

SAN DIEGO MEMORIAL SOCIETY

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SPRING - SUMMER 2015 NEWSLETTER

2015 ANNUAL MEETING

The San Diego Memorial Society will hold its' 57th Annual Meeting on Saturday, April 25th, 2015 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, etc.

There will also be a speaker: Brian Solomon, Financial Consultant. Mr. Solomon will be offering information on securities and advisory services. He is a registered broker-dealer and investment advisor. There will be a question and answer period afterwards.

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 Fairmount 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.,

PRESIDENT'S REPORT

A neighbor, with four small children, recently asked me my feelings regarding homeschooling. My wife and I are retired teachers, with over 65 years of classroom experience. I was caught off guard by the question. We spoke about the difficulties that his wife would face. Believe me there are a lot of difficulties. A few weeks latter I read a column in a neighborhood

YOUR BOARD OF DIRECTORS:

Timothy Jenkins – President
Victor Savino – Vice President
Elaine Durson– Secretary
Frances San Clemente – Treasurer

Russ Armstead— Director Emeritus
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*A nonprofit, nonsectarian association
established in 1958.*

6/06

INSIDE THIS ISSUE

2015 Annual Meeting	1
DIRECTIONS...	1
President's Report	1
THANKS ONCE AGAIN!!!!	2
Someone can now manage your Facebook account after you die	3
FUTURE NEWSLETTER'S AND CORRESPONDENCE VIA E-MAIL	3
ESSENTIAL LEGAL DOCUMENTS ALL SENIORS SHOULD HAVE	4
San Diego Memorial Society Participating Mortuaries and Plans Offered	5
Plans & Services include:	6
REMINDER: At the time of Death...	6
JUST SOME FRIENDLY REMINDERS AND ADVICE FOR OUR MEMBERS	7
BEFORE I GO, YOU SHOULD KNOW.....	8

PRESIDENT'S REPORT - CONT

newspaper that caused me to reflect on my thoughts of my neighbors question.

The article I read reflected on a person asking a professional dog trainer about an unfortunate incidence regarding a dog biting a lady. The man didn't understand why his dog had bitten the lady; after all he had trained the dog himself. The dog trainer asked the person if he was a dog trainer. He replied that he was a firefighter. He had had other dogs that he had trained with no problems. The author of the column had a good response: " These days, it seems everyone's a critic, everyone's an economist and everyone's a dog trainer. But in reality, most of us are amateur experts in almost everything. Most people don't know how to cure cancer, the economy or canine aggression, much less all three."

The real question should be what's the difference between a professional and an amateur? Dictionaries will tell you money. I say credentials"

Credentials come with education, training and experience, experience aimed toward a particular area of knowledge. The cost in going to noncredentialed, untrained, inexperienced persons and seeking free advice will result in making some very poor, costly, and damaging decisions.

As a member of the San Diego Memorial Society you paid for your membership and you paid for our experience and our guidance. Every year we go to the mortuaries/funeral homes to renew our contracts. We monitor our corporate partners. If we have complaints we check out the problems and demand answers. When you sign up for your membership in your Society you are provided a list of mortuaries/ funeral homes that we have researched and that we monitor. We suggest that you look at the list and check them out. We suggest that you select one, visit them and make a decision as to which one would best fit your needs. Once that is done you need to contact our office and let our staff know of your decision and you need to contact your family members and let them know that you have taken care of your needs and what your decision is for them to follow.

By joining the San Diego Memorial Society you have taken the first step. If you have not completed the process you need to do so. You don't need to make purchases yet but you do need to set out a plan of action to meet your and your family's needs.

Tim Jenkins
President, San Diego Memorial Society

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 \$1500 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.....

Someone can now manage your Facebook account after you die

It's like a living will – but for Facebook

The social media site announced a new life-after death feature – the “Legacy Contact,” which allows people to assign a family member or friend to manage their page “if something happens.”

“Until now, when someone passed away, we offered a basic memorialized account which was viewable, but could not be managed by anyone,” Facebook said in a statement.

“By talking to people who have experienced loss, we realized there is more we can do to support those who are grieving and those who want a say in what happens to their account after death.”

The new policy comes after a string of complaints against Facebook by users who lost loved ones and couldn't get access to their accounts.

Facebook ensured that “the legacy contact will not be able to log in as the person who passed away or see that person's private messages.”

Once the person is chosen, the user is given the option to send a message to notify them of their new duties with a Facebook message.

Just like a will, people can also express their wishes to have their Facebook page deleted once they die or allow their contact person to download an archive of their page.

The digital heir will be given access to their lost loved one's profile once Facebook is notified of the death.

The person then has a few options on how to manage the page including writing a post that shares funeral arrangements, respond to new friend requests and change profile pictures.

Facebookers who are interested in assigning a legacy contact can change their settings in the “security settings” tab and click on “legacy contact”

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...

ESSENTIAL LEGAL DOCUMENTS ALL SENIORS SHOULD HAVE

Every adult – especially seniors – should have at least four essential documents to protect them and their family. These documents will make sure your wishes regarding your estate are legal and clear, and will help minimize any conflicts and confusion with your family and our health care providers if you become seriously ill or when you die. Here are the key documents you need, along with some tips to help you create them.

A Will: This document lets you spell out your wishes of how you'd like your property and assets distributed after you die, whether it's to family, friends or charity. It also allows you to designate an executor to ensure your wishes are carried out, and allows you to name guardians if you have minor or dependent children.

In addition to a will, if you own real estate or have considerable assets, another option you may want to consider is a "revocable living trust." This functions like a will but allows your estate to avoid the time and expense of probate and helps ensure your estate's privacy.

Durable Power of Attorney: This allows you to designate someone you trust to make financial, tax and legal decisions on your behalf if you lose your decision-making capacity.

Advanced Health Care Directive: This includes two documents that spell out your wishes regarding your end-of-life medical treatment. The two documents are a "living will" which tells your doctor what kind of care you want to receive if you become incapacitated, and a "health care power of attorney" which names a person you authorize to make medical decisions on your behalf if you become unable to.

Do-it-yourself

If you have a simple estate and an uncomplicated family situation, there are several good do-it-yourself guides that can help you create all these documents for very little money.

For creating a will, a top resource is the Quicken Will-Maker Plus 2015 software (available at nolo.com) that costs \$50, works with Windows personal computers and is valid in every state except Louisiana. If you use Mac, nolo.com offers an online will maker for \$35.

Or, if you only need to create an advance directive you can do it for free at caringinfo.org (or call 800-658-8898), where you can get state-specific forms with instructions. Or for only \$5, an even better tool is the Five Wishes document (agingwithdignity.org, 888-594-7437), which is valid in 42 states and will help you create a customized advance directive.

Get help

If, however, you want or need assistance or if you have a complicated financial situation, blended family or have considerable assets, you should hire an attorney. An experienced lawyer can make sure you cover all your bases – especially when writing a will or living trust – which can help avoid family confusion and squabbles after you're gone.

Costs will vary depending on where you reside, but you can expect to pay somewhere between \$200 and \$1000 for a will or \$1200 to \$5000 for a living trust.

The American College of Trust and Estate Counsel (actec.org) and the National Academy of Elder Law Attorneys (naela.org) websites are good resources that have directories to help you find someone in your area.

If money is tight, check with your state's bar association (see findlegalhelp.org) to find low-cost help in your area. Or call the Eldercare Locator at 800-677-1116 for a referral.

San Diego Memorial Society Participating Mortuaries and Plans Offered

Participating Mortuary	Contact Person	Plans Offered				
		1	2	3	4	5
Balboa Cremations 4658 30th St, San Diego, CA 92116 Phone: 619-563-8810 www.balboacremations.com Email: randy.bellamy@villagecremations.com	Randy Bellamy Fax: 619-563-5707	\$695	\$770	\$995	\$2,995	\$3,295
California Burial Chapel 2200 Highland Ave., National City, CA 91950 Phone: 619-229-2747 Website: www.CaliforniaCremation.com Email: californiaburial@sbcglobal.net	Martin Mitchell Fax: 619-229-2750	\$700	\$875	\$1,100	\$1,940	\$2,009
California Cremation & Burial Chapel 5880 El Cajon Blvd., San Diego, CA 92115 Phone: 619-234-3272 Website: CaliforniaCremation.com Email: californiaburial@sbcglobal.net	Marsha Jungas Fax: 619-286-2674	\$700	\$875	\$1,100	\$1,940	\$2,009
California Funeral Alternatives 14168 Poway Rd., Ste. 106, Poway, CA 92064 Phone: 858-842-3000 Website: www.cafuneral.com Email: office@cafuneral.com	Richard Jungas Fax: 858--842-3004	\$895	\$995	\$2,190	\$3,175	\$3,495
California Funeral Alternatives 1020 E Pennsylvania Ave., Escondido, CA 92025 Phone: 760-737-2890 Website: cafuneral.com	Dennis Rivera Fax: 760-737-2892 Email: office@cafuneral.com	\$712	\$775	\$995	\$2,495	\$2,695
Care Center Cremation & Burial 7403 Princess View Dr. Ste E, San Diego, CA 92120 Phone: 619-316-4889 Website: SDCentralcarecenter.com	Dennis Rivera Fax: 619-839-3185 Email: sdccc@live.com	\$712	\$775	\$995	\$2,495	\$2,695
Care Center Cremation & Burial 240 S Broadway, Escondido, CA 92025 Phone: 760-489-9911 Website: SDCentralcarecenter.com	Dennis Rivera Fax: 619-839-3185 Email: sdccc@live.com	\$712	\$775	\$995	\$2,495	\$2,695
Legacy Funeral & Cremation Care 7043 University Ave., La Mesa, CA 91941 Phone 619-337-1400 Website: www.eastcountymortuary.com	Vic Savino Fax: 619-337-1406 Email: support@eastcountymortuary.com	\$695	\$775	\$875	\$1,795	\$1,850
Oceanside Mortuary 602 South Coast Highway, Oceanside, CA 92054 Phone: 760-722-4264 Website: www.oceansidemortuary.com	Danielle Kennelly Fax: 760-722-2953 Email: dkennelly@oceansidemortuary.com	\$850	\$900	\$1,345	\$2,695	\$2,895
Village Cremation Service, Inc. 303 F Street, Chula Vista, CA 91910 Phone: 619-422-7900 Website: www.villagecremations.com	Randy Bellamy Fax: 619-422-7901 Email: randy.bellamy@villagecremations.com	\$650	\$725	\$995	\$2,995	\$3,295
Williams San Diego Memorial Chapel 2441 University Ave., San Diego, CA 92104 Phone: 619-692-3090 Website: www.sdmemorialchapel.com	Joseph Lemon Jr Fax: 619-692-0896 Email: sdmemorialchapel@aol.com	\$700	\$750	\$875	\$2,295	\$2,395

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. NOTE: THE ABOVE PRICES ARE IN EFFECT FROM JANUARY 1, 2015 THRU DECEMBER 31, 2015.

Plans & Services include:

Plan	1	2	3	4	5	6
Removal of remains from a hospital, medical facility or home in San Diego County	X	X	X	X	X	X
Staff, Equipment and Facilities for visitation and funeral service				X	X	
Prepare obituary notices	X	X	X	X	X	X
Prepare and Process Death Certificates	X	X	X	X	X	X
Obtain California disposition permit	X	X	X	X	X	X
Transporting Decedent to Crematory	X	X			X	X
Container for transporting or storing cremains	X	X			X	X
Cardboard body container for Immediate Cremation	X	X				X
Non-viewing casket for immediate burial			X			
Casket suitable for viewing (cloth covered with lining and hinged lid)				X	X	
Delivery of remains to a cemetery in San Diego County		X	X	X		
Scattering of cremains off coast of San Diego County		X				
Embalming				X	X	
Cosmetics and Dressing of remains				X	X	
Staff, Facilities & Equipment for Memorial Service				X		X
Religious service				X	X	
Staff and Equipment for graveside service				X		
Guest Register Book				X	X	X
Funeral Coach				X		
Crematory Fees	X	X			X	X

RE: ABOVE—X'S INDICATE WHAT IS INCLUDED IN PLAN

The Plans Are:

1. Direct Cremation with return of cremains to family or friend.
2. Direct Cremation, **with scattering of cremains at sea or delivery to cemetery (local)**
3. Immediate Burial, simple casket
4. Traditional Funeral with viewing, casket, full service and Burial.
5. Traditional Funeral with Cremation, viewing, casket, chapel service.
6. Cremation with Memorial Service.

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!!!**

JUST SOME FRIENDLY REMINDERS AND ADVICE FOR OUR MEMBERS

I can't begin to tell you how very important it is to fill out the Final Planning Booklet that was mailed to you in your new member packet when you joined the Society. It gives your family the information they need to follow at the time of your death. (If you joined prior to 2007 and filed your Service Instruction Booklet with Humphrey Mortuary you have a contract with them and they are the mortuary who is to be called at the time of your death. If you did not submit the SIB you will need to use one of our current mortuaries).

It is equally as important to choose a mortuary. We have no way of knowing when our time to depart this earth is going to happen. Everyone does not live to be 100 as much as many would like to. If you answered the phone here at the office like I do you would realize only too well how many are not lucky enough to have a long and happy life. The Society is not about prepaying a mortuary. We are very much about preplanning. The biggest disservice you can do to your family and loved ones is pass away without ever having discussed with them what you wish to have done at the time of your death.

Often I receive calls from families who loved one is about to pass or has just transitioned and they wished to be buried but never bothered taking care of purchasing a cemetery plot and paying for it prior to need. When the family gets the shocking news that the cost of the plot plus the opening and closing and vault is going to cost between \$7500 and \$10,000 and that doesn't include the mortuary to prepare the body to be entered, they are in shock and disbelief. But that is the facts, folks. Even if you have paid for the plot there is usually still the cost of the opening, closing and vault which averages about \$3500 today. You certainly can understand why more and more people are being cremated. Even if you just wish to purchase a niche for your cremains the price will run as much as \$5000 and up. In my family we scatter the cremains wherever the person wishes to be scattered which includes at sea.

The above are just examples of the expense involved in death to say nothing of the decisions a family needs to make as well as coming up with the needed money.

The SD Memorial Society is about pre-need, not pre-pay. It is very important that you decide what actions you want taken at the time of need and the Mortuary/Funeral Home you wish to take care of it. It is also important to either give a family member a copy of the Final Planning Booklet or let them know where it is kept.

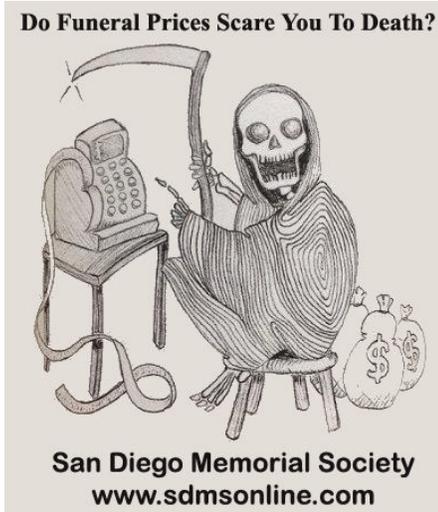
I BEG OF YOU, PLEASE SIT DOWN AND HAVE THE CONVERSATION WITH YOUR LOVED ONES AND FILL OUT THE FINAL PLANNING BOOKLET, COMPLETE WITH YOUR MEMBERSHIP NO. AND THE NAME AND PHONE NO. OF THE MORTUARY YOU HAVE CHOSEN. THAT IS THE LEAST YOU CAN DO TO MAKE YOUR PASSING EASIER FOR YOUR FAMILY AND LOVED ONES.

FYI: EXAMPLE OF BROCHURE JUST RECEIVED FROM SMART CREMATION FROM THEIR MASS MAILING: They will cremate you for a mere \$1998. Compare their price with our discounted prices—lowest \$650, Highest \$895—for exactly the same thing. Why would anyone ever consider using Smart Cremation???????

**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!