

SAN DIEGO MEMORIAL SOCIETY

Phone: 858 391-1267
Fax: 858 391-1268

13446 Poway Rd. #207
Poway, CA 92064-4741

www.sdmsonline.com
volunteer@sdmsonline.com

FALL-WINTER 2016 NEWSLETTER

2017 ANNUAL MEETING

SAVE THIS DATE: APRIL 22, 2017– SDMS 59TH ANNUAL MEETING.

Location: San Diego Education Assn office located at 10393 San Diego Mission Rd., Ste. 200. Information on speakers will be available in the Spring-Summer Newsletter mailed to you in March, 2017.

A MESSAGE FROM YOUR PRESIDENT

This is a new challenge for me, writing a newsletter column. There are so many areas to cover in such a confined space it is difficult to figure out where to start and what to leave out. Let me start with the Board of Directors. We have grown and we have grown to the betterment of the Board and the Society. The blend of experienced board members and new voices makes the Board very strong. The board members give their time freely. Their life experiences bring a great blend of strength to the Board.

The Board is dedicated to making the Society a valuable asset to all the members. The board members are digging deep to find better avenues to meet the needs of the Society and to help members, current and future, find the solutions to finding the answers as to what they want to do to prepare for end of life.

The Board is taking a long hard look at our financial situation. While a bulk of our revenue comes from new members we are always dependent on the generosity of the gifts from our members. These financial gifts keep our Society afloat. Please look to your own financial situation and if you can, consider us when looking for charitable gifts.

I need to express my admiration for my Board Officers. In particular, Vice President Mike Cooney, Secretary Elaine Durson, and Treasurer Kent Stallman bring unique strengths to the board and their leadership is beyond measurement.

In closing I want to thank all of our members for their continued support of our Society. I would love to see a full house at our annual membership meeting. This meeting brings the voices of our members to the Board that is very important. The input and direction we hear helps keep us headed in the right direction to keep our Society alive, vibrant and valuable to the San Diego Community.

Heather Simonson
President, San Diego Memorial Society

YOUR BOARD OF DIRECTORS:

Heather Simonson – President
Michael Cooney – Vice President
Kent Stallman – Treasurer
Elaine Durson – Secretary

Peggy Graf—Director
Jackie Hay—Director
Angel Kearney—Director
Jeff Paden—Director
Rosemary Patterson—Director
Terry Pesta—Director
Victor Savino—Director



*A nonprofit, nonsectarian association
established in 1958.*

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A NOTE FROM THE CHAIRMAN OF THE BOARD

To all of the members of the San Diego Memorial Society

Congratulations for taking the first step in planning for the eventual. You took care of step one by joining the Society. Many of you have taken step two, but sadly many have not. It is each member's responsibility to look at the list of our mortuary partners and research which one will be the best to take care of your needs. Once you have taken care of your homework you are ready for step three. Step three is going to the mortuary that you have chosen and going over the plan(s) that are of interest to you. You may find the mortuary you selected is not right for you and you may need to return to our partner list for further study.

After you have selected the mortuary and plan that fits your needs and you have completed the paperwork with that mortuary you are ready for the last step. That is to contact our office, (858-391-1267) and inform the Society of your decision so we can enter that information in our records. This is important so in case a family member or friend contacts us, we can direct them to follow your decisions. If the Society does not have this information we cannot help your family or friends meet the needs you have selected.

Tim Jenkins

Chairman of the Board

San Diego Memorial Society

A DIALOG WITH YOUR DOCTOR THAT IS PROBABLY NOT OCCURRING

Kaiser Health News recently published an article entitled: "Doctors Unsure About How To Talk With Patients About End-of-Life Care." Although Medicare **does now** allow reimbursement to doctors for end-of-life planning sessions with patients, most doctors feel uneasy or unprepared to start the dialog. Most doctors have not even had that discussion with their own doctor!

So—How to Start? One of our members has created a website designed to encourage and help people navigate through all the issues and options in planning their retirement, estate and financial planning, and end-of-life planning. The website is freely available at: eolplanning.org or eolplanning.com.

The website includes the following chapters:

1. Relationship with your spouse/partner: Topics for discussion and agreement
2. Financial and Estate Planning
3. Switching Roles and Chores: "If I'm the first to go, here's what you need to know."
4. End of Life Planning
5. The Unthinkable But Inevitable—Losing Your Life Partner
6. The Survivor—Executing Your Partner's Estate Plan

RECEIVING FUTURE NEWSLETTERS VIA E-MAIL

Just another reminder for members: If you are interested in receiving your SDMS newsletter via e-mail please notify us by emailing your instruction to barbara@sdmsonline.com. Be sure to include your name, address and email info and it is also important to notify the office of any change of mailing or email address: **NOTE: If you no longer wish to receive the newsletter, please notify the office.**

WIDE DISPARITY SEEN IN CREMATION COSTS

Cremation is becoming more popular than burial, but getting clear information about options and prices can be a challenge.

Last year, for the first time, the rate of cremations in the United States surpassed that of burials, according to the National Funeral Directors Assn. More than 1.3 million cremations are expected this year, up from one million in 2010.

But a recent study from the Consumer Federation of America and the Funeral Consumers Alliance (who SDMS is associated with) found that a “significant minority” of funeral homes do not inform consumers about the availability and cost of “no frills” cremations. The lack of disclosure violates the Federal Trade Commissions Funeral Rule, the groups said.

The FTC rule requires funeral homes to give consumer prices and other information when discussing funeral arrangements in person or by phone.

For the study, researchers reviewed 2015 price lists for 142 funeral homes in 10 markets. They checked the cost of a “direct” cremation, one that does not include visiting hours or a ceremony with the body present.

Prices varied widely, even in the same market, ranging from \$850 to \$3495 in Atlanta and from \$1295 to \$7595 in Washington DC. The variation is puzzling, the report said, because all funeral homes offerings generally provide the same basic services: picking up the body, filing necessary paperwork, taking the body to the crematory and returning the ashes to the family.

“Just as there are differences in quality product selection, customer service and price for grocery and department stores, the same is true of funeral homes,” the National Funeral Directors Assn said by email. “consumers shouldn’t be afraid to ‘shop around’ for a funeral director.”

Association figures for 2014 show the median cost of a direct cremation is \$2300 when the funeral home provides the container and \$2200 when the family provides it.

The report found that 22 percent of the funeral homes advertised prices for cremation packages that did not include the cost of actual cremation apparently because many funeral homes use outside crematories that charge a separate fee of \$200 to \$400. Such advertising is “adherently deceptive” and the FTC should ban it, the report recommended.

Joshua Slocum, executive director of the Funeral Consumers Alliance, recently told reporters on a conference call that consumers often report being baffled. If a direct cremation costs \$1000 but includes no cremation, he said, the consumer may well wonder, “What exactly am I paying for?”

(note: the above article was written by ANN CARNS and published in the New York Times and San Diego Union-Tribune)

ANNUAL CONTRACT CHANGES FOR PARTICIPATING MORTUARIES

The annual contracts for our Participating Mortuaries end on December 31. The insert in this newsletter is the updated information for 2017. It is very important you keep it if you have not already made your final arrangements. Those of our longtime members that are signed with Humphrey Mortuary can rest assured their contracts are still being honored and Funerariet del Angel Humphrey (the current name) is still taking wonderful care of our long time members (approx. 15 per month).

FYI: Donations can be made on our website, mailed in the enclosed envelope or you can call the office (858-391-1267) and your info will be taken over the phone with a credit card.

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HAPPY HOLIDAYS!!

BEFORE I GO, YOU SHOULD KNOW (This would be a great Christmas Gift!)

The above named booklet is now available thru the San Diego Memorial Society for your purchase. The price is \$20 per copy (free shipping). It includes the following:

- *Your funeral plans
- *Where your important papers are
- *Who should take care of your pets and how
- *Who to call when the time comes
- *That you love them enough to get it together with.....

Before I Go, You Should Know, the comprehensive end-of-life planner. Featuring illustrations by Edward Gorey. It is spiral bound, BIG - has 30 pages to record everything from your preference for burial or cremation to how to close down your social media accounts and online life. Also includes two **free** chapters from the book Final Rights with consumer funeral and burial rights and rules specific to California, a survivor's checklist of important but often overlooked tasks when death occurs. There is also a place to record all the biographical information your family will need for an obituary, funeral or memorial service.

To purchase this much needed booklet please fill out the following information and mail to San Diego Memorial Society, 13446 Poway Rd. #207, Poway, CA 92064 along with your check or call Barbara at 858-391-1267 and pay with a credit card over the phone.

Please send me _____ copies of Before I Go, You Should Know. My mailing information is:

Name _____

Address _____

City, State, Zip Code _____

Find enclosed a check for _____ Amount of check for donation _____

DONATIONS ALWAYS NEEDED AND GREATLY APPRECIATED!