

SAN DIEGO MEMORIAL SOCIETY

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SPRING - SUMMER 2014 NEWSLETTER

2014 ANNUAL MEETING

The San Diego Memorial Society will hold its' 56th Annual Meeting on Saturday, April 12th, 2014 at 1 PM. The location will be the San Diego Education Association office located at 10393 San Diego Mission Road, Suite 200, San Diego, CA 92108. The Agenda will include the usual reports, election of Board Members and a vote on amendments to the SDMS Bylaws and the proposed changes to the Articles of Incorporation. The amendments were approved by the Board of Directors at the February meeting and are being submitted to the membership for ratification. The amendments are included in this publication.

There will also be speakers: Sade Obamawp will speak about Science Care and two of our board members, Stephen Ross and Philip Vinci will give us information on trusts and wills regarding starting from scratch or revisiting documents that may be out of date. There will be a question and answer period after each speaker.

DIRECTIONS...

EAST COUNTY:

Head west on I-8 W toward San Diego, Take exit toward Mission Gorge Rd/ Fairmount Ave. Keep left to take ramp toward Fairmont Ave/Mission Gorge Rd/San Diego Mission. Stay straight to go onto Alvarado Canyon Rd. Stay straight to go onto Camino del Rio N. Take 1st right onto Ward Rd. Ward Rd becomes Rancho Mission Rd. Turn left onto San Diego Mission Rd. 10393 SD Mission Rd in on the left.

NORTH COUNTY: I-5:

Head southeast on I-5 S toward I-805 S, Slight left onto I-805 S. Merge onto CA-52E, Take the Junction I-15 /Kearny Villa Rd. exit (EXIT 7). Take the Junction I-15 exit on the left. Merge onto I-15 S Take the Friars Rd Exit, EXIT7) toward Stadium. Turn left onto Friars Rd. Turn right onto Rancho Mission Rd. 10393 San Diego Mission Rd is on the left.

NORTH COUNTY I-15:

Head south on I-15 S. Take the Friars Rd exit (EXIT 7) toward Stadium. Turn left onto Friars Rd. Turn right onto Rancho Mission Rd. Turn right onto San Diego Mission Rd.. 10393 San Diego Mission Rd is on the left.

SOUTH SAN DIEGO:

Head north on CA-15 N . Take the Friars Rd exit (EXIT 7) for Friars Rd E. Merge onto Friars Rd. Turn right onto Rancho Mission Rd. Take the 2nd right onto San Diego Mission Rd.,

YOUR BOARD OF DIRECTORS:

Timothy Jenkins – President
Victor Savino – Vice President
Caroline Flanders – Secretary
Frances San Clemente – Treasurer
Russ Armstead— Director Emeritus
Michael Cooney—Director
Elaine Durson – Director
Stephen Ross – Director
Paul Ward - Director
Fredricka Ward-Director
Philip Vinci - Director



*A nonprofit, nonsectarian association
established in 1958.*

6/06

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PRESIDENT'S REPORT

The annual meeting of the San Diego Memorial Society will be held on April 12th, starting at 1:00 P.M. The meeting will be at 10393 San Diego Mission Road. There is ample parking in the back of the building. The agenda will not be long but will offer very valuable information to all members. All members are urged to attend.

We will hold our election for Board of Director's members. Some board members will be running for reelection and some will be running for the first time. Your vote and support is extremely valuable to your Board of Directors.

The members of the Society must consider and vote on the usual business, annual reports and annual budgets. Your input and observations are important to maintain a healthy organization. An informed membership is important to all organizations. The members will also be asked to consider amendments to our governance documents. These documents can only be changed with your approval.

We have two presentations scheduled for this meeting. The Board believes these presentations will provide valuable information for all our members. Sade Obamawp will speak about Science Care and two of our board members, Philip Vinci and Stephen Ross will give us information on trusts and wills regarding starting from scratch or revisiting documents that may be out of date.

We have been very fortunate this year with the generosity of some of our members. Donations are an important part of maintaining our financial stability. New membership and donations are what keeps us functioning. We are proud that we have been able to keep our lifetime memberships at the same level for the past several years. I want to thank those members that have made voluntary contributions to the Society and welcome our new members that have joined our Society.

On behalf of the San Diego Memorial Society Board of Directors I urge all members to attend our annual meeting on the 12th of April. Your Society needs all its members to be involved and participate in the important business that will be on the agenda.

Tim Jenkins
President, San Diego Memorial Society

FUTURE NEWSLETTER'S AND CORRESPONDENCE VIA E-MAIL

If you are interested in receiving your newsletter or any correspondence from your Society via e-mail and you have not already notified us, send us an e-mail giving permission to start corresponding with you on occasion by e-mail. Be sure and include your name, address and email address on any correspondence to barbara@sdmsonline.com. If you choose this method you will no longer receive your newsletter or any correspondence from us via U.S.Mail. This saves the Society money on printing, addressing and postage. Also be sure to send us any change of e-mail address or mailing address so we can keep our records current.

NOTE: If you no longer wish to receive the newsletter, please notify the office...

Proposed SDMS Bylaws Amendments 2014

ARTICLE III – BOARD OF DIRECTORS AND OFFICERS

Section 1. The governing body of the Society shall be a Board of Directors, hereinafter referred to as the Board, consisting of 7 to 15 members. *Omitted: one of which shall be the Chairperson of the Board of Trustees of the First Unitarian Church of San Diego, CA or his/her appointee, in accordance with Articles of Incorporation of the Society.*

ARTICLE VII – ASSETS

Section 2 In the event the Society disbands, or in fact ceases to function, any net assets shall be distributed to a nonprofit fund, foundation or corporation which is organized and operated exclusively for social welfare purposes and which has established its tax exempt status and will be selected by the Board of Directors. *Changed from: any net assets shall be given to the First Unitarian Church of San Diego, its original sponsor.*

PROPOSED AMENDMENT TO ARTICLES OF INCORPORATION OF THE SAN DIEGO MEMORIAL SOCIETY

ARTICLE 1 - NAME

1. The name of the corporation is SAN DIEGO MEMORIAL SOCIETY

ARTICLE 2 – PURPOSES AND POWERS

1. This corporation is a nonprofit public corporation and is not organized for the private gain of any person. It is organized under the California Nonprofit Public Benefit Corporation Law for public purpose.

2. The purposes for which this corporation is organized are exclusively for social welfare purposes within the meaning of Section 501(c)(4) of the Internal Revenue Code of 1986, as amended, and the Regulations promulgated thereunder as they now exist or as they may hereafter be amended (the “Code”). The specific purposes of this corporation are to study and develop methods of achieving simplicity and dignity in funeral and memorial services in order to educate and inform its members, as well as the public community at large, as to the results of such study and the benefits to be obtained thereby. Further, to assist its members in making well informed decisions in regard to making arrangements following death based upon such study.

3. The general purposes and powers of this corporation are set forth below.

- a. Notwithstanding any other provision of these Articles of Incorporation, the directors of this corporation shall not engage, participate or intervene in any activity or transaction that is not permitted to be carried on by a corporation exempt from federal income tax under Section 501(c)(4) of the Code or the corresponding provisions of any future United States Internal Revenue law.

- b. This corporation shall have and exercise all rights and powers conferred on nonprofit public benefit corporations under the laws of the State of California, including the powers to contract, rent, buy, or sell personal or real property.

- c. Notwithstanding any of the above statements of purposes and powers, this corporation shall not, except to an insubstantial degree, engage in any activities or exercise any powers that are not in furtherance of the specific and primary purpose of this corporation as described in Article 2, paragraph 2 above.

ARTICLE 3 - AGENT FOR SERVICE OF PROCESS

The name and address in the State of California of the corporation’s initial agent for service of process is:

Timothy V. Jenkins

PROPOSED AMENDMENT TO ARTICLES OF INCORPORATION OF THE SAN DIEGO MEMORIAL SOCIETY - (Continued)

ARTICLE 4 – BOARD OF DIRECTORS

The direction and management of the affairs of this corporation and the control and disposition of its properties and funds shall be vested in a Board of Directors comprised of such number of persons as may be fixed by the Bylaws of this corporation. The directors shall continue to serve until their successors are selected in the manner provided in the Bylaws of the corporation.

ARTICLE 5 - RESTRICTIONS

1. The property of this corporation is irrevocably dedicated to social welfare purposes and no part of the net income or assets of this corporation shall ever inure to the benefit of any director, officer or member thereof or to the benefit of any private person.

2. Upon the dissolution or winding up of this corporation, its assets remaining after payment, or provision for payment, of all debts and liabilities of this corporation shall be distributed to a nonprofit fund, foundation or corporation which is organized and operated exclusively for social welfare purposes and which has established its tax exempt status and will be selected by the Board of Directors.

ARTICLE 6 - INDEMNIFICATION

1. The liability of the directors and executive officers of this corporation for monetary damages shall be eliminated to the fullest extent permissible under the California Nonprofit Public Benefit Corporations Laws (the "Law"), including, without limitation, as provided in Section 5239 thereof with respect to volunteer directors and volunteer executive officers.

This corporation is authorized to provide for, whether by an agreement or otherwise, the indemnification of "agents," as that term is defined in Section 5238 of the Law. Notwithstanding the immediately preceding sentence, the directors and executive officers of this corporation shall be entitled to indemnification to the fullest extent permitted under, and in accordance with, Section 5238 of the Law.

2. This corporation shall have the power to purchase and maintain insurance on behalf of any agent pursuant to, and to the fullest extent permitted under, Section 5238 of the Law.

3. Any repeal or modification of this Article 6 shall be prospective only and shall not adversely affect any right or protection of a director, executive officer or other agent of this corporation existing at the time of such repeal or modification

THANKS ONCE AGAIN!!!!

To all of you who so generously donated, thanks a bunch. Without you the Society would not be able to stay up and running. Our one time lifetime membership fee of \$40 just does not cover our expenses enough to continue in operation. Therefore, we must ask each of you to contribute whatever you are able to in order to keep the San Diego Memorial Society funded and for us to be able to continue to serve the residents of San Diego County. As I have pointed out in the past, your belonging to the Society saves you a minimum of \$300 on your final planning and in some instances saves you well over \$1000 when you compare the cost you are eligible for by being a member to the costs that many Funeral Homes charge for exactly the same plans. And on top of the savings of money your membership also saves you so much time and planning when the end comes for you or your loved one. I know there is no need for me to point out that none of us have any idea of when our time is coming to leave this life so therefore, age should never be considered. That is why the Society has always covered minor children of our members at no additional membership cost. If you answered the phone day in and day out like I do, you would realize the Society deals with people both young and elderly on a daily basis. Please continue to tell your family, friends and neighbors about the Society so our membership continues to increase.

THANKS AGAIN FOR ALL YOU DO.....

WHO SHOULD CONSIDER A TRUST

(Who wants to avoid Probate?)

Because of the limitations in the length of the article we are asked to provide, we are making some very general statements in this article. For example, an estate with a gross value of just \$400,000.00, would generate probate fees of \$11,000.00 for attorney's fees in a simple probate. That same fee is also payable to the Executor of an estate if not waived by the Executor or Administrator. Add to this the cost of probate filing fees, referee fees, publication fees, etc. The higher the estate value, the higher the statutory probate fees will be.

It takes approximately one and one-half years for a simple probate to get through the San Diego County probate court system. Each probate is required to file an Inventory and Appraisal with the court showing all of the property of the decedent going through probate. This can include bank accounts, real property, mutual funds, stocks, bonds, etc. The inventory and appraisal is subject to public scrutiny by anyone who wants to walk in and ask to see the file. This could open up the estate to identity theft.

The State of California provides a Small Estate procedure for estates under \$150,000.00. If your total estate, real and personal property, is valued under \$150,000.00, you "generally" would not need to file a probate within the State of California.

However, if your estate is over the Small Estate amount, excluding assets highlighted below, a probate would likely be required. So, who should consider a trust:

- Anyone with an estate in excess of \$150,000.00
- Anyone who owns real property in the State of California, or elsewhere
- Anyone with minor children
- Anyone with children who are spendthrifts or who have "issues".
- Anyone who wants to control the timing and/or distribution of their gifts after death
- Anyone who wants to provide for grandchildren
- Anyone who wants to minimize or exclude estate taxes
- Anyone who wants to keep their estate private
- Anyone who wants to avoid probate costs and fees

Examples of other methods to get below the Small Estate amount: Accounts on which you can name a beneficiary to take at death are generally not subject to probate. (CD's, Savings Accounts, money market accounts); Life insurance proceeds are not subject to probate. Funds from an annuity or other tax deferred assets where you can name a beneficiary are generally not subject to probate.

Authors: Philip M. Vinci, Esq., and Stephen Ross, Esq.

CHANGES IN PARTICIPATING MORTUARY LIST

Please be sure to check and save the included Participating Mortuary list. These mortuaries are under contract for 2014. Community Mortuary has decided to no longer give our members a discounted price so they can't continue as one of our Mortuaries. They have been replaced with Balboa Cremation. You will also notice some prices have changed. Remember, you can always find the current list of Participating Mortuaries on our website. It is updated immediately if any changes occur.

Humphrey Mortuary (currently called Funeraria del Angel Humphrey) continues to provide our members who are signed with them with excellent service. There is no need to change if you filed your Service Instruction Booklet with them as required. They have not allowed new members since 2007.

San Diego Memorial Society Participating Mortuaries and Plans Offered

Participating Mortuary	Contact Person	Plans Offered					
		1	2	3	4	5	6
Balboa Cremations 4658 30th St, San Diego, CA 92116 Phone: 619-563-8810 Fax: 619-563-5707	Randy Bellamy	\$695	\$770	\$995	\$2,995	\$3,295	\$1,495
California Burial Chapel 2200 Highland Ave., National City, CA 91950 Phone: 619-229-2747 Fax: 619-229-2750 Email: californiaburial@sbcglobal.net	Martin Mitchell	\$700	\$820	\$1,100	\$1,940	\$2,009	\$1,080
California Cremation & Burial Chapel 5880 El Cajon Blvd., San Diego, CA 92115 Phone: 619-234-3272 Fax: 619-286-2674 Email: californiaburial@sbcglobal.net	Martin Mitchell	\$700	\$820	\$1,100	\$1,940	\$2,009	\$1,080
California Funeral Alternatives 14168 Poway Rd., Ste. 106, Poway, CA 92064 Phone: 858-842-3000 Fax: 858-842-3004 Website: www.cafuneral.com E-mail: office@cafuneral.com	Marsha Jungas	\$895	\$995	\$1,665	\$2,950	\$3,070	\$1,195
California Funeral Alternatives 1020 E Pennsylvania Ave., Escondido, CA 92025 Phone: 760-737-2890 Fax: 760-737-2892 Website: calfuneral.com Email: office@cafuneral.com	Richard Jungas	\$895	\$995	\$1,665	\$2,950	\$3,070	\$1,195
East County Mortuary & Cremation 374 N. Magnolia Ave., El Cajon, CA 92020 Phone: 619-440-9900 Fax: 619-440-9902 Website: www.eastcountymortuary.com Email: support@eastcountymortuary.com	Robert Zakar	\$995	\$1,095	\$1,695	\$3,495	\$3,995	\$1,695
Legacy Funeral & Cremation Care 7043 University Ave., La Mesa, CA 91941 Phone: 619-337-1400 Fax: 619-337-1406 Website: www.legacyfuneralcare.com Email: Legacy.Vic@gmail.com	Vic Savino	\$695	\$750	\$795	\$1,750	\$1,850	\$895
Oceanside Mortuary 602 South Coast Highway, Oceanside, CA 92054 Phone: 760-722-4264 Fax: 760-722-2953 Website: www.oceansidemortuary.com Email: dkennelly@oceansidemortuary.com	Danielle Kennelly	\$795	\$845	\$1,245	\$2,595	\$2,595	\$1,095
Village Cremation Service, Inc. 303 F Street, Chula Vista, CA 91910 Phone: 619-422-7900 Fax: 619-422-7901 Website: www.villagecremations.com Email: randy.bellamy@villagecremations.com	Randy Bellamy	\$650	\$725	\$995	\$2,995	\$3,295	\$1,495
Williams San Diego Memorial Chapel 2441 University Ave., San Diego, CA 92104 Phone: 619-692-3090 Fax: 619-692-0896 Website: www.sdmemorialchapel.com Email: info@sdmemorialchapel.com	Christopher Shields	\$645	\$695	\$800	\$1,800	\$1,900	\$975

Note: The above services and pricing are available only to members of the San Diego Memorial Society who will be using them. You must have a membership number as proof of your membership in the San Diego Memorial Society. If there has been a death or death is imminent and the person needing the service is not a member, call 858-391-1267 and everything can be handled by telephone to take care of the emergency.

CEMETERY PLANS FOR MEMBERS OF SAN DIEGO MEMORIAL SOCIETY

With: La Vista Memorial Park and Mausoleum

3191 Orange St., National City, CA 91950

Phone: 619-475-7770 Fax: 619-479-3272

www.lavistamemorialpark.com

Plan 1: Burial Vista Knoll Garden (one person)

(two persons)

Double Depth

Total cost: Pre-Need **\$3930** At-Need **\$4930**

Pre-Need \$5930

which includes the following:

Gravesite

Opening & Closing (for one only)

Vault + Installation (for one only)

(for two - double depth)

Endowment Care

Processing Fee

Plan 2: Eternal Peace Mausoleum (one person)

(two persons)

A Level Bay#4

A Level side by side

Total Cost: Pre-Need **\$4995** At-Need **\$5135**

Pre-Need \$6995

which includes the following:

Crypt

Opening & Closing (for one only)

Endowment Care

Processing Fee

Plan 3: Eternal Peace Niche for Cremains (one person)

(two persons)*

A Level Bay #3

Total Cost: Pre-Need **\$2685** At-Need **\$3585**

Pre-Need \$3685

which includes the following:

Niche

*companion w/copper urn

Opening & Closing (for one only)

Endowment Care

Processing Fee

Note: The above prices do not include sales tax, overtime fees, weekend fees, DCA Fee (\$8.50 for Dept. of Consumer Affairs), Memorials or installation of Memorials. Other fees may be applicable if families decide to purchase additional items not included in above pricing.

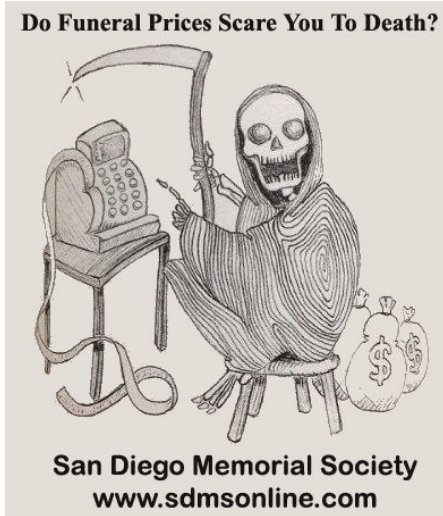
REMINDER: At the time of Death...

At the time of death the mortuary you chose is to be called to pick up the deceased, not the San Diego Memorial Society. It is extremely important you have given instructions to your family as to which mortuary is to be called or have advised them where your Final Planning Booklet is so they can know who to call. We do not pick up bodies.

**SAN DIEGO MEMORIAL SOCIETY
13446 Poway Rd. #207
Poway, CA 92064-4741**

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RETURN SERVICE REQUESTED



BEFORE I GO, YOU SHOULD KNOW.....

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 _____

DONATIONS ALWAYS NEEDED AND GREATLY APPRECIATED!