumstances of the death may render a body unacceptable for teaching purposes.

Most medical schools do not accept a body on which an autopsy has been performed or from which organs (other than corneas) have been removed.

### ***Cremation:***

Cremation rules differ throughout the United States.

Thoughts should be given to:

- ❑ Cremation cost
- ❑ Cremation urn/urns
- ❑ Cremation
- ❑ Cremation Planning

The California Code of Regulations for The Funeral Law can be found online at “cremation rules” or [www.cfb.ca.gov](http://www.cfb.ca.gov)

Be sure to remove possessions of value before the body is taken to the crematory. The funeral home must remove pacemakers, mechanical or radioactive devices or implants before cremation.

### ***Services:***

The types of funeral services available vary, and it will ultimately be up to the individual or the family to decide which one best suit their needs.

Be sure to discuss your preferences with family members and religious counsel. Discussion will help you decide on the services most suited for you and your family. Everyone should be aware that:

1. Funerals may cost thousands of dollars
2. Funeral rules may be obtained online by checking with FTC Funeral Rules.
3. You are entitled to choose the goods and services you want and turn down those services you do not want.

### ***Planning Your Own Funeral:***

It is always important to educate yourself on what you may want for your service. Make choices in advance and tell your family your wishes. If you do not plan ahead, someone else will make those funeral decisions for you.

It's also prudent to make a written list of what you want and give it to your family or person acting as your agent – or be sure they know where to find it. Review and update your list annually.

Your written list should include:

- Do you prefer burial, cremation or to donate your body to a medical school or similar group?
- If you choose burial, do you want to be buried in the ground or in a crypt? At what cemetery or other location?
- What are your feelings concerning selection of any casket? What about the disposition of your jewelry?
- If you will have a viewing, what clothing or cosmetics do you wish?
- If you wish to be cremated, how do you want your ashes to be dealt with?
- How do you feel about: the style, content, length and timing of services, service conductors, receptions, condolence cards, etc.?
- What is your budget?
- What is your intended source of payment for costs?

## ***TRAVEL***

Whenever you travel to a funeral or accompany a body for burial in another state:

- ❑ Call the airline's reservation desk and ask to speak to a supervisor for "bereavement assistance."
- ❑ Explain your circumstances and ask about a special bereavement fare. They may be able to waive the advance purchase requirement.
- ❑ Each airline has a different policy. Airlines may deal with requests on a case-by-case basis; issue vouchers for future travel, or have special discounts to immediate family members only. Some airlines will reimburse only after a trip has been made. Be sure to call in advance to ask, and remember that most airlines require a photocopy of the death certificate or a letter from the mortuary, and the ticket booklet.
- ❑ For changes of flight schedules and fares, some airlines allow for hardship adjustments.
- ❑ Fares on discount airlines may be less expensive than bereavement fares.

## ***FUNERAL INFORMATION FOR SURVIVING FAMILY MEMBERS WITH LIMITED FUNDS***

If a family has limited financial resources, mortuaries might work with them to determine the best option.

Sources of financial assistance for mortuary costs:

- ❑ Financial help and grave provisions may be possible if spouse or parent is a veteran. (See "Veterans" page.)
- ❑ If the deceased is Catholic, the family should contact their local parish for a letter of charity from the local priest for a burial space in a Catholic cemetery.

## ***WHAT TO DO WHEN A SOCIAL SECURITY BENEFICIARY DIES***

A family member or other person responsible for the deceased's affairs may call toll free:

- ❑ 800-772-1213 or go through the social security website at: <http://www.socialsecurity.gov/pgm/getservices-apply.htm>
- ❑ Promptly inform the Social Security Administration of the beneficiary's death. Call the Social Security Administration at 800-772-1213. For deaf or hard of hearing call TTY number 800-325-0778, 7 a.m.-7 p.m. Monday through Friday or automated response system 24 hours a day.
- ❑ If monthly benefits are being paid by direct deposit, inform the bank or other financial institution of the person's death. Request that any funds received for the month of the person's death should be returned to the Social Security Administration as soon as possible.
- ❑ If benefits are being paid by check, *do not cash* any checks received for the month in which the beneficiary died or for any months after. Return the checks to the Social Security Administration as soon as possible.

### **One-time Lump Sum Death Benefit:**

A one-time sum of \$255 is payable to the surviving spouse if he/she was living with the beneficiary at the time of death. If the spouse was living apart, they may still qualify provided they were receiving Social Security benefits on the beneficiary's earnings record.

If there is no surviving spouse, the payment is made to a child who was eligible for benefits on the beneficiary's earnings record in the month of death.

### **Survivors' Benefits**

Monthly survivors' benefits may be paid to certain family members, including the beneficiary's widow or widower, dependent children and dependent parents. SSA publishes two booklets that contain more detailed information about filing for benefits. They can be requested from SSA by calling 800-772-1213, or downloaded off the Social Security Administration's website by clicking on the publication title.

Website: [www.ssa.gov/survivors/](http://www.ssa.gov/survivors/)

Survivors Benefits (Publication EN-05-10084)

[www.ssa.gov/pubs/](http://www.ssa.gov/pubs/)

Social Security: Understanding the Benefits (Publication EN-05-10024)

**VETERANS:**

U.S. Department of Veterans Affairs  
National Cemetery Administration  
[www.cem.va.gov/](http://www.cem.va.gov/)

***FUNERAL SERVICES***

**A. M. Gamby Funeral Home**  
25001 Narbonne Avenue  
Lomita, CA 90717  
310-326-6343

**Brookside Caskets, Inc.**  
4552 Lincoln Avenue, Suite 107  
Cypress, CA 90630  
714-226-9010

**Cremation Society of South Bay**  
2701 182nd Street  
Redondo Beach, CA 90278  
800-464-6091 - 24 hours  
310-792-7585 – 24 hours  
[www.lacremation.com](http://www.lacremation.com)

**Funeraria del Angel MacDougall Family Mortuary**  
1610 East 1<sup>st</sup> Street  
Santa Ana, CA 92701  
714-543-9351  
[www.funeraria.delangelmacdougallsantaana.com](http://www.funeraria.delangelmacdougallsantaana.com)

**Green Hills Mortuary**  
27501 S. Western Avenue  
Rancho Palos Verdes, CA 90275  
310-521-4333  
[www.greenhillsmemorial.com](http://www.greenhillsmemorial.com)

**Halverson, Stone, and Myers Mortuary**

1223 Cravens Avenue

Torrance, CA 90501

310-328-1223

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

**Los Angeles Funeral Service**

12421 Venice Boulevard, Suite 1

Los Angeles, CA 90066

310-390-9969

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

3229 Glendale Boulevard

Los Angeles, CA 90039

323-660-1815

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

301 E. 84<sup>th</sup> Street

Los Angeles, CA 90003

323-541-9835

**Neptune Society**

Funeral Director Licensed

562 South Palos Verdes Street

San Pedro, CA 90731

310-831-0664

800-637-8863

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

**Pacific Crest Cemetery**

2701 182<sup>nd</sup> Street

Redondo Beach, CA 90278

310-370-5891

310-792-7570

**Rice Mortuary/White and Day Mortuaries**

5310 Torrance Boulevard

Torrance, CA 90503

310-792-7599

**Roosevelt Memorial Park**

18255 S. Vermont Avenue

Gardena, CA 90248

310-329-1113

<http://www.rooseveltmemorialparkandmortuary.com>

**Stricklin-Snively Mortuary**

1952 Long Beach Boulevard

Long Beach, CA 90806

562-426-3365

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

**White and Day Colonial Chapel**

901 Torrance Boulevard

Redondo Beach, CA 90277

310-792-7575

## ***LEGAL REFERRALS***

### **National Hospice and Palliative Care Organization**

National office:

1731 King St. Suite 100  
Alexandria, Virginia 22314  
703-837-1500  
703-837-1233 (fax)  
800-658-8898 Hotline/helpline  
[www.caringinfo.org](http://www.caringinfo.org) (Consumers)  
[www.nhpco.org](http://www.nhpco.org) (Members)

**Services:** A national, non-profit organization dedicated to fostering communication about complex end-of-life decisions amongst individuals, loved ones and health care professionals.

Provides toll-free hotline counseling service and educational materials for the public and physicians. Works with state and federal legislators to improve laws related to patients' rights while monitoring changes in state and federal end-of-life legislation.

National and program offices are open 9 a.m. - 5 p.m. EST on Mondays through Friday. Funding via client donations and fees. Call for additional information.

### **Legal Assurance Program**

Redondo Beach Senior and Family Services  
310-318-0650

Free 20-minute legal assurance appointments are provided to older adults and disabled persons through Kevin and Vikki Stapleton of Stapleton Law Office. Appointments are held at the Senior & Family Services' office. Call for available days.

## *END OF LIFE ISSUES*

### *Getting Your Affairs in Order*

#### *Personal Records:*

A personal file should include the following information:

- Full legal name, including possible aliases.
- Social Security number
- Legal residence
- Date and place of birth
- Names and addresses of spouse and children (or location of death certificates if any are deceased)
- Names and birthplaces of both parents, including mother's maiden name
- Location of will, trust, and powers of attorney.
- List of employers and dates of employment
- Education and military records
- Religious affiliation, name of house of worship; names of clergy

#### *Financial Records:*

In making a financial records file, list information about insurance policies, bank accounts, deeds, investments and other valuables using this outline:

- Sources of income and assets (pension funds, interest income, etc.)
- Investment income (stocks, bonds, property)
- Insurance information (life, health, property, and long term care – with policy numbers)
- Bank accounts (checking, savings and credit union) with ATM card information and location of cards
- Location of safe deposit boxes and respective keys
- Copy of most recent income tax return
- Liabilities – what is owed to whom and when payments are due
- Credit card and charge account names and numbers
- Property taxes
- Location of personal items such as jewelry or family treasures
- Memberships in organizations and awards received
- Names and addresses of close friends, relatives, doctors, and lawyers or financial advisors
- Requests, preferences or pre-arrangements for burial.

A family member or friend should know the locations of these files and locations of all important papers and documents, although it is not necessary to reveal the contents of wills or trusts

(Getting your affairs in order reviewed by H.E.L.P.)

## Health Care Decisions:

### Advance Health Care Directives

A durable Power of Attorney for Health Care creates a power of attorney specifically for health care decisions. By completing, you can select another person to be your health care agent in the event you are unable to personally assert your health care wishes.

If you become mentally incapacitated, your agent will have authority over any other person to speak for you in health care matters.

- Your selected agent will have legal authority to make decisions about what types of medical care you should receive if you are unconscious or otherwise unable to make decisions for yourself.
- Your agent will be able to accept or refuse medical treatment, have access to your medical records, and to make decisions about organ donation, autopsy authorization and disposing of your remains when you die.
- However, if you do not want your agent to have certain powers or make certain decisions, you can write a statement in the form limiting your agent's authority.

An advance health care directive allows you to state your wishes about accepting or refusing life-sustaining treatment. The law governing an advance health care directive states that your agent may not authorize convulsive treatment, psychosurgery, sterilization, abortion or placement in a mental health treatment facility.

The person you appoint as your agent has no authority to make decisions for you until you are unable to make those decisions yourself. When you become incapacitated, your agent must make decisions that are consistent with any wishes you have written in the advance health care directive form or made known in other ways, such as telling family members, friends or your doctor. If you have not made your wishes known, your agent must decide what is in your best interests.

Like any other power of attorney, the advance health care directive may be validly executed only when the principal is competent.

To complete an advance health care directive, a California resident must be at least eighteen years of age, of sound mind and acting of his or her own free will.

You can revoke an advance health care directive at any time. Simply inform everyone who received a copy of the form that it is no longer valid, and destroy the copies. You should complete a new form if you want to name a different person as your agent or make other important changes.

However, if you only wish to update the address or telephone number of your agent or alternate agents(s), you may write in the new information and initial and date the change. You may want to make a list of the persons to whom you give a copy of the form so you will know who to contact if you revoke the advance health care directive or make a new one

Almost any adult can be appointed as your agent. You can choose a family member (such as a spouse or adult child) or a friend, or someone else you trust. If you appoint your spouse and later get divorced, the DPAHC is automatically invalidated. You can also appoint one or more alternate agents in case the person you have chosen as your agent is unavailable or unwilling to make a decision. It is important you talk with the person you choose to make sure they understand your wishes and agree to accept the responsibility.

The law prohibits you from choosing certain people as your agent. You may not choose your doctor or a person who operates an assisted living or board and care facility, or a residential facility for the elderly. The law also prohibits you from appointing a person who works for your doctor, for the health care facility in which you are being treated, for a community care facility, or for a residential care facility for the elderly -- unless that person is related to you by blood, marriage or adoption.

You should name only one person as your health care agent. Any others you want to be involved should be named as alternate agents. If you are concerned about offending people close to you by choosing one or another to be your agent, ask them to decide among themselves who will be the agent, and list the others as alternate agents.

An Advance Health Care Directive is valid for an indefinite period of time, unless you state a specific date in the form on which you want it to expire, or the printed language in the form itself mentions a specific duration. Forms printed prior to January 1, 1992 generally expire at the end of seven years.

(Advance Health Care Directives reviewed by H.E.L.P.)

## **Living Will**

Living Wills are different from Advance Health Care directives in that they state your desire not to receive life-sustaining treatment if you are terminally ill or in an irreversible coma. The Living Will form specifically recognized under California law is called a Natural Death Act Declaration. A Living Will is not needed if you have already stated your wishes about life-sustaining treatment in an advance health care directive.

Most hospitals provide their patients with the necessary forms prior to receiving care. Standardized forms can be obtained through the following agencies:

### **California Medical Association**

Publication Information

800-882-1262

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

**CMA** will send an advanced health care kit and information on “do not resuscitate.” **A fee applies**, call for additional information.

800-786-4262

Agency is open 9:00 a.m. until 5:00 p.m. Monday through Friday.

### **Torrance Memorial Medical Center**

ADVANTAGE Program

3330 Lomita Boulevard

Torrance, CA 90505

310-517-4666

ADVANTAGE Program provides Advance Health Care Directive form and workshops at no charge.

Call Monday – Friday 9:00 a.m. – 4:15 p.m.

Closed for lunch 12:30 p.m. – 1:00 p.m.

## ***OTHER RESOURCES***

### **California Department of Consumer Affairs**

Cemetery and Funeral Bureau  
1625 North Market Boulevard  
Suite S-208  
Sacramento, CA 95834  
916-574-7870  
[www.cfb.ca.gov](http://www.cfb.ca.gov)

Produces *Consumer Guide to Funeral and Cemetery Purchases*. Also provides consumer information on cemeteries and funerals. Funeral providers are required to provide the brochure to anyone who inquires.

### **Federal Trade Commission**

Public Reference  
1-877-382-4357  
[ftc.gov/bcp/online/pubs/services/funeral.htm](http://ftc.gov/bcp/online/pubs/services/funeral.htm)

Produces brochure *Funerals: A Consumer Guide* and has funeral-related information on their website.

### **National Funeral Directors Association (NFDA)**

13625 Bishop's Drive  
Brookfield, WI 53005-6007  
800-228-6332  
262-789-1880  
<http://www.nfda.org>  
Email: [nfda@nfda.org](mailto:nfda@nfda.org)

Organization goal is to enhance the funeral service profession and promote quality service to the consumer. A variety of funeral-related information is on organization's website.