



San Diego Memorial Society Online Success!

Summer, 2008 Newsletter

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PayPal Service is Easy to Use and Safe

When San Diego Memorial Society implemented a secure online membership application and PayPal payment service in December, the Executive Director and board hoped it would provide a convenient option for joining the Society for a few new members each month. When the site generated seven new memberships in the first week, before the new service had even been announced, the expectation about how important this new option might be to the Society started to change.

Surprisingly to some, the online application and PayPal payment service has been a huge success. Despite the fact that most new members are in their sixties, seventies and eighties, an age group that we thought would be less comfortable doing online financial transactions, the online application now accounts for over half of the applications received each month and the percentage seems to be growing.

Not only are online applications becoming the norm, but there are also expanding numbers of members who are using the PayPal donate button at our Web site to make donations. You will find the PayPal donate button on most pages at www.sdmsonline.com.

The PayPal online payment service is safe and reliable. Over two hundred million accounts have been opened at PayPal. The security and privacy of using the payment service are just two reasons for the huge number of account-holders.

The PayPal service allows people to make payments using the resource they prefer, including through credit cards, bank accounts, buyer credit or account balances, without sharing financial information with the receiving party. This keeps private financial information private.

Paying membership fees or making a donation to the Society online does not require opening a PayPal account. Even without a PayPal account using the service to handle online San Diego Memorial Society financial transactions is easy and safe. But, most of the new members who joined using the online application and did not already have a PayPal account do open a PayPal account.

Have you tried using PayPal at the Web site? If so, thank you for your support. If not, give it a try and see just how easy and safe it is to handle an online financial transaction using PayPal.

Participating Mortuary Profile

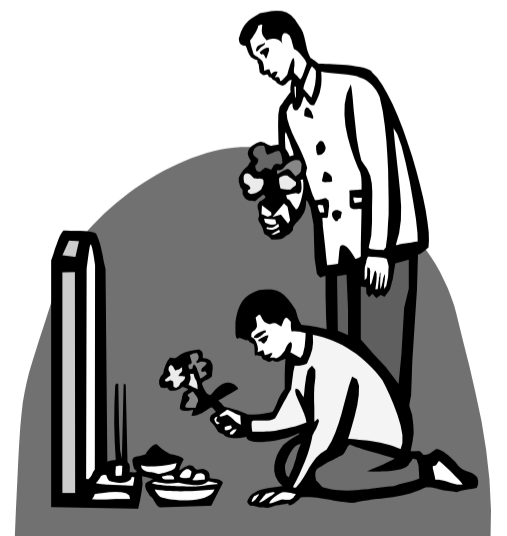
Robert and Dolores Humphrey started Community Mortuary in December 1999. Robert comes from a family of funeral directors, beginning with his grandfather who owned mortuaries in Wisconsin and Colorado.

Robert's father, Frank Humphrey, had mortuaries in Colorado before moving to Chula Vista and starting Humphrey Mortuary in 1955.

Shortly thereafter, Mr. Humphrey was approached

by Dr. John Ruskin Clark and Florence Parker. They shared their vision of forming a "memorial society."

The Society founders told him that no other mortuary was willing to assist them. Frank was willing and this started a long relationship between the San Diego Memorial Society and the Humphrey family beginning in 1958 when San Diego Memorial Society officially began operation.



Robert Humphrey grew up working with his father at the Chula Vista mortuary. He wit-

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San Diego Memorial Society President

Maggie's Message

Dear All,

Another period of time has gone by and I wish to communicate with you. You have been good enough to join us as we travel thru the ether of computerdom. But, I really do have some things I would like to bring to your attention.

As you see we are in a thrifty mode here at the Society. No more color for the newsletter—That costs money. We are now in a save money mode around here. But, that is the good news. The other news is that we need to save money.

Money has been hard to come by lately and we would like to have your help in refurbishing our supply of money.

We are seriously thinking about expanding our board of directors by having some new people who are very serious about their outlook on life and such. We would like to have people who are currently successful in their career world and would join us by offering their insights on how to become more serious ourselves.

Also, your board members have come up with a way of getting our executive direc-

tor out of the office and away from coming up with new ideas all the time and causing us to fall behind in our daily administration of work. Seriously, we have farmed out John to organizations who would like to find out what we are up to so that they may join in on the various ways we make life worthwhile. Call him up and ask him to talk with your group. He would be very happy to do that and he would be very interested in helping you understand about the Society. That way your friends may join us in helping us make

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Board Members:

- Maggie Moody, President
maggie@sdmsonline.com
- Paul Ward, Vice President
paul@sdmsonline.com
- Russ Armstead, Treasurer
russ@sdmsonline.com
- Gerry Newall, Secretary
gerry@sdmsonline.com
- Dean Smith, Appointed
- Paul Marsh, Director
- Clancy Finley, Director
- Phyllis McGrath, Director
- Ken Barnett, Director
- "Louise" Peacock, Director
- "Kitty" Clinton, Director
- Allen Rosencranz, Director

Executive Director:

- John K. Davis, ex officio
john@sdmsonline.com

New Developments

San Diego Memorial Society will sometimes learn of a situation that needs special handling. A teenage girl called a few months ago desperate for assistance. She was homeless, estranged from her family and had just delivered a stillborn baby. She had no money, no support system and nowhere to turn.

We counseled the young woman, answered her questions and referred her to a Participating Mortuary. With great compassion the funeral director assisted the teenager and took care of the cremation without charge.

The young woman called a few weeks later in tears thanking us for being there for her. She also said she was trying to get back in school.

The support of San Diego Memorial Society members allows us to be of value to the public through the price surveys we publish and through information and counseling we provide. Without your support there would be no Society.

Humphrey Mortuary continues to honor arrangements made by San Diego Memorial Society members that were filed with the mortuary prior to May 25, 2007. There have been no problems that were not quickly resolved to the satisfaction of San Diego Memorial Society.

Please look for an item in every newsletter about this topic. We will let you know if concerns arise. But for now, all seems to be going well for members who are served at Humphrey Mortuary.

San Diego Memorial Society members who have provided us with their email address will learn about important announcements more rapidly—we can publish the newsletter only 3 or 4 times a year. To be included on the email distribution list, send your request to:

volunteer@sdmsonline.com.

The "Publications" section of www.sdmsonline.com now

has many documents that may be helpful to members. This section is easily accessed from the site's Home Page. The link is in the column of section titles on the left side of the page.

When a U.S. citizen dies abroad, making arrangements for disposition can become very involved and expensive. The Department of State makes several suggestions:

1. Call the nearest U.S. Embassy or Consulate before calling family. A telegram is sent from the overseas post directly to next-of-kin with official notification of the death and an outline of options available, including details about costs.
2. Be certain that the name of a person to be contacted in the event of an emergency is also included in your passport.
3. Your preference for final disposition of your remains (cremation or burial) should also be attached to your passport.

4. If needed, money should be wired to the Department of

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Help the Society to fight the manipulation and exploitation happening in the after-death industry. Get involved!

Participating Mortuary Profile (continued)

(Continued from page 1)

nessed the abuse his father endured because of his alliance with San Diego Memorial Society and also the fine reputation that Frank Humphrey and the mortuary earned with Society members and with the community at large over the years.

Although Frank Humphrey sold Humphrey Mortuary in 1972, San Diego Memorial Society maintained a good relationship with new owners until Service Corporation International (SCI) purchased Humphrey Mortuary in January, 2007. SCI decided to terminate the relationship with

the Society soon after the purchase was finalized.

It seems a little ironic that this turn of events resulted in San Diego Memorial Society forming a “new” relationship with the Humphrey family.

Because Community Mortuary occupies the original mortuary building operated by Robert’s father, and because Community Mortuary is only a few hundred feet from the SCI mortuary building, the “Humphrey” name and location proximity can make things a bit confusing for members.

So, to recap; **Humphrey Mortuary is owned by SCI**

and no longer assists new San Diego Memorial Society members to prearrange mortuary services. Members who have already prearranged services at Humphrey Mortuary can continue to be served there as outlined in the member’s copy of the Service Agreement or Service Instruction Booklet (SIB).

Community Mortuary is owned by Robert Humphrey and is a Participating Mortuary offering any Society member cremation or burial service plans that have been negotiated by San Diego Memorial Society.



Community Mortuary
855 Broadway
Chula Vista, CA 91911
Phone: 619-426-2006
Fax: 619-426-3616

Checklist for a Final Planning Folder

Peace of mind and protection! These are important reasons why the San Diego Memorial Society recommends that members keep important information in a folder, in a safe place and in a place known and available to an executor, personal representative, relative or close friend.

A safe deposit box sometimes requires a death certificate in order to open the box, so anything in the box needed to obtain a death certificate will set up a “Catch 22.” It is wise to avoid placing the folder where it will be difficult to find or where access to the folder may be restricted.

Keep these things in the folder:

- A copy of the completed Final Planning Booklet (FPB), or for members who joined prior to May 25, 2007, a copy of the completed Service Instruction Booklet (SIB).

- Names, addresses, telephone numbers and email addresses of clergy, lawyer, accountant, next of kin and a person to be named executor of the member’s estate.

- Any bequests arranged for the member’s body such as the Body Donation Program at UCSD, Donate Life California, San Diego Medical Society Eye Bank, et cetera.

- Names of people the member wishes to have invited to their memorial service, including contact information for each.

- A personal note to next of kin regarding the nature of the memorial service desired.

- A copy of the member’s Last Will and Testament, durable powers of attorney and estate planning trusts created by the member. The original of these documents should be kept in a lawyer’s safe or in some other safe location easily accessible to family members.

- Important numbers, such as Social Security Number;

credit card and other charge account numbers, bank, credit union and investment account numbers; lock combinations; serial numbers of expensive cameras and other valuable property and the number of any safe deposit box along with the name of the bank or credit union and location of the branch where the box is located.

- An inventory of securities, other investment property and valuables owned by the member.

- Annuity contracts, pension plan documents, life insurance policies and a list of merchandise and property upon which installment payments are being made.

- Subscriptions for newspapers, magazines, book clubs, et cetera, and a list of organizations to which the member belongs, including contact information.

- Other important papers such as automobile titles, property and casualty insurance policies, bank books, passport, income tax returns, birth, marriage and divorce certificates, et cetera.

*Humphrey Mortuary continues
to honor arrangements made
by members*



**Help us protect your privacy
by giving us personal
information that we can use
to verify your identity. Visit
www.sdmsonline.com.**



Chasing A Financial Solution for San Diego Memorial Society

PMA Creates A Cooperative Mortuary

Peoples Memorial Association (PMA) was impressive at the recent Biennial Conference of the Funeral Consumer Alliance (FCA) held in Seattle, Washington. PMA was the host affiliate for the conference. The PMA board and employees were wonderful hosts, and throughout the three-day conference they shared details about how they created the first known cooperative mortuary in the United States.

PMA is the flagship affiliate of FCA. In 1939, when PMA was formed, it was the first "memorial society." It now is the largest FCA affiliate with 96,000 members on its mailing

list (SDMS has about 9,600 such members).

We know from prior experience how helpful PMA can be. The association was a wonderful resource for San Diego Memorial Society during the transition that followed termination of our relationship with Humphrey Mortuary. Both the PMA Executive Director, John Eric Rolfstad, and PMA board president, Ruth Bennett, participated in conference calls with San Diego Memorial Society representatives. The details gleaned in the conversations helped San Diego Memorial Society board members decide

how best to proceed in dealing with our situation.

Similarities between PMA and SDMS in the recent past are a bit uncanny. PMA also lost its relationship with the mortuary that had served its members for many decades when Service Corporation International (SCI) purchased the mortuary. PMA also reacted to this situation by forming new relationships with a handful of mortuaries in Western and Central Washington State.

Financial problems plagued PMA as they struggled to keep their members informed about

(Continued on page 7)

*"...Then she gives us the prices.
Now, remember, this is 1996
and none of us really had any
experience with funerals at that
time. . ."*

A Cautionary Tale

"This is my experience with a funeral home when my husband committed suicide in 1996. I was 25 years old, he was 31.

I went in to the mortuary very distressed. My mother-in-law had chosen Restland Memorial Home in Richardson, Texas. It was very beautiful, like a park, and very, very expensive, although I would have no idea just how expensive until much later that day.

I wanted him cremated; Michael had always said he never wanted to be buried. His mother vehemently refused to accept her son's wishes. She left the room and sent a priest in to tell me that if I didn't bury her son she would stop eating. So, of course, I agreed to go along with her demand.

Immediately a professionally dressed funeral saleslady came in with Michael's mother and my family and then takes all of us to a board room where she gives us a heartfelt speech about how sorry she is. Then, says she

will take us out together to pick the perfect spot for Michael.

We all got in her van and she drove us to a beautiful spot on a lake—swans, a gorgeous weeping willow hanging over the lake, a wonderful location. I picked the gravesite right under the tree in front of the water. She says, 'wonderful choice.' We all went back to the board room.

She walks out of the room, we're all sitting there. We're all wondering how much this is going to cost, but no one can bring themselves to say anything at a 'time like this.'

The lady comes back and very politely says she has picked out a beautiful coffin that will complement the gravesite perfectly, if we would like to see it now. We say we would. Its beautiful. White enamel with brass railing and a gorgeous, heavenly, white satin interior.

We went back to the board room. She starts writing again. Then, finally, my

mother sees my growing anxiety and the tears on my cheek and she speaks up. 'So are you going to tell us how much this is going to cost and give us our payment options?' The woman says, 'Yes, yes, I was just getting to that. I've got it almost figured. You, of course, want programs, etc., etc., etc.'

At this point, my mother catches on even though everyone else in the room is too distraught to say anything. She says 'Listen, first we should really talk about how much the plot and casket are going to cost because my daughter and her husband didn't have life insurance.'

At this remark the sales woman, opens her eyes wide. 'No life insurance? Well, payment is needed in full before anything can be done. No checks. We can accept cash, credit card, or a cashiers check.'

Then she gives us the prices. Now, remember, this is 1996 and none of us really had any experience with funerals at that time. The plot alone would

(Continued on page 6)



**Help the Society to fight the
manipulation and
exploitation happening in
the after-death industry.
Get involved!**

Plans Are Being Renegotiated

Current plan prices and options available to San Diego Memorial Society members have not changed since April, 2004. Prices have held firm even as Participating Mortuaries expanded from one to six and locations grew from only Chula Vista to now covering all of San Diego County.

Financial pressures are causing a strain not only for Participating Mortuaries, but for San Diego Memorial Society, too. A committee of the board is now negotiating new details for each of the five plans now offered to San Diego Memorial Society members. The changes will

include a small records fee that will be charged by Participating Mortuaries at time of need to benefit San Diego Memorial Society.

Prices will continue to be among the lowest available in the county. Volunteers will continue to monitor the service being provided by both past and current Participating Mortuaries. The Society's office will continue to be staffed three hours a day, four days a week—Monday through Thursday—to serve members.

Current plan details will remain in effect until negotiations are finalized. The re-

records fee paid to San Diego Memorial Society will not be included in plan prices until the new plans are implemented. It is likely that implementation of changes will not happen before April, 2009.

Members who have requested to be included on the San Diego Memorial Society email distribution list will be kept informed as negotiations proceed. It is hoped that an announcement of the new plan details can be made in the next San Diego Memorial Society newsletter which should be published before year-end



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Facts About Embalming

As pro-consumer advocates who try to stay current on laws related to death and dying, San Diego Memorial Society volunteers are often surprised by how misinformed people can be. One example is what many people believe about embalming.

This lack of understanding allows commissioned sales people representing certain mortuaries to manipulate and exploit bereaved customers. The truth can be liberating.

Below are a few facts about embalming.

1. Embalming is rarely required by law. The Federal Trade Commission and many state regulators require that funeral directors inform consumers that embalming is not required except in certain special cases.

Embalming is required when crossing state lines from Alabama, Alaska, and New Jersey. Three other states—Idaho, Kansas, and Minnesota—require em-

balming when a body is shipped by common carrier. FCA affiliates are working to change these laws. They have little benefit to anyone other than mortuary owners.

2. Embalming provides no public health benefit, according to the U.S. Centers for Disease Control and Canadian health authorities. In fact, Hawaii and Ontario forbid embalming if the person died of certain contagious diseases. Many morticians have been taught, however, that embalming protects the public health, and they continue to perpetrate this myth.

3. Embalming does not preserve the human body forever; it merely delays the inevitable and natural consequences of death. There is some variation in the rate of decomposition, depending on the strength of the chemicals and methods used, and the humidity and temperature of the final resting place.

4. Ambient temperature has more effect on the decomposition process than the

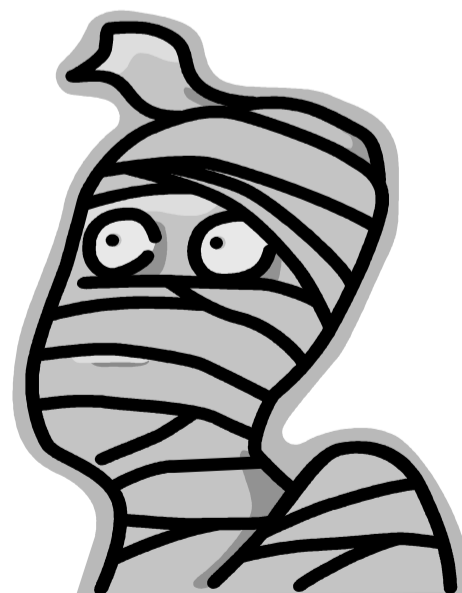
length of time that has elapsed after death, whether or not a body has been embalmed. In a sealed casket in above-ground entombment in a warm climate, a body, embalmed or not, will decompose very rapidly.

5. Embalming is a physically invasive process in which special devices are implanted, and chemicals are injected and techniques are used to give an illusion of restful repose. The normal waxy-white color of a dead body is replaced with a more life-like tone by use of dyes injected with the embalming fluid.

6. Embalming chemicals are highly toxic. Embalmers are required by OSHA to wear a respirator and full-body suits while embalming. Funeral home effluent, however, is not regulated, and waste is flushed into the common sewer system or septic tank.

7. Refrigeration is an alternative to maintain a body while awaiting a funeral service or when there is a delay in making arrangements. Not all funeral

“Embalming is rarely required by law...Embalming provides no public health benefit...”



Don't get wrapped up in a slick sales pitch. An informed consumer is an empowered consumer. Use embalming only when it makes sense.

(Continued on page 7)



Prearranging mortuary services makes things easy on the family at time of need, and it also saves a lot of money!

"Please tell your friends and family to join San Diego Memorial Society and prearrange mortuary services"

A Cautionary Tale (continued)

(Continued from page 4)

cost \$12,000 and the casket would be another \$10,900. And that was only the beginning. Then there would be the mandatory grave liner, embalming, preparatory services, etc., etc. Grand total: \$27,000.

I had a panic attack. I couldn't breath. I couldn't get myself together.

My mother asked the lady to walk outside with her. After about 15 minutes they came back in with papers and handed them out to everyone. They were price lists [editor's note: Federal Regulations state that the saleswoman should have given the family the price list at the BEGINNING of this discussion!].

After a horrible four-hour ordeal, we finally arranged the funeral for the soonest available date: one week later. The bare minimum funeral we could arrange came to \$12,000 which my parents paid for in full because the home would not even touch

the body before they had full payment in hand.

The total did not include a headstone. I paid for that myself over the next year and had it placed a year later at additional cost."

This story is much like many others we hear often. It breaks our hearts when the story is about a past experience and there is nothing to be done—its too late.

Please tell your friends and family to join San Diego Memorial Society and prearrange mortuary services. Doing so will allow for a much different experience.

We have negotiated two cremation plans with our Participating Mortuaries. Plan 1 is \$495. Plan 2 is \$696. The prices are likely to rise modestly in a few months.

For those who prefer burial, Plan 3 is \$468. Plan 4 is \$711. Both Plan 3 and 4 are for immediate burial—the only difference between the plans is the cost of the container. Plan 3 includes a fiberboard box and Plan 4 includes a simple wood casket.

Finally, Plan 5 provides for full funeral services (like the one eventually arranged for in the story) for \$1,680. (The prices for our burial plans do not include the cost of a gravesite and other cemetery costs. The cemetery costs for a veteran buried at a National Cemetery are paid by the Department of Veterans Affairs).

None of the plans include government fees. There is a permit, license, taxes and death certificates that usually total an additional \$50 to \$75.

Waiting until time of need puts the family in a pressure-packed situation at a time when everyone involved is vulnerable. Few can be a good consumer when they are mourning the loss of a loved one.

Paying a fair price is not the only benefit of being a member of San Diego Memorial Society. The other advantage of preplanning comes at time of need. The family simply calls the mortuary. The funeral director knows just what to do; it is all prearranged. The family can then focus on more important matters and avoid the scene described in the story.

New...(continued)

(Continued from page 2)

State which will then wire it on to the Embassy; there will be a processing fee. Working through banks takes too long. The Department of State can be reached at 202-647-5225 or 202-647-4000 after 10:00 PM EST. Their Internet site is located at:

<http://travel.state.gov>.

Use the search tool at the site—search for "death." The search results will list many useful resources at the site.

Maggie's Message (continued)

(Continued from page 2)

money and then we won't have to bother you all the time.

In the mean time, I would like to introduce you to Barbara Thomson. She is the new woman in the office. She has learned all that John wants to teach her about your Society. You may call her up and she will answer all of the questions you may have for her. She is very good that way. She is also very cool and will not offend you when you call.

You might even want to discuss non society things.

She can do that also. She volunteered to do this work for us and we feel very fortunate to have her services.

As John likes to say, "Financial stability will return!" with your help.

Maggie Moody

Please consider making a generous donation to the Society. We are facing serious financial problems.



Facts About Embalming (continued)

(Continued from page 5)

homes have refrigeration facilities, but most hospitals do.

8. Embalming has no roots in Christian religion and is common only in the U.S. and Canada. Embalming is considered a desecration of the body by orthodox Jewish and Muslim religions. Hindus and Buddhists choosing cremation have no need for embalming.

9. Private or home viewing by family members and close friends can occur without embalming and is far more "traditional" than viewing after embalming services which are often promoted in the after-death industry.

10. Mortuary sales people are taught to promote embalming and viewing as a means to show "proper respect for the body," and to establish the "clear identity" of the corpse so that the reality of death cannot be denied by those who view the body. Why then, create an illusion of life-like sleep? Many funeral directors are convinced that seeing the dead embalmed body is a necessary part of the grieving process, even if the death was long anticipated and embalming disguises reality.

11. Unlike the funeral directors of our Participating Mortuaries, many funeral directors will not participate in

a public viewing of a body without embalming and cosmetic restoration. While some people may be comforted by "a beautiful memory picture," as an embalmed body is called in trade publications, 32% of consumers reported that viewing was a negative experience, according to a 1990 survey.

12. Embalming gives funeral homes a sales opportunity to increase consumer spending (by as much as \$3,000 or more) for additional body preparation, a more expensive casket with "protective" features perhaps, a more expensive outer burial container, and a more elaborate series of ceremonies.



Additional facts about embalming can be found online at the FCA Web site:
<http://funerals.org>

PMA Creates A Cooperative Mortuary? (continued)

(Continued from page 4)

the many changes they were having to make. Donations from members decreased for awhile as members coped with the changing situation and worried about PMA's future. Expenses grew as PMA modernized their operations and restructured the way the organization functioned.

The PMA board looked for solutions to the organization's financial difficulties and the growing threat of multinational conglomerates that were purchasing local mortuaries in their area in an effort to create an effective monopoly in the community.

A little over a year ago, the PMA board decided to better control their future by forming a cooperative mortuary to serve its members. To fund the project PMA members donated over \$70,000 within six weeks of hearing about the idea.

PMA members receive discounted prices for services at People's Memorial Funeral Co-

operative. The dividend that is paid to PMA members because of their ownership interest in the cooperative mortuary. Members can also arrange for service at the same discounted prices with other participating mortuaries in Western and Central Washington State.

PMA conducted tours of Peoples Memorial Funeral Cooperative during the FCA Biennial Conference. The facility, an older converted home, is conservatively appointed with comfortable furniture in the entry area and two beautiful arrangement rooms where a funeral director can assist a family to prearrange services, or survivors can review and implement the member's wishes. In each arrangement room a large flat-screen monitor allows the family to follow the process of completing paperwork and view casket or urn options. The back rooms have staff offices, and storage for materials and computer equipment.

The building houses PMA and a small 501(c)(3) education foundation in addition to Peoples Memorial Funeral Cooperative. The efficiencies of this arrangement benefits all three organizations as well as PMA members/owners.

PMA solved their financial problems and assured the affiliate's long-term future by forming a cooperative mortuary. They accomplished this feat quickly and efficiently. A year after creating the cooperative mortuary, PMA has a beautiful facility, start-up costs are recovered and the mortuary is now generating additional income for PMA.

The SCI mortuary that had once been the PMA contracting mortuary until only a few years ago was forced to close its doors during the first year that Peoples Memorial Funeral Cooperative was in operation. This is additional evidence that PMA is having a positive and socially responsible impact on the quality and cost of mortuary services in Seattle.

"PMA members donated over \$70,000 within six weeks of hearing about the idea"



Do you have an exciting idea that would assist San Diego Memorial Society? Please send feedback email messages to:
john@sdmsonline.com



Parking Meter Headstone
"Expired"



Taken from Kansas FCA
newsletter



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San Diego Memorial Society is a nonprofit, nonsectarian association dedicated to a consumer's right to choose meaningful after-death arrangements without emotional or financial exploitation.



Warning! Humor Section



**"We are all cremated equal."
—Jane Ace**

When Dear Abby featured the End-of-Life Planning Kit, offered by the FCA, the national office was deluged with letters and orders. The staff saved one letter, which is kept in a plastic cover and displayed on the wall. The note reads:
"Dear Sirs: Please send me your kit for ending life."

We review the General Price List (GPL) of all mortuaries in San Diego County. One GPL describes the mortuary's funeral service as an opportunity for family to; "share family antidotes." An unfortunate misspelling? Maybe not!

Help Save Postage ♦ Get Email ♦ Request A Speaker

San Diego Memorial Society wants to spend resources wisely. Help us to keep our mailing list current, or maybe you know someone that we should add to our mailing list. Please complete the form below and return it with other content you are sending to us in the envelope enclosed. We pledge to keep the information private.

NAME: _____
ADDRESS: _____
CITY: _____ STATE: _____ ZIP: _____
EMAIL: _____
PHONE: _____ Correction Contact Me
 I Want to Volunteer Speaker Wanted Send a Brochure/Application Add Me to the SDMS Email List

