

August 2012

Dear Clients and Friends:

Having just joined the San Diego Memorial Society, I wondered what took me so long? Unless you enjoy spending more money than you need to, this is a no-brainer.

First of all, it's a non-profit organization set up to help consumers. There's a lot of profit in the standard fees charged by mortuaries. No funeral home wants to be negotiating fees with individuals, but they will reduce their price for members of an organization.

That's why the Memorial Society exists. It has 15,000 members, a board of directors, and one volunteer who handles all the communications. When you dial 858-391-1267 or send an email to [barbara@sdmsonline.com](mailto:barbara@sdmsonline.com), you get Barbara Thomson. She's a peach.

The Society works with smaller mortuaries, mostly Mom and Pop type businesses. The fees are lower, the services more personal. All have been in operation in San Diego County for many years. Each has a special set price for members of the Society, so there's no trauma for the family in dealing with a high pressure salesman.

There is also a participating cemetery. Many people don't understand when they buy a plot there will be extra services at the time of need, which can add up to \$10,000 or more. You can cut expenses with a pre-need purchase that includes the cement vault and its installation, opening and closing the grave, endowment care and all the processing costs.

The lifetime fee for joining the Memorial Society is \$40, or \$80 for a couple. When my mother-in-law died, we saved a ton of money and the cremation paperwork was simple because she had joined long ago. Now I'm doing the same thing to help out our kids.

Regards,



Charles M. Shackelford