

# The Consumer's Supplement to Hospice Solutions

San Diego Edition  
September 2005

*Your supplement to manage the life process ending in death... before, during and after, for the support of your caring, compassion and life's transition...*



“We make a living by what we get, we make a life by what we give.”

**Sir Winston Churchill (1874 - 1965)**

***The Consumer's Supplement to Hospice Solutions*** (CSHS) is an appendix of sorts to those directories provided by professionals (the case manager, social worker, therapist, physician, R.N., chaplain or discharge planner) in San Diego County (and elsewhere) to their clients in the community. The CSHS was developed in response to many inquiries received from consumers to provide an independent summary of essential supplements to information that informs and educates the consumer accessing hospice service.

If the consumer does not already have one of the following directories, all of which list the hospice providers in San Diego County, he or she can obtain one or more copies by calling the publisher indicated below or by requesting assistance from any of the professionals previously indicated and assigned to his or her case.

*Hospice Journey: Your Community Resource Guide*  
480.380.2273

*Caregiver's Handbook: A Guide & Resources for the Sandwich Generation*  
619.338.8668  
[www.worklifesandiego.org](http://www.worklifesandiego.org)

*Hard Choices for Loving People*  
703.707.0169  
[www.HardChoices.com](http://www.HardChoices.com)

*The San Diego County Resource Guide for Seniors*  
949.497.1486

The Therapist Directory of San Diego  
858.483.0876  
[www.therapistdirectoryofsandiego.com](http://www.therapistdirectoryofsandiego.com)

New Lifestyles: The Source for Seniors  
800.869.9549  
[www.NewLifeStyles.com](http://www.NewLifeStyles.com)

San Diego Eldercare Directory: The Guide to Independent Living & Long Term Care  
619.718.5245  
[www.SanDiegoElderCare.com](http://www.SanDiegoElderCare.com)

The Consumer's Supplement to Hospice Solutions is an independent resource, which can be e-mailed to colleagues, clients, friends and family members who live anywhere in or outside of San Diego County. They will find the active hyperlinks helpful and leading to sites that are informative, thus reducing the time, which can be hours and days, searching for resources on the Internet or having to coordinate efforts to pick-up resources in person or wait for them by regular mail.

(This document can be printed for reference using Acrobat Reader 3.0. To upgrade your version of Acrobat Reader, if needed, visit [www.adobe.com/products/acrobat/readstep2.html](http://www.adobe.com/products/acrobat/readstep2.html)).

## **Disclaimer of Endorsement**

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The information provided through this e-document should not be substituted for independent legal or professional counsel. The information is intended as a guide only and is to assist consumers in determining if they require the assistance of independent legal or professional counsel. Consumers are encouraged to consult with their attending physician or team members to access information specific to their needs.

The views and opinions of authors expressed by the service providers or their Web sites do not necessarily state or reflect those of the LHICC, and they may not be used for advertising or product endorsement purposes.

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• End-of-Life Planning

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- *Autopsy: Life's Final Chapter*
- *Before I die*
- *Case for Commentary: Right to Discontinue Treatment* (Topic: Pacemaker)
- *Decisions About End-of-Life Care*
- *A Dying Person's Guide*
- *End-of-Life Care Discussions Should Be Initiated Earlier*
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- *Tube Feeding Options at End of Life*

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- CA Department of Insurance, Consumer Communications Bureau
- Viatical Settlements (selling life insurance policies)
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  - § Charitable Choices
  - § Charity Navigator
  - § Federal Trade Commission (FTC) on Charitable Donations
  - § FTC Charity Checklist
- *Claiming Benefits* by American Association of Retired Persons
- Consumer Counseling Centers of America
- The Dependent Care Credit
- Death Benefits Available Through Social Security
- Fiduciary Association of CA
- Financial Education, sponsored by KPBS and Mission Federal Credit Union
- Funeral Consumers Alliance
  - § "How Much Will My Funeral Cost?"
- Internal Revenue Service (IRS)
  - § IRS General Publications
  - § Tax Payer Rights
  - § Publications for Survivors, Executors and Administrators
- Legalbitstream
- Making a Will
  - § American Bar Association
  - § Federal Citizens Information Center
  - § Legal Advice for Consumers
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    - § CA Department of Real Estate, San Diego Office
    - § *Reverse Mortgages: Proceed with Care*
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  - Medicare Hospice Benefits Booklet
  - National Foundation for Credit Counseling
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  - Retirement
  - Reverse Mortgages
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  - Centering Corporation, a provider of grief resources
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  - The San Diego Grief Resource Directory
- Homecare Agencies Database H
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  - Death Certificates:
  - DMV Field Offices
  - Elder Law & Advocacy of San Diego
  - Ethics and Legal Issues in Palliative Care
  - Guardianship and Conservatorship
  - Inmate / Prisoner Furlough (Escorted Trip) to Visit Terminally Ill or Attend Funeral of Immediate Family Member
  - The Lawyer Referral and Information Service
  - Law Dictionary
  - "Legal Forms for All States"
  - *Living Trust Offers*

- Medical Examiner
  - National Academy of Elder Law Attorneys' Directory
  - *Need a Lawyer? Judge for Yourself*
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  - CA Advocates for Nursing Home Reform – Residential Care / Assisted Living Facilities
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  - Nursing Home Checklist
  - Nursing Home Compare Database
  - Moving Supplies and Tips
  - Tips for A Successful Interstate Move
- Planning
  - California Funeral Directors Association
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    - § *Crisis Countdown*
    - § *Final Details* by American Association of Retired Persons
    - § *How to Choose a Home Care Provider*
    - § *Talking about Your Choices*
    - § *What to Do When a Beneficiary Dies*, by the Social Security Administration
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  - LHI Counseling & Consultation
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  - Accessible Journeys
  - American Association of Travel Agents
  - Disabled person placards and plates.
  - Federal Aviation Administration: Passengers with Disabilities
  - Mature and Travelers with Disabilities

- Veterans
  - Armed Forces Emergency Service (AFES)
  - Fort Rosecrans National Cemetery
  - Humanitarian Reassignment, Hardship Discharge and Emergency Leave
  - VA Burial and Memorial Benefits
  - VA, San Diego Regional Office
  - Veterans' office in your area

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## Appendix

### Internet Resources Articles of Interest

- *Selling your life insurance policy to cover costs of end of life needs, also known as "Viatical Arrangement"*
- *Choosing a Financial Planner*

## Bereavement Support Services



- *Bereavement* a magazine of hope and healing  
888.60.4HOPE (4673)  
[www.bereavementmag.com](http://www.bereavementmag.com)
- The Center for Loss and Life Transition  
970.226.6050  
[www.centerforloss.com](http://www.centerforloss.com)
- MedLinePlus  
301.496.4000,  
[www.nlm.nih.gov/medlineplus/bereavement.html](http://www.nlm.nih.gov/medlineplus/bereavement.html)

## Body, Organ and Tissue Donation

- "Information on Organ Donation"  
[www.medem.com/MedLB/article\\_detailb.cfm?article\\_ID=ZZZIOG3EZLC&sub\\_cat=386](http://www.medem.com/MedLB/article_detailb.cfm?article_ID=ZZZIOG3EZLC&sub_cat=386)
- Lifesharing  
858.292.8750  
[www.lifesharing.org/home.html](http://www.lifesharing.org/home.html)
- National Donor Family Council  
800.622.9010  
[www.kidney.org/recips/donor/index.cfm](http://www.kidney.org/recips/donor/index.cfm)
- Organ Procurement Organizations in the U.S.  
[www.organdonor.gov/opo.htm](http://www.organdonor.gov/opo.htm)
- San Diego Eye Bank  
858.694.0444  
[www.sandiegoeyebank.com/](http://www.sandiegoeyebank.com/)
- UCSD Body Donation Program  
858.534.4536
- UCSD Regional Tissue Bank, Donor Referral  
888.423.6667

## Caregiving



- Family Caregiver Alliance  
800.445.8106  
[www.caregiver.org/caregiver/jsp/home.jsp](http://www.caregiver.org/caregiver/jsp/home.jsp)
- Care Guide  
888.721.9797  
[www.CareGuide.com](http://www.CareGuide.com)
- The Dying Process: Physical and Psychological Symptoms  
[www.hospicefoundation.org/endOfLifeInfo/documents/general\\_manual.pdf](http://www.hospicefoundation.org/endOfLifeInfo/documents/general_manual.pdf)

- Growth House: Improving Care for the Dying  
415.863.3045  
[www.growthhouse.org](http://www.growthhouse.org)

“Growth House, Inc. provides this award-winning portal as your international gateway to resources for life-threatening illness and end of life care. Our primary mission is to improve the quality of compassionate care for people who are dying through public education and global professional collaboration. Our search engine gives you access to the Internet's most comprehensive collection of reviewed resources for end-of-life care” (Web site).

- Homecare, A Dying Person's Guide to Dying [www.acponline.org/public/h\\_care/dying-gd.htm](http://www.acponline.org/public/h_care/dying-gd.htm) - Deals specifically with cancer, however useful in providing general guidance in managing the needs of a loved one dying at home. This guide is available free of charge (The American Collage of Physicians ([www.acponline.org](http://www.acponline.org))).
- Musical Comfort
  - BostonPete.com, *Timeless Media*  
[www.bostonpete.com/index.htm](http://www.bostonpete.com/index.htm)
- Partnership for Caring – “Provides free resources, information and motivation for actively learning about end-of-life resources...” (Web site).  
800.989.9455  
[www.caringinfo.org](http://www.caringinfo.org)
- Signs of Approaching Death  
[www.hospicefoundation.org/endOfLifeInfo/signs.asp](http://www.hospicefoundation.org/endOfLifeInfo/signs.asp)

## Children and Their Experience

- Death and Dying of an Adult  
*After the Funeral* – “Discusses the various feelings accompanying the death of a loved one, including sadness, grief, and the fear of death itself” (Amazon.com).  
[http://www.amazon.com/exec/obidos/ASIN/0809166259/sdsw-20/102-6590058-5475330?creative=327641&camp=14573&link\\_code=as1](http://www.amazon.com/exec/obidos/ASIN/0809166259/sdsw-20/102-6590058-5475330?creative=327641&camp=14573&link_code=as1)
- Death and Dying*  
[www.ambpeds.org/deathanddying.cfm](http://www.ambpeds.org/deathanddying.cfm)
- A Death in the Family*  
[www.medem.com/medlb/article\\_detaillb\\_for\\_printer.cfm?article\\_ID=ZZZYVL1SBAC&sub\\_cat=106](http://www.medem.com/medlb/article_detaillb_for_printer.cfm?article_ID=ZZZYVL1SBAC&sub_cat=106)
- Grief Digest  
[www.centeringcorp.com/catalog/index.php?cPath=21&osCsid=e3a0bc62a1800656af4f6256f00e00b2](http://www.centeringcorp.com/catalog/index.php?cPath=21&osCsid=e3a0bc62a1800656af4f6256f00e00b2)
- Helping Younger People Cope with Death and Funerals*  
[www.acponline.org/public/h\\_care/9-young.htm](http://www.acponline.org/public/h_care/9-young.htm) (American College of Physicians - [www.acponline.org/index.html](http://www.acponline.org/index.html))
- When Somebody Dies*  
<http://kidshealth.org/kid/feeling/emotion/somedie.html> (Kids Health - [www.kidshealth.org](http://www.kidshealth.org))

- Death and Dying of a Child  
*Discussing Death with a Dying Child: Parents Who Do Have No Regrets, Study Finds*  
[http://www.cancer.org/docroot/NWS/content/NWS\\_2\\_1x\\_Discussing\\_Death\\_with\\_a\\_Dying\\_Child.asp](http://www.cancer.org/docroot/NWS/content/NWS_2_1x_Discussing_Death_with_a_Dying_Child.asp)

*Earlier Recognition of a Terminally Ill Child Leads to Stronger Emphasis on Easing Suffering*  
[http://www.medem.com/medlb/article\\_detailb.cfm?article\\_ID=ZZZ2A76MEFC&sub\\_cat=613](http://www.medem.com/medlb/article_detailb.cfm?article_ID=ZZZ2A76MEFC&sub_cat=613)

### **Coping before Goodbye**

- *Interacting with a Terminally Ill Loved One*  
[www.mayoclinic.com/invoke.cfm?id=CA00041](http://www.mayoclinic.com/invoke.cfm?id=CA00041)

### **Cremation**

- The Cremation Association of North America  
312.245.1077  
[www.cremationassociation.org/](http://www.cremationassociation.org/)



### **Death Investigation System**

- Locate a county coroner in your state – “Medical examiners and coroners play a critical, although often unappreciated, role in the functioning of the judicial, public safety, and public health agencies of government. They are responsible for investigating sudden or violent deaths and providing accurate, legally defensible determinations of the manner and cause of these deaths” (Web site).  
404.498.6150  
[www.cdc.gov/epo/dphsi/mecisp/death\\_investigation.htm](http://www.cdc.gov/epo/dphsi/mecisp/death_investigation.htm)



### **Education for Patients, Family and Friends**

“It is by no means uncommon to meet with a family member or friend of a loved one who recently received a terminal diagnosis. Receiving a terminal diagnosis can be devastating, and family members and friends are seldom in a place to immediately learn all about what they are facing, much less about the terms they will be hearing, in spite of the good faith efforts of excellent hospice personnel.

And, it is very common for family and friends to want to learn everything they can about the diagnosis and the “comfort measures” that will be provided.

With that in mind, the following resources should prove useful” (E. De La Loza, LCSW, [www.LHI.cc](http://www.LHI.cc)).

- Drug Information  
[www.nlm.nih.gov/medlineplus/druginformation.html](http://www.nlm.nih.gov/medlineplus/druginformation.html)
- “Evaluating the Merits of Marijuana for Medicinal Purposes” (Food and Drug Administration)  
[www.fda.gov/ola/2004/marijuana0401.html](http://www.fda.gov/ola/2004/marijuana0401.html)
- Hospice & Palliative Care  
[www.nlm.nih.gov/medlineplus/hospicecare.html](http://www.nlm.nih.gov/medlineplus/hospicecare.html)
- Interactive Body Guide – “Interactive Body Guide is a visually interactive tool that enables viewers to navigate between the 12 systems of the male and female bodies” (Web site).  
[www.mercksource.com/pp/us/cns/cns\\_interactive\\_tools\\_vap\\_index.jsp](http://www.mercksource.com/pp/us/cns/cns_interactive_tools_vap_index.jsp)

- Medical Dictionary  
[www.intelihealth.com/IH/ih/IH/WSIHW000/9276/9276.html?k=navx408x9276](http://www.intelihealth.com/IH/ih/IH/WSIHW000/9276/9276.html?k=navx408x9276)
- Medical Encyclopedia  
[www.nlm.nih.gov/medlineplus/encyclopedia.html](http://www.nlm.nih.gov/medlineplus/encyclopedia.html)
- Pain Management  
[www.StopPain.org](http://www.StopPain.org)
- Pain Drawing – Complete a pain drawing to better identify the intensity and location of pain, which is necessary for effective pain management.  
[www.aapmr.org/condtreat/pain/paindrawing.htm](http://www.aapmr.org/condtreat/pain/paindrawing.htm)
- The Patient Support Network  
“...putting patients in touch with other patients, for the purpose of sharing information & support...”  
[www.medhelp.org/](http://www.medhelp.org/)
- Questions to Ask Your Doctor  
“Many clients fear pain and are unsure of what will be involved in “Pain Management”. What questions should a client ask? Find out what questions to ask about pain and various other topics” (E. De La Loza, LCSW, [www.LHI.cc](http://www.LHI.cc))  
[http://www.mercksource.com/pp/us/cns/cns\\_patient\\_resources\\_nwhrc.jspzQzpgzEzzSzppdocszSzuszSzcnaszSzontentzSznwhrcgazSzgeneralzPzhtml](http://www.mercksource.com/pp/us/cns/cns_patient_resources_nwhrc.jspzQzpgzEzzSzppdocszSzuszSzcnaszSzontentzSznwhrcgazSzgeneralzPzhtml)
- Suicide Prevention

COMPTEMPLATING SUICIDE? There is hope and help. Call 1-800-SUICIDE day or evening.

- Understanding and Helping the Suicidal Person  
[www.mentalhealth.samhsa.gov/suicideprevention/concerned.asp](http://www.mentalhealth.samhsa.gov/suicideprevention/concerned.asp)
- At a Glance - Suicide Among the Elderly  
[www.mentalhealth.org/suicideprevention/elderly.asp](http://www.mentalhealth.org/suicideprevention/elderly.asp)
- Firearms Safety, Storage and Transportation  
<http://w3.agsfoundation.com/safety/rules.html>
- Terms Used at the Bedside  
[www.stoppain.org/education\\_research/glossary.html](http://www.stoppain.org/education_research/glossary.html)

## End-of-Life Planning

- “What challenges emerge from balancing medical intervention with care and comfort at the end of life? How can you maintain meaning throughout your life? Learn about solutions for finding a better death and explore the options for humane care for the dying” (The American Collage of Physicians, [www.acponline.org](http://www.acponline.org)).
  - *Advance Directives Found Key to Reducing Stress for Families of Hospitalized Patients at the End of Life*  
[www.nih.gov/news/pr/mar2001/ninr-15.htm](http://www.nih.gov/news/pr/mar2001/ninr-15.htm) (The National Institute of Health - [www.nih.gov](http://www.nih.gov))
  - *Autopsy: Life's Final Chapter -*  
[www.medem.com/MedLB/article\\_detailb.cfm?article\\_ID=ZZZPIEJD81D&sub\\_cat=385](http://www.medem.com/MedLB/article_detailb.cfm?article_ID=ZZZPIEJD81D&sub_cat=385), provided by The Medem Network: Connecting Physicians and Patients Online - [www.medem.com](http://www.medem.com)

- *Before I die*  
[www.thirteen.org/bid/index.html](http://www.thirteen.org/bid/index.html)
- *Case for Commentary: Right to Discontinue Treatment* (Topic: Pacemaker)  
[www.ama-assn.org/ama/pub/category/7993.html](http://www.ama-assn.org/ama/pub/category/7993.html)
- *Decisions About End-of-Life Care* -  
[www.medem.com/MedLB/article\\_detailb.cfm?article\\_ID=ZZZJBYM94GC&sub\\_cat=386](http://www.medem.com/MedLB/article_detailb.cfm?article_ID=ZZZJBYM94GC&sub_cat=386), (The Medem Network: Connecting Physicians and Patients Online - [www.medem.com](http://www.medem.com))
- *A Dying Person's Guide* - [www.acponline.org/public/h\\_care/dying-gd.htm](http://www.acponline.org/public/h_care/dying-gd.htm), dealing specifically with cancer, however useful in providing guidance in managing the needs of a loved one dying at home, is available free of charge.
- *End-of-Life Care Discussions Should Be Initiated Earlier* -  
[www.medem.com/MedLB/article\\_detailb.cfm?article\\_ID=ZZZKDWENEFC&sub\\_cat=613](http://www.medem.com/MedLB/article_detailb.cfm?article_ID=ZZZKDWENEFC&sub_cat=613)
- *How to Help During the Final Weeks of Life* - [www.acponline.org/public/h\\_care/7-final.htm](http://www.acponline.org/public/h_care/7-final.htm) (The American Collage of Physicians - [www.acponline.org](http://www.acponline.org))
- *Tube Feeding Options at End of Life*  
[www.dickinson.edu/endoflife/Sitemap.html](http://www.dickinson.edu/endoflife/Sitemap.html)

- Funeral Consumers Alliance  
802.482.3437  
[www.funerals.org/](http://www.funerals.org/)

This site provides a comprehensive overview on how to financially manage the death of a loved one and to learn about the burial and cremation process.

- Cremation Association of North America  
[www.cremationassociation.org/html/for\\_consumers.html#Brochures](http://www.cremationassociation.org/html/for_consumers.html#Brochures)

Provides online brochures that address issues such as "How to Explain Cremation to a Child," and articles that might be of interest, for instance "New Rules for Carrying Urns on an Airplane."

- Family Caregiver Alliance  
[www.caregiver.org](http://www.caregiver.org)

800.445.8106

- *Fact Sheet: End-of-Life Choices: Holding on and Letting Go*  
([www.caregiver.org/caregiver/jsp/content\\_node.jsp?nodeid=400](http://www.caregiver.org/caregiver/jsp/content_node.jsp?nodeid=400))
- *Fact Sheet: Holding a Family Meeting* ([www.caregiver.org/caregiver/jsp/content\\_node.jsp?nodeid=475](http://www.caregiver.org/caregiver/jsp/content_node.jsp?nodeid=475))
- *End-of-Life Choices: CPR & DNR* ([www.caregiver.org/caregiver/jsp/content\\_node.jsp?nodeid=397](http://www.caregiver.org/caregiver/jsp/content_node.jsp?nodeid=397))
- *End-of-Life Choices: Feeding Tubes and Ventilators*  
([www.caregiver.org/caregiver/jsp/content\\_node.jsp?nodeid=399](http://www.caregiver.org/caregiver/jsp/content_node.jsp?nodeid=399))

- On Our Own Terms: Moyers on Dying  
[www.thirteen.org/onourown/terms/index.html](http://www.thirteen.org/onourown/terms/index.html)

- San Diego Memorial Society  
4883 Ronson Ct., Suite L  
San Diego, CA 92111-1803  
858.874.7921  
[www.funerals.org/SanDiego/](http://www.funerals.org/SanDiego/)

“The purpose of the San Diego Memorial Society is to promote, through education and other means, dignity and simplicity in after-death arrangements. We assist members to prearrange these matters at an economical cost. The San Diego Memorial Society is a non-profit, non-sectarian organization incorporated in 1958 and is governed by members of its Board of Directors who are elected by the membership and who serve without pay” (Website).



## Financial Matters

- Annuities – “An annuity is a product which can provide you with an income for as long as you live.”  
California Department of Insurance  
[www.insurance.ca.gov](http://www.insurance.ca.gov)  
Keyword and phrase search: Tools / Consumers / Annuities / Consumer Insurance Information Guides / Life Series / Annuities  
1.800.927.HELP (4357)  
213.897.8921 (for Out-of-State callers)
- Benefits Check-up  
Patients and their families often ask, “Is there any additional financial help or assistance that we may be overlooking?” “What will be available for my surviving parent after the other dies?” In answer to those questions, it is best to receive a comprehensive federal, state and local assessment to determine what exactly is available in your area, especially, if the need includes assistance with covering the cost of medication. It is very important to complete a “benefits screening” as far in advance as possible, since it can take a number of weeks to gather necessary documents, submit applications, etc. For a full assessment, visit:

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

If you or your loved one does not have access to the Internet, call LHI Counseling & Consultation ([www.LHI.cc](http://www.LHI.cc)) to schedule a screening free of charge: 858.775.2076.

For an evaluation of available services for any age group, point your browser to:  
[www.govbenefits.gov/govbenefits/index.jhtml](http://www.govbenefits.gov/govbenefits/index.jhtml)

- CA Department of Insurance  
Consumer Communications Bureau  
300 S. Spring Street, South Tower  
Los Angeles, CA 90013  
Consumer Hotline at **800.927.HELP (4357)**  
213.97.8921 (for Out-of-State callers)  
[www.insurance.ca.gov/](http://www.insurance.ca.gov/)

“California Department of Insurance statewide toll-free hotline, serves as an information clearinghouse for consumers with insurance-related questions or problems. The unit, staffed by insurance experts, and provides immediate assistance to callers whenever possible.”

- Charitable Giving

Sometimes the surviving family members or friends would prefer to have donations rather than flowers to memorialize their loved one. You can make sure those who wish to give, do so to reputable organizations by reviewing the following links to help you decide on a charity...

- Charitable Choices  
[www.charitablechoices.org](http://www.charitablechoices.org)
- Charity Navigator  
[www.charitynavigator.org](http://www.charitynavigator.org)
- Federal Trade Commission (FTC) on Charitable Donations  
[www.ftc.gov/bcp/online/pubs/tmarkg/charity.htm](http://www.ftc.gov/bcp/online/pubs/tmarkg/charity.htm)
- FTC Charity Checklist  
[www.ftc.gov/bcp/online/pubs/misc/charitycheck.pdf](http://www.ftc.gov/bcp/online/pubs/misc/charitycheck.pdf)
- “Claiming Benefits” by American Association of Retired Persons  
[www.aarp.org/griefandloss/articles/70\\_d.html](http://www.aarp.org/griefandloss/articles/70_d.html)
- Consumer Counseling Centers of America  
[www.consumercounseling.org](http://www.consumercounseling.org)
- The Dependent Care Credit  
[www.turbotax.com/articles/TheDependentCareCredit.html?source=ttcom4home1](http://www.turbotax.com/articles/TheDependentCareCredit.html?source=ttcom4home1)
- Death Benefits Available Through Social Security  
800.772.1213  
[www.ssa.gov](http://www.ssa.gov)
- Family and Medical Leave Act (FMLA), by the Labor Project for Working Families  
510.643.7088  
[www.paidfamilyleave.org/parent.html](http://www.paidfamilyleave.org/parent.html)
- Fiduciary Association of CA  
866.886.7322  
[www.pfac-pro.org/index.htm](http://www.pfac-pro.org/index.htm)
- Financial Education, sponsored by KPBS and Mission Federal Credit Union  
*Whether you have a fixed income, need to manage your inheritance, budget for retirement, or plan your estate, here you will find answers to your basic questions with resources to well known sites.*  
858.546.2044  
[www.sdfinancialeducation.org](http://www.sdfinancialeducation.org)
- Funeral Consumers Alliance  
802.482.3437  
[www.funerals.org/](http://www.funerals.org/)

“How Much Will My Funeral Cost?” - This brochure is available at the Funeral Consumers Alliance and describes options, costs to consider and provides a cost comparison worksheet.

- Internal Revenue Service (IRS)  
800.829.1040  
[www.irs.gov](http://www.irs.gov)

Keyword and phrase search: Survivor, "Final Return for Decedent", "Social Security Survivor (Death) Benefits", Moving Expenses, Survivors, Executors, and Administrators

Survivors have access to available forms or publications in the "Forms and Publications Finder", for example:

- IRS General Publications  
[www.123irs.com/irs/irs\\_publications\\_list.htm](http://www.123irs.com/irs/irs_publications_list.htm)
- Publications for Survivors, Executors and Administrators  
Publication Number 559  
[www.irs.gov/pub/irs-pdf/p559.pdf](http://www.irs.gov/pub/irs-pdf/p559.pdf)

- Tax Payer Rights  
"Whether you file a Form 1040EZ or a complicated corporate return, you will benefit from knowing your rights as a taxpayer and being familiar with the IRS' obligations to protect them. The goal of the Taxpayer Rights Corner is to be your one-stop shop for taxpayer rights information during every step of your interaction with the IRS" (Web site).  
[www.irs.gov/advocate/article/0,,id=98206,00.html](http://www.irs.gov/advocate/article/0,,id=98206,00.html)

- Legalbitstream  
"Your Source for Free Federal Tax Law Research Comprehensive and timely updated databases" (Web site)  
[www.legalbitstream.com](http://www.legalbitstream.com)

- Making a Will
  - American Bar Association  
312.988.5522  
800.285.2221  
<http://w3.abanet.org/home.cfm>

Provides "answers to the most common questions about the estate planning process, probate and administration of estates, transfer taxes and tax planning for your assets, and disability planning..." (Web site).

- Federal Citizens Information Center  
[www.pueblo.gsa.gov/cic\\_text/money/will/makewill.htm](http://www.pueblo.gsa.gov/cic_text/money/will/makewill.htm)
- Legal Advice for Consumers  
[www.FreeAdvice.com](http://www.FreeAdvice.com)
- Nolo Press – *Law for All*  
[www.NoloPress.com](http://www.NoloPress.com)

Provides help to "people handle their own everyday legal matters -- or learn enough about them to make working with a lawyer a more satisfying experience..."

- Medicare Hospice Benefits Booklet  
800.633.4227  
[www.medicare.gov/Publications/Pubs/pdf/02154.pdf](http://www.medicare.gov/Publications/Pubs/pdf/02154.pdf)

- National Foundation for Credit Counseling  
800.388.2227  
[www.nfcc.org](http://www.nfcc.org)
- Personal Bankruptcy Tips  
[www.personal-bankruptcy-chapters-7-13-filing-laws.com/index.htm](http://www.personal-bankruptcy-chapters-7-13-filing-laws.com/index.htm)
- Retirement
  - Library of CBS  
<http://cbs.marketwatch.com/pf/library.asp?SiteId=mktw&property=subchannel-code&value=2051>
  - And Estate Taxes  
[www.turbotax.com/tax\\_tips\\_and\\_resources/retirement\\_estate\\_taxes.html?source=ttcom4home1](http://www.turbotax.com/tax_tips_and_resources/retirement_estate_taxes.html?source=ttcom4home1)
- Reverse Mortgages
  - Fannie Mae  
800.732.6643  
[www.fanniemae.com](http://www.fanniemae.com)

“Fannie Mae’s reverse mortgage specialists are only a phone call away and are ready to answer any questions” (FannieMae, *Money from Home: A Guide to Understanding Reverse Mortgages*, 1997-2002):  
[www.fanniemae.com/global/pdf/homebuyers/moneyfromhome.pdf](http://www.fanniemae.com/global/pdf/homebuyers/moneyfromhome.pdf)

For a Home Equity Conversion Mortgage (HECM) HUD-approved lender and Fact Sheet, call Fannie Mae at:  
800.7FANNIE

- Independent Information on Reverse Mortgages  
[www.reverse.org](http://www.reverse.org)  
“Because it complements AARP’s basic consumer information, this NCHEC site may be particularly useful to nonprofit counselors, professional advisors, and any consumers or their family members looking for more information beyond the basics...”
- AARP on Reverse Mortgages  
[www.aarp.org/revmort](http://www.aarp.org/revmort)
- “Reverse Mortgages: Is One Right for You?” (CA Department of Real Estate)  
[www.dre.ca.gov/pdf\\_docs/reverse.pdf](http://www.dre.ca.gov/pdf_docs/reverse.pdf)
- CA Department of Real Estate  
916.227.0864  
[www.dre.ca.gov](http://www.dre.ca.gov)
  1. CA Department of Real Estate, Consumers Division  
[www.dre.ca.gov/consumers\\_sub.htm](http://www.dre.ca.gov/consumers_sub.htm)
  2. CA Department of Real Estate, San Diego Office  
1350 Front Street, Suite 3064  
San Diego, CA 92101-3687  
O-619.525.4192  
F-619.525.4375
- *Reverse Mortgages: Proceed with Care*  
[www.ftc.gov/bcp/online/pubs/homes/rms.pdf](http://www.ftc.gov/bcp/online/pubs/homes/rms.pdf)

- Viatical Settlements – “Viatical settlements involve the sale of your life insurance policy for a lump sum cash payment.”  
California Department of Insurance  
[www.insurance.ca.gov](http://www.insurance.ca.gov)  
Keyword and phrase search: Tools / Consumers / Annuities / Consumer Insurance Information Guides / Life Series / Viatical Settlements  
1-800-927-HELP (4357)  
213-897-8921 (for Out-of-State callers)

## G

### Grief and Loss

- Centering Corporation, a provider of grief resources  
[www.centeringcorp.com](http://www.centeringcorp.com)
  - Adults Coping with Loss  
[www.centeringcorp.com/catalog/index.php?cPath=24](http://www.centeringcorp.com/catalog/index.php?cPath=24)
  - Children Coping with Loss  
[www.centeringcorp.com/catalog/index.php?cPath=21&osCsid=e3a0bc62a1800656af4f6256f00e00b2](http://www.centeringcorp.com/catalog/index.php?cPath=21&osCsid=e3a0bc62a1800656af4f6256f00e00b2)
  - Coping with the Death of an Infant  
[www.centeringcorp.com/catalog/index.php?cPath=22](http://www.centeringcorp.com/catalog/index.php?cPath=22)
  - Death of a child  
[www.centeringcorp.com/catalog/index.php?cPath=23](http://www.centeringcorp.com/catalog/index.php?cPath=23)
- Children, Adolescents and Grief –  
[www.dougy.org/index.html](http://www.dougy.org/index.html)
- Compassion Books  
[www.compassionbooks.com/index.html](http://www.compassionbooks.com/index.html)
- *Helping Children to Grow: Learning to Cope with Death* -  
<http://edelaloza1.web.aplus.net/sitebuildercontent/sitebuilderfiles/LearningToCopeWithDeath.pdf>
- The San Diego Grief Resource Directory -  
<http://edelaloza1.web.aplus.net/sitebuildercontent/sitebuilderfiles/griefresorucessd.pdf>

### Homecare Agencies

- Homecare Locator  
202.547.7424  
[www.nahc.org/Tango/HCLocator/locator.html](http://www.nahc.org/Tango/HCLocator/locator.html)
  - “How to Choose A Homecare Provider” - [www.nahc.org/Consumer/coninfo.html](http://www.nahc.org/Consumer/coninfo.html)

## H

## Hospice Agencies

- Hospice Agency Locator  
202.547.7424  
[www.nahc.org/Tango/HClocator/locator.html](http://www.nahc.org/Tango/HClocator/locator.html)
  - “All About Hospice: A Consumer’s Guide” - [www.hospice-america.org/guide.html](http://www.hospice-america.org/guide.html)

## Legal



- “Advance Care Planning: Guidance for Proxies”  
[www.medem.com/MedLB/article\\_detaillb.cfm?article\\_ID=ZZZ97SFDZLC&sub\\_cat=386](http://www.medem.com/MedLB/article_detaillb.cfm?article_ID=ZZZ97SFDZLC&sub_cat=386)
- **Advance Care Planning: Guidance for Patients**  
[www.medem.com/MedLB/article\\_detaillb.cfm?article\\_ID=ZZZ6LW5DZLC&sub\\_cat=386](http://www.medem.com/MedLB/article_detaillb.cfm?article_ID=ZZZ6LW5DZLC&sub_cat=386)
  - California Medical Association  
916.551.2028  
“Your Living Will: The New Advanced Health Care Directives” - [www.cmanet.org/publicdoc.cfm/7](http://www.cmanet.org/publicdoc.cfm/7)
  - Partnership for Caring  
1.800.989.9455  
Provides information dealing with end-of-life issues and provides state-specific living wills and medical powers of attorney (Also called Advance Directives). Download free Living Will & Medical Power of Attorney Documents!  
[www.partnershipforcaring.org](http://www.partnershipforcaring.org)
  - Attorney Search Network  
877.437-3337  
[www.getareferral.com/index2.htm](http://www.getareferral.com/index2.htm)
  - The Best Lawyers in America  
803.648.0300  
[www.bestlawyers.com](http://www.bestlawyers.com)  
“The Best Lawyers lists, representing 57 specialties in all 50 states and Washington, DC, are compiled through an exhaustive peer-review survey in which thousands of the top lawyers in the U.S. confidentially evaluate their professional peers.”
  - County of San Diego Public Guardian  
858.694.3500  
[www2.sdcounty.ca.gov/hhsa/ServiceDetails.asp?ServiceID=909](http://www2.sdcounty.ca.gov/hhsa/ServiceDetails.asp?ServiceID=909)  
“The Public Guardian conducts official investigations into conservatorship matters, and serves as the legally appointed guardian for persons, who have been determined by the Courts to be incapable of caring for themselves. These are generally older, frail and vulnerable adults who are at risk or have been a victim of abuse or neglect.”
  - Death Certificates:  
619.692.5733  
<http://www2.sdcounty.ca.gov/hhsa/WebSearchResults.asp?KeywordID=395>  
Available through the Vital Records & Statistics Office of the County’s Health and Human Services Agency.
  - DMV Field Offices  
800.777.0133

For faster service, make an appointment before you visit a DMV office. You may make an appointment online (<https://eg.dmv.ca.gov/foAppt/Welcome.jsp>), point your browser to [www.dmv.ca.gov/dmv.htm](http://www.dmv.ca.gov/dmv.htm).

- Elder Law & Advocacy of San Diego  
858.565.1392  
[www.seniorlaw-sd.org](http://www.seniorlaw-sd.org)
- Ethics and Legal Issues in Palliative Care  
[www.stoppain.org/palliative\\_care/content/ethical/law.asp](http://www.stoppain.org/palliative_care/content/ethical/law.asp)
- Guardianship and Conservatorship  
Family Caregiver Alliance  
800.445.8106  
[www.caregiver.org/caregiver/jsp/content\\_node.jsp?nodeid=431](http://www.caregiver.org/caregiver/jsp/content_node.jsp?nodeid=431)
- Inmate / Prisoner Furlough (Escorted Trip) to Visit Terminally Ill or Attend Funeral of Immediate Family Member\*

Federal Bureau of Prisons (BOP)  
202.307.3198  
[www.bop.gov](http://www.bop.gov)

To obtain the latest information on the policy of the Federal Bureau of Prisons (BOP), visit the web site and:

1. Search Keyword: Escorted Trips
2. Go to document title: Frequently Requested Policies
3. Open "Escorted Trips" document
4. Search Keyword: Funeral

To locate a federal prison anywhere in the U.S., visit the web site and:

1. Click on BOP Directory
  2. Identify the region of interest
  3. Scroll down to the prison desired
- The San Diego Lawyer Referral and Information Service  
619.231.8585  
[www.sdcbalr.org/LRIS/](http://www.sdcbalr.org/LRIS/)
  - Law Dictionary  
<http://dictionary.law.com/>
  - "Legal Forms for All States"  
[www.handelonthelaw.com/GUI/Ads/uslegalforms.htm](http://www.handelonthelaw.com/GUI/Ads/uslegalforms.htm)
  - "Living Trust Offers: How to Make Sure They Are Trust Worthy"  
[www.ftc.gov/bcp/online/pubs/services/livtrust.pdf](http://www.ftc.gov/bcp/online/pubs/services/livtrust.pdf)

- o Medical Examiner

“Under California law, the Medical Examiner is both required and empowered to determine the cause and circumstances of certain deaths. While we make a sincere effort to accommodate any preferences of the decedent or the family, we may be unable to do so because a Medical Examiner's inquiry, by its nature, is a law enforcement function” (Web site).

County Operations Center  
5555 Overland Avenue, Bldg. 14  
San Diego, CA 92123-1270, USA  
O - 858.694.2895  
F - 858.495.5956

Medical Examiner Home Page –

[www.co.san-diego.ca.us/cnty/cntydepts/safety/medical/index.html](http://www.co.san-diego.ca.us/cnty/cntydepts/safety/medical/index.html)

Medical Examiner Description of Service Page –

[www.co.san-diego.ca.us/cnty/cntydepts/safety/medical/services.html](http://www.co.san-diego.ca.us/cnty/cntydepts/safety/medical/services.html)

- o National Academy of Elder Law Attorneys' Directory

520.881.4005

[www.naela.com/Applications/ConsumerDirectory/index.cfm](http://www.naela.com/Applications/ConsumerDirectory/index.cfm)

- o “Need a Lawyer? Judge for Yourself”

[www.ftc.gov/bcp/online/pubs/services/lawyer.pdf](http://www.ftc.gov/bcp/online/pubs/services/lawyer.pdf)

- o Physician Assisted Suicide and Euthanasia

[www.stoppain.org/palliative\\_care/content/ethical/pas.asp](http://www.stoppain.org/palliative_care/content/ethical/pas.asp)

M

### Mental Health and Self-Assessment Tools

- LHI Counseling & Consultation

[www.lhi.cc/id16.html](http://www.lhi.cc/id16.html)

P

### Placement – Nursing Home

- American Moving & Storage Association

“More than 3,200 professional moving companies dedicated to making your move successful every step of the way” (Web site).

703.683.7410

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

- California Advocates for Nursing Home Reform

Provides the following resources related to long-term care planning: legal services, accurate information on Medi-Cal (with on-line accessible Medi-Cal Application), choosing a nursing home, fact sheets on various pension issues, information on Elder Abuse, lawyer referral service.

415.974.5171

800.474.1116

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

- CA Advocates for Nursing Home Reform – Residential Care / Assisted Living Facilities  
800.474.1116  
[www.canhr.org/RCFE/rcfe\\_index.htm](http://www.canhr.org/RCFE/rcfe_index.htm)
- Nursing Home Checklist  
1.800.MEDICARE  
[www.medicare.gov/Nursing/Checklist.pdf](http://www.medicare.gov/Nursing/Checklist.pdf)
- Nursing Home Compare Database  
Compare nursing homes within a specific geographic location. Identify the State Survey Agency associated with a particular nursing home. Become educated on the nursing homes “Quality Measures,” “Total Number of Health Deficiencies,” “Nursing Staff Hours per Resident per Day,” “CNA Hours per Resident per Day,” and information on “Nutrition and Hydration Awareness: Nutrition Care Alerts.”  
1.800.MEDICARE  
[www.medicare.gov/nursing/overview.asp](http://www.medicare.gov/nursing/overview.asp)
- Moving Supplies and Tips  
[www.uline.com/moving\\_supply.asp?pricode=we464](http://www.uline.com/moving_supply.asp?pricode=we464)
- Protect Your Move  
Federal Motor Carrier Safety Administration (FMCSA)  
United States Department of Transportation  
[www.protectyourmove.gov](http://www.protectyourmove.gov)  
Household Goods/Driver Complaints  
1.888.DOT.SAFT  
1.888.368.7238

Federal Motor Carrier Safety Administration Information Line  
1.800.832.5660  
[www.fmcsa.dot.gov](http://www.fmcsa.dot.gov)  
Keyword search: Moving

“As the U.S. Department of Transportation agency that administers commercial regulations governing household goods transportation, the Federal Motor Carrier Safety Administration (FMCSA) is concerned about consumers who are defrauded by unscrupulous moving companies” (Web site).

Get answers to “What happens when you move?” related links and complaint forms at:  
[www.fmcsa.dot.gov/espa%C3%B1ol/english/moving\\_main.htm](http://www.fmcsa.dot.gov/espa%C3%B1ol/english/moving_main.htm)

#### *Insurance Filing Information*

“Moving to a new home is a significant event that is often stressful, and the U.S. Government, in partnership with the moving industry, law enforcement and consumer groups, is arming consumers with the information they need to protect themselves against one of the most stressful situations that can plague a household move: being taken advantage of by a dishonest or rogue mover” (Web site).

- Tips for A Successful Interstate Move  
[www.pueblo.gsa.gov/cic\\_text/housing/tipsmove/tipsmove.htm](http://www.pueblo.gsa.gov/cic_text/housing/tipsmove/tipsmove.htm)

## Planning

Many family members have concerns and questions on how to choose a funeral home. The following resources address state practices and the code of ethics to providing quality service.

- California Funeral Directors Association  
916.325.2361  
[www.cafda.org](http://www.cafda.org)
- Consumer Guide to Funeral and Cemetery Purchases  
916.322.7737  
[www.cfb.ca.gov/funeral.htm](http://www.cfb.ca.gov/funeral.htm)
- Federal Trade Commission  
[www.FTC.gov](http://www.FTC.gov)
  - “Consumer Rights Under Federal Rule” - [www.ftc.gov/bcp/online/edcams/funerals/resources.htm](http://www.ftc.gov/bcp/online/edcams/funerals/resources.htm)
  - “Funeral Consumer Guide” –  
[www.ftc.gov/bcp/online/pubs/services/funeral.htm](http://www.ftc.gov/bcp/online/pubs/services/funeral.htm)
- The International Cemetery and Funeral Association  
800.645.7700  
[www.icfa.org/consumer.html](http://www.icfa.org/consumer.html)
- The National Funeral Directors Association (NFDA)  
800.228.6332  
[www.nfda.org](http://www.nfda.org)
  - Consumer Resources -  
<http://www.nfda.org/consumerresources.php?PHPSESSID=b6c7aed8e6a381ee2d2278b175c0d9b4>
  - To search their “Member Directory”, click on the following link:  
[http://eservices.nfda.org/site/vision\\_directory\\_public.asp](http://eservices.nfda.org/site/vision_directory_public.asp)

“[M]embers agree to abide by NFDA’s Code of Professional Conduct. This code addresses the funeral director’s obligations to the families they serve and the decedents, as well as the public, government and NFDA. The code assures consumers of the high ethical standards upheld by NFDA members.”

- Obituaries
  - North County Times  
760.739.6639  
[www.nctimes.net/](http://www.nctimes.net/)

For On-line Memorial / Obituary Notice Submissions:  
<https://secure.townnews.com/ca/nctimes.com/obits.html>

- Union-Tribune  
619.293.1912  
[www.signonsandiego.com/index.html](http://www.signonsandiego.com/index.html)  
  
<http://obituaries.signonsandiego.com/policy.html>

## Pet Adoption, Benefits and Care

An individual's pet, whether it be dog, cat or bird, is often times a friend and lifelong companion. Before a loved one dies, it is necessary to assure him or her that all will be done to make the pet's life a comfortable one. The following resources are excellent for addressing questions and providing guidance in locating a local shelter and making arrangements for adoption.

- Pet Finder  
[www.petfinder.org](http://www.petfinder.org)
  - *Who Will Care for Your Pets When You're Gone?*  
[www.petfinder.org/journalindex.cgi?path=/public/animalissuesawareness/legalmatterspoliticalissues/1.39.10.txt](http://www.petfinder.org/journalindex.cgi?path=/public/animalissuesawareness/legalmatterspoliticalissues/1.39.10.txt)
  - *Providing for Your Pet's Future without You*  
[www.petfinder.org/journalindex.cgi?path=/public/livingwithyourpets/settingupapettrust/1.58.1.txt](http://www.petfinder.org/journalindex.cgi?path=/public/livingwithyourpets/settingupapettrust/1.58.1.txt)
  - Pet Therapy for the Terminally Ill  
<http://www.petfinder.com/htsearch.cgi?words=pet+therapy>
  - *Pet Trust Primer*  
[www.petfinder.org/journalindex.cgi?path=/public/animalissuesawareness/legalmatterspoliticalissues/1.39.2.txt](http://www.petfinder.org/journalindex.cgi?path=/public/animalissuesawareness/legalmatterspoliticalissues/1.39.2.txt)
  - Health Benefits of Animals  
[www.deltasociety.org/dsc000.htm](http://www.deltasociety.org/dsc000.htm)
- San Diego County Animal Services  
858.694.3900  
[www.sddac.com](http://www.sddac.com)

## Reading



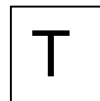
- Internet
  - *All About Hospice: A Consumer's Guide*  
[www.hospice-america.org/guide.html](http://www.hospice-america.org/guide.html)
  - *Claiming Benefits* by American Association of Retired Persons  
[www.aarp.org/griefandloss/articles/70\\_d.html](http://www.aarp.org/griefandloss/articles/70_d.html)
  - *Crisis Countdown*  
<http://cms.psychologytoday.com/articles/pto-19951101-000001.html>
  - *Final Details* by American Association of Retired Persons  
[www.aarp.org/griefandloss/articles/70\\_a.html](http://www.aarp.org/griefandloss/articles/70_a.html)
  - *How to Choose a Home Care Provider*  
[www.nahc.org/Consumer/coninfo.html](http://www.nahc.org/Consumer/coninfo.html)

- *Talking about Your Choices*  
[www.caringinfo.org/i4a/pages/index.cfm?pageid=3276](http://www.caringinfo.org/i4a/pages/index.cfm?pageid=3276)
- *What to Do When a Beneficiary Dies*, by the Social Security Administration  
[www.ssa.gov/pubs/deathbenefits.htm](http://www.ssa.gov/pubs/deathbenefits.htm)

- **In Print**

- **Adult**
  - § [The Way of Transition: Embracing Life's Most Difficult Moments](#)
  - § [The Way of Transition: Embracing Life's Most Difficult Moments](#)
  - § [Medical Care of the Soul: A Practical & Healing Guide to End-Of-Life Issues for Families, Patients, & Health Care Providers](#)
  - § [Surviving the Death of a Sibling : Living Through Grief When an Adult Brother or Sister Dies](#)
  - § [Surviving Death: A Practical Guide to Caring for the Dying & Bereaved](#)
  - § [Lost my partner-- what'll I do?: A clear, practical guide for coping and finding strength when your spouse dies](#)
- **Child**
  - § [35 Ways to Help a Grieving Child](#)
  - § [Healing Your Grieving Heart](#)
  - § [Nobody's Child Anymore: Grieving, Caring and Comforting When Parents Die](#)
  - § [Life and Loss: A Guide to Help Grieving Children](#)
  - § [Healing a Child's Grieving Heart](#)
- **Legal**
  - § *The Guardianship Book for California: How to Become a Child's Legal Guardian – “Thousands of children in California need legal guardians because their parents have died, abandoned them or are otherwise unable to care for them. *The Guardianship Book for California* provides everything you need to obtain a legal guardianship without a lawyer” ([www.Nolo.com](http://www.Nolo.com)).*
  - § [Nolo's Simple Will Book](#) - Information, instructions, and 7 forms to create a legal will—leave property, choose executor, name guardian, set up trusts, update wills (not valid in LA)

- § [Make Your Own Living Trust](#) (Clifford, 5th ed., w/CD-ROM) - How a living trust works; how to create, amend, or revoke a trust, how to transfer property to a trust (not valid in LA)
- § [8 Ways to Avoid Probate: The plain-English guide to saving your family thousands of dollars](#) (Randolph, 4th ed.) - How to name a beneficiary for retirement accounts, hold property in joint ownership, create a living trust, give away property now (worksheets, sample letters, summary of laws for each state)
- § [How to Probate an Estate in California](#) (Nissley, 4th CA ed.) - How to read/understand a will, assign property in absence of a will, transfer property to surviving spouse, collect life insurance and other benefits, change title of real estate and possessions; how registered domestic partners can inherit like married couples, without a will.
- § [The Conservatorship Book for California \(Conservatorship Book for California, 4th ed\)](#) (Goldoftas & Hendrickson, 4th CA ed.) - Determine the value of conservatorship, prepare and file papers, appear at a court hearing, prepare and file financial accounts, end a conservatorship, find resources to be a conservator.



## Transitions and Recovery

- Credit Cards & Consumer Loans  
[www.ftc.gov/bcp/online/edcams/credit/coninfo\\_loans.htm](http://www.ftc.gov/bcp/online/edcams/credit/coninfo_loans.htm)
- Getting Credit When You're Over 62  
[www.ftc.gov/bcp/online/pubs/credit/over62.htm](http://www.ftc.gov/bcp/online/pubs/credit/over62.htm)
- LHI Counseling & Consultation – *Specializing in Solution-Focused Therapy, Geriatric Care Management and Life Transitions*  
866-66-LHICC (54422)  
[www.LHI.cc](http://www.LHI.cc)  
[lhicc@msn.com](mailto:lhicc@msn.com)

## Terms Used at the Bedside

- [www.stoppain.org/education\\_research/glossary.html](http://www.stoppain.org/education_research/glossary.html) ([www.StopThePain.org](http://www.StopThePain.org))

## Travel

- Accessible Journeys  
800.846.4537  
[www.disabilitytravel.com](http://www.disabilitytravel.com)  
  
“For mature travelers, slow walkers, wheelchair travelers, their families and their friends...” (Web site).  
Accessible Journeys travel services include: Accessible Travel Planning, Accessible Group Tours, Accessible Individual and Group Cruises
- Accessible Travel for those with Disabilities  
  
[www.mossresourcenet.org/travel.htm](http://www.mossresourcenet.org/travel.htm)

"This is an information service for the disabled traveler. We offer you general help as you make your travel plans..." (Website).

- American Association of Travel Agents

"All ASTA members pledge themselves to conduct their business activities in a manner that promotes the ideal of integrity in travel and agree to act in accordance with the applicable ...ASTA Code of Ethics" (Website).

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

- Bereavement Fares

"Airlines try to ease the pain of death and illness by offering discounted, last-minute tickets to travelers who can produce a doctor's note or the name and number of a funeral home. These tickets are fully refundable and changeable, unlike most discount tickets. But they're rarely the cheapest you can find. Hotwire, Priceline, and discount airlines can usually beat major airlines' bereavement fares--though remember that those tickets come with sharp restrictions on refunds and exchanges" (Author: Sascha Segan).

*For the complete article on other "Special Needs," go directly to:*

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

Keyword(s) search: Bereavement Fare

- California Department of Motor Vehicles  
800.777.0133

Disabled person placards and plates - "You may be eligible for disabled person license plates and/or a parking placard if you are permanently disabled. Temporary parking placards valid for up to 6 months are available to individuals with temporary disabilities..." ([www.dmv.ca.gov/vr/vr\\_info.htm](http://www.dmv.ca.gov/vr/vr_info.htm)). Search keyword phrase: "Disabled person placards and plates."

Call: 1.800.777.0133

Online appointment: <https://eg.dmv.ca.gov/foAppt/Welcome.jsp>

Application: <http://www.dmv.ca.gov/forms/reg/reg195.pdf>

- Discount Airfare Resources

- [www.travelocity.com/](http://www.travelocity.com/)
- [www.Priceline.com](http://www.Priceline.com)

- Embassies and Consulates Around the World with International Area Codes  
[www.embassyworld.com](http://www.embassyworld.com)

- Federal Aviation Administration: Passengers with Disabilities  
[www.faa.gov/passengers/Disabilities.cfm](http://www.faa.gov/passengers/Disabilities.cfm)

- International Travelers with Disabilities  
<http://www2.ncid.cdc.gov/travel/yb/utills/ybGet.asp?section=special&obj=disabled.htm&cssNav=browseoyb>

- Travelers' Health Automated Information Line  
877-FYI-TRIP

- New Horizons Information for the Air Traveler with a Disability (Aviation Consumer Protection) – "This guide is designed to offer travelers with disabilities a brief but authoritative source of information about the Air Carrier Access rules" (Web site).

<http://airconsumer.ost.dot.gov/publications/horizons.htm>

- Mature and Travelers with Disabilities  
[www.access-able.com/graphical\\_index.html](http://www.access-able.com/graphical_index.html)
- Society for Accessible Travel & Hospitality  
[www.sath.org](http://www.sath.org)
- US Department of State
  - International Travel
  - Visa, Passport and Immigration Requirements  
<http://travel.state.gov/index.html>
- Travel article for e-mail to family and friends:
  - "Bereavement Fares"  
[www.epinions.com/trvl-review-720B-10E5349D-3A27C503-prod4](http://www.epinions.com/trvl-review-720B-10E5349D-3A27C503-prod4)



## Veterans

- Armed Forces Emergency Service (AFES)  
"Red Cross worldwide emergency communications network operates 24 hours a day, 365 days a year. We can help you or your family send emergency messages [to armed forces personnel] regarding the death or serious illness of a family member..."  
1.866.GET.INFO  
<http://www.redcross-pbc.org/index.cfm?fuseaction=services.emergency>
- Fort Rosecrans National Cemetery  
P.O. Box 6237, Point Loma  
San Diego, CA 92106  
Phone: 619 553 2084  
Fax: 619 553 6593
- Humanitarian Reassignment, Hardship Discharge and Emergency Leave  
1.866.GET.INFO  
[http://stamford.redcross.org/Arm\\_Counseling.htm](http://stamford.redcross.org/Arm_Counseling.htm)
- U.S. Military Personnel and Veterans  
800.333.466  
[www.firstgov.gov/Citizen/Audiences/Military\\_Veterans.shtml](http://www.firstgov.gov/Citizen/Audiences/Military_Veterans.shtml)
- VA Burial and Memorial Benefits  
[www.cem.va.gov/](http://www.cem.va.gov/)
- VA, San Diego Regional Office  
8810 Rio San Diego Drive  
San Diego, CA 92108  
800.827.1000  
[www.appc1.va.gov/directory/guide/facility.asp?ID=266](http://www.appc1.va.gov/directory/guide/facility.asp?ID=266)
- Veterans' office in your area, call:  
800.827.1000  
[www.va.gov/](http://www.va.gov/)

## Appendix

### Internet Resources

For additional links on the following topics, visit LHI Counseling & Consultation, [www.lhi.cc](http://www.lhi.cc) by pointing your browser to "Resources": <http://www.lhi.cc/id23.html>

- **Advocacy**
  - Center on Elder Abuse
  - Elder Abuse Prosecution Unit
  - Ombudsman - To Report Suspected Elder Abuse in a Nursing or Residential Home
  - San Diego County Crisis Support Information
- **Anatomy**
  - The Bartleby.com edition of Grays Anatomy of the Human Body - ProLink
  - The Whole Brain Atlas - ProLink
  - Virtual Body Tours
- **Benefits - Federal & State** - All age groups
- Complementary Benefits Evaluation - 50 years +
- **Books and Literature**
  - Books Ordered by LHI Counseling & Consultation
  - National Institute on Aging (NIA)
- **Caregivers**
  - Support for CA Caregivers On-line
- **Caregiver Education**
  - A.D.A.M. Encyclopedia
  - Administration on Aging
  - Aging Parents and Adult Children Together
  - Discovery Health Channel
  - Healthy Aging
  - Quack Watch - Your Guide to Health Fraud, Quackery, and Intelligent Decisions
  - Family Caregiver Alliance
  - Information About Health Care Products and Services
  - Internet Assistance

- Medical Dictionary
- The Merck Manual of Medical Information--Home Edition
- National Institutes of Health
- Neuroscience Research
- Virtual Body
- **Children**
  - Children's Health
  - Children, Adolescence and Grief
  - Connecting the Generations: Choosing Gifts for Grandchildren - PDF
  - Connecting the Generations: Exploring Books with Grandchildren - PDF
  - Connecting the Generations: Grandparenting from a Distance - PDF
  - Connecting the Generations: Visits with Grandchildren - PDF
  - Estate Planning for Families with Minor Children - PDF
  - Helping Children Grow: Learning to Cope with Death - PDF
  - Ties that Bind: Grandparenting Today - PDF
  - Virtual Children's Hospital
- **Clinical Trials**
- **Community Resources**
  - The Southern Caregiver Resource Center
  - The SD Network of Care
- **Complementary and Alternative Medicine**
  - Whole Health MD
- **Directories**
  - Elder Care Directory
  - Healthcare Directories
  - Local Directory - "Better Pages for Better Decisions"
- **Disease Education**
  - Centers for Disease Control and Prevention - ProLink
  - The Hardin Meta Directory of Internet Health Sources - ProLink
  - Health Topics

- National Center for Complementary & Alternative Medicine - ProLink
- National Center for Health Statistics - ProLink
- National Institutes on Health
- National Library of Medicine - ProLink
- News in Neuroscience - ProLink
- Rare Disorders
- *See "Medical" category*
- **Drugs & Alcohol**
  - Alcohol Problems in Later Life
- **End-of-Life Services**
  - Association for Death Education and Counseling - ProLink
  - Bereavement Fare
  - Center for Loss
  - Centering - Infant, Children and Grief Resources
  - Compassion Books
  - Consumer Resource Guide
  - Cremation Association of North America
  - Final Details
  - Funerals: A Consumer's Guide
  - Global Hospice and Palliative Care Organization
  - Hospice Agency Locator
  - Hospice Services in San Diego, California
    - § Hospice of the North Coast
    - § San Diego Hospice
    - § Vitas
  - The Jewish Funeral Directors of America
  - National Hospice & Palliative Care
  - Organ and Tissue Donation / Transplantation
  - Resources for Managing the End of Life Needs of Your Loved One, Family and Friends - San Diego, CA - PDF

- San Diego Grief Resource Directory - PDF
- **Family**
  - Sibling Relationships in Later Life - PDF
- **Financial / Insurance / Legal Management**
  - "Benefits Check-up"
  - Consumer Guides for Getting and Keeping Health Insurance
  - Cost of Care Calculator
  - Estate Planning for Families with Minor Children
  - Family and Medical Leave Act (FMLA)
  - General Health Care Advance Directives - PDF
  - Health Insurance Association of America
  - Helping Your Older Family Member Manage Finances - PDF
  - Introduction to Advance Health Care Directive - CMA - PDF
  - Law, Retirement & Elder Care
  - Living Trust Offers
  - Making a Will
  - Medicare Part B Providers
  - Medicare - Did you know? - PDF
  - Medicare - Frequently Asked Questions
  - National Committee for Quality Assurance Health Plan Report Card
  - Social Security Administration - Benefits Planner
  - State Health Insurance Assistance Program
  - Understanding Long Term Care Insurance - PDF
  - Wills & Estate Planning
- **Fitness**
  - Exercise for Older Adults
- **Future Healthcare**
  - The Intel Perspective
  - Center for Aging Services Technology

- **Hospital**

- Virtual Children's Hospital
- Virtual Hospital

- **Human Sexuality**

- AARP/Modern Maturity Sexuality Survey
- Books
  - § *For Women Only: A Revolutionary Guide to Overcoming Sexual Dysfunction and Reclaiming Your Sex Life*
  - § *Making Love Better Than Ever: Reaching New Heights of Passion and Pleasure After 40*
- Disability and Sexuality
- Men
  - § Men's Sexual Health - SexualHealth.com
  - § Men's Sexual Health - ABC New
- The Kinsey Institute - Sexuality Information Links
- Seniors & Sexuality
- Sexuality in Middle and Later Life - Annotated Bibliographies
- Sexuality in Middle and Later Life - Fact Sheet
- Sexuality in Later Life
- Women
  - § New She - Drs. Laura Berman and Jennifer Berman
  - § North American Menopause Society
  - § NEWSHE Community

- **In-home Care & Support Services**

- Adult Day Service Centers
- Community Care Licensed Facility
- Eldercare at Home
- Eldercare Services Locator
- FAQ - Private Hire for Home Care

- Hiring and Working Successfully with In-home Care Providers
- Home Health Agency (HHA)
- How to Choose a Home Care Provider
- In Home Support: A Daily Schedule - PDF
- National Adult Day Services Association
- National Association of Professional Geriatric Care Managers
- National Guideline on Prevention of Falls of Older Persons
- The National Resource Center on Supportive Housing and Home Modifications
- Personal Emergency Response Systems
- Recruiting Direct-Care Workers for Your Home
- Run a background check with U.S. Search
- **Legal**
  - Bioethics - ProLink
  - Choosing a Guardian for Your Children
  - Lawyer Locator
  - Legal Help Books - Order Form - PDF
- **Medical**
  - America's Best Hospitals 2003
  - Mayo Clinic
  - Med Help International: Ask the Doctor
  - Virtual Hospital
- **Medication**
  - Drug Information
  - eDrugInfo - ProLink
  - FDA Information for Consumers
  - National Association of Boards of Pharmacy
  - Newly Approved Prescription Drugs
  - PDR Health Drug Information
  - Prescription Drug Card - Enrollment
  - Using Medicine Safely

- **Men's Health - by Healthology**
  - Johns Hopkins - Health After 50
  - Men's Health - *by Harvard*
  - Men's Sexual Health
  - New Expectations Sexuality Education for Mid and Later Life.pdf
  - His and Her Health
- **Nutrition**
  - Nutrition and the Elderly: A Resource Guide for Community Educators -ProLink
  - Nutrition Navigator - Senior Edition by Tufts University
  - Recipes and "Better Health through Smarter Choices"
  - Reference Library
  - U. S. Food and Drug Administration - ProLink
- **Physical Therapy**
- **Placement**
  - The First Step: Discussing the Need for Long-Term Care
  - Housing Information, Referrals and Facility Evaluations
  - Community Care Licensed Facility
  - Nursing Homes in CA
  - Nursing Home Placement - Compare Facilities
  - Nursing Home Patient Rights for CA - PDF
- **Press**
  - American Association for Geriatric Psychiatry - Press Clips
- **Professional Affiliations**
  - San Diego Social Workers (SDSW)

- **Senses**
  - Hearing
  - Sight
  - Smell
  - Taste
  - Touch
- **Veterans**
  - Department of Veterans Affairs
- **Women's Health - *by Harvard***
  - Health topics
  - His and Her Health
  - Johns Hopkins - Health After 50

## Articles of Interest

- ***Selling your life insurance policy to cover costs of end of life needs, also known as “Viatical Arrangement”***

Author: Federal Trade Commission, December 26, 1995

The Federal Trade Commission has issued a special brochure to advise terminally ill people who are considering selling their life insurance policies in order to get funds to pay their bills. Arrangements to accelerate financial benefits from life insurance policies, whether they are called "living benefits" or "viatical arrangements," have legal, financial and tax consequences that are complicated and they should be reviewed in advance by professional advisors, according to the FTC.

"The emotional and psychological burdens of a terminal illness are overwhelming. When you add the challenge of dealing with costly medical treatments, consumers and their families may be tempted to act quickly to get funds to settle short-term problems," said Jodie Bernstein, Director of the FTC's Bureau of Consumer Protection. "But viatical arrangements are complicated, and must be approached cautiously and with great care," she said.

The FTC brochure states that terminally-ill people have a number of alternatives for translating the face value of their life insurance policies into cash, including a loan from the original beneficiary of a life insurance policy, accelerated benefits on a life insurance policy, or a viatical settlement. In a viatical settlement, the consumer assigns his or her life insurance policy to a viatical settlement company in exchange for a lump sum payment equal to a percentage of the policy's face value. The viatical settlement company then becomes the beneficiary to the policy, pays the premiums and collects the face value of the policy after the original policy- holder dies. The FTC brochure cautions that certain choices may have state or federal tax implications and that collecting benefits in advance may affect eligibility for public assistance programs.

The brochure specifically advises consumers contemplating viatical or other accelerated benefit programs, before making any final decisions, to:

- Contact several viatical companies to be sure they're getting the best value;
- Check with state insurance regulators to ensure that any viatical company meets licensing requirements;
- Resist high pressure sales tactics;
- Verify that the company has the payout money on hand, and is not "shopping" the policy to a third party;
- Ask about the company's policy for protecting the consumer's privacy;
- Check the tax consequences and implications for public assistance benefits; and
- Check with a lawyer about probate and estate considerations.

The brochure also suggests that consumers contact the following, among other, organizations for more information:

Affording Care  
212-371-4740  
429 East 52nd Street, Unit 4-G  
New York, New York 10022-6431

American Council of Life Insurance  
1001 Pennsylvania Avenue, N.W.  
Washington, D.C. 20004-2599

National Association of Insurance Commissioners  
444 North Capitol Street, N.W.  
Washington, D.C. 20001

National Association of People with AIDS  
1413 K Street, N.W.  
Washington, D.C. 20005

Free copies of the brochure, "Viatical Settlements: A Guide for People with Terminal Illnesses," are available from the FTC's Public Reference Branch, Room 130, 6th Street and Pennsylvania Avenue, N.W., Washington, D.C. 20580; 202-326-2222; TTY for the hearing impaired 1-866-653-4261. To find out the latest news as it is announced, call the FTC News Phone recording at 202- 326-2710. FTC news releases and other materials also are available on the Internet at the FTC's World Wide Web site at: <http://www.ftc.gov>

- **Choosing a Financial Planner**

Author Federal Trade Commission, December 14, 1990

Choosing a financial planner can be risky unless the consumer is careful, according to the Federal Trade Commission and the American Association of Retired Persons ("AARP"). "Facts About Financial Planners," a new brochure developed by the FTC and AARP, provides useful information to help people organize their finances and find professional advice.

The brochure warns consumers to beware of planners who use high-pressure tactics or promise unusually high rates of return. No investment is so good that you can't go home and think about it. As with any individual you pay for advice, it is important to check credentials. In addition to the risk which is part of almost any investment, consumers lose millions of dollars in fraudulent investment schemes every year.

Before deciding whether to hire a financial planner, it is wise to understand your financial situation. "Facts About Financial Planners" includes worksheets to help set long-term goals, organize important papers, figure out how much is owned and owed, and determine a budget.

If you decide to choose a financial planner, find one who will work with you to develop and implement a plan tailored to your specific needs. "Facts About Financial Planners" includes a list of questions to ask financial planners and information about how financial planners earn their fees and how to file a complaint if you have a problem with a financial planner.

The Federal Trade Commission is an independent government agency devoted to preventing injury to consumer welfare.

AARP is the nation's largest organization for people age 50 and older.

Copies of the "Facts About Financial Planner" brochure are available from the FTC's Public Reference Branch, Room 130, 6th St. & Pennsylvania Ave., N.W., Washington, D.C. 20580; 202-326-2222; TTY 202-326-2502. A single, free copy of "Facts About Financial Planners" is also available by sending a postcard to Facts About Financial Planners (D14050), AARP Fulfillment, 1909 K Street, N.W., Washington, D.C. 20049. Please allow 6-8 weeks for delivery.



LHI Counseling & Consultation ([www.lhi.cc](http://www.lhi.cc)) compiled the information contained herein.

For a comprehensive list of resources for eldercare and end-of life needs, point your browser to: <http://www.lhi.cc/id23.html>

To receive assistance with family and individual life transitions at your home, the hospital, skilled nursing home, residential care home, assisted living facility or my office, contact:

Edward De La Loza, LCSW  
866-66-LHICC (54422)  
858.775.2076  
Web: [www.lhi.cc](http://www.lhi.cc)  
E-mail: [lhicc@msn.com](mailto:lhicc@msn.com)

*“We are given but a breath to make a difference in the lives of those we meet, and always the sense to leave an indelible signature by which we can be remembered in wonderful ways.”*

*- E. De La Loza*