



Jennifer Foster Kutzner

OCT 11, 1963 - JAN 20, 2026



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Jennifer Foster Kutzner died on January 20, 2026, due to complications from breast cancer. She was surrounded by friends and family and holding the hands of her beloved daughters, Tori Deborah and Morgan Judith, as she passed. She was 62 years old.

Jennifer was a go-getter. “A doer,” the way her husband, Mack, puts it. By 19, she was holding down three jobs in southern California — one that would become her career, and another that would lead her to the love of her life. Jennifer was born in Ohio and spent her early life in Michigan, but she spent most of her childhood in Encinitas, California, as one of four children.

Despite being a fraternal twin to her brother Steve, Jennifer was always the baby of the family. In high school, she was captain of the drill team, standing poised in the center of the field at each game, clad in white leather boots and a cowboy hat.

Shortly after high school, she met Mack while working at Old Del Mar Café. Jennifer handled her own tables and, more often than not, his too, because Mack was off charming customers and working the room. What started as a shared shift became a shared life. And man were they fun. Jennifer and Mack became famous for their post-Over-the-Line parties, complete with a hot tub and a horseshoe pit. She’d sit in the stands at Mack’s softball games, cheering him on while knitting sweaters and scarves for every member of their families. They traveled from Mexico to Switzerland to Greece with no plan or itinerary, just a mutual sense of adventure. And then, the real fun began: They raised two daughters, Tori and Morgan, who became the center of Jennifer’s world and the great pride of her life.

Jennifer was many things. She was kind and generous and funny and mischievous. But the thing people always noticed first was how she made them feel. She listened. She made every person she loved feel like the most important person in the room. Her nieces called her when they needed advice about boys or school or life. Her nephew still remembers the day she showed up to his



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high school water polo playoff game, cheering from the stands, and how that alone made him play harder. Even as adults, her daughters called her every day on their way to and from work.

She was equal parts silly and competitive, sometimes all at once. She loved a good game of Fishbowl, Bunko, or backgammon. She planned Easter egg hunts with military precision and hosted Christmas mornings where she somehow managed to give her daughters everything she had firmly insisted, all year long, that she absolutely could not afford. She'd even package her gifts in old boxes from other stores, just to throw her stubbornly curious children off the scent. One year, she heated the pool on Christmas Day so all the cousins could swim — a gesture that probably cost as much as those imaginary fortunes she was always handing out.

Jennifer loved a hefty wager: "For a million dollars," she'd say, "tell me who's married to..." Or: "First person to get me a glass of wine gets a hundred thousand dollars." By the end of any given night, she owed everyone a mint. But no one ever came to collect. They were all indebted to her for much more.

Her days ran on Diet Coke and daytime news. Her nights on chardonnay and Jimmy Kimmel. Every morning, she earned her 10,000 steps on her Apple Watch while listening to the latest Michael Connelly mystery. She could beat just about anybody at Gilmore Girls trivia. And when she dictated her text messages, it often had unintentionally hilarious results. "I speak into my phone," she once said. "And it sends whatever it wants."

She was funny, too, with a dark sense of humor that sometimes caught people off guard. She'd often joke about her own diagnosis. After a study came out linking aspartame to cancer, she held up her beloved Diet Coke can and said, "Well, it's not like I'm gonna get it twice."

And she was so immensely proud of her daughters, Tori and Morgan. Nothing meant more to her than watching them both graduate from law school, and she loved updating her friends about her girls' lives.

She was also, quietly, one of the hardest working people in any room she entered. For decades, Jennifer built a highly successful travel business at Cadence Travel, where every year she was named an Elite Travel Agent, ranking in the top ten percent of agents for both personal and corporate travel. She did the work of three or four people. She never wanted her clients to know she was sick. She didn't want anyone feeling sorry for her. Through snowstorms and hurricanes,



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pandemics and shutdowns, she always found her clients a way home — working holidays, weekends, and late nights to make sure of it. After her passing, it took an entire team to cover her responsibilities.

That same strength of spirit is how she defied every doctor's prediction about her illness. In 2010, after living with breast cancer for five years, Jennifer was given a terminal diagnosis and told she had months to live. She made it another 16 years. Through new trials and new treatments and, most of all, through sheer, stubborn willpower, she held on — to see both her daughters get married and to hold her first grandchild, Raymond.

In her final days, dozens of family members traveled across the country — and as far as Australia — to say goodbye. To them, Aunt Jenny was like a second mom, a trusted confidante, the person you called when things got hard. She will be desperately missed by all who were lucky enough to know and love her.

Jennifer is survived by her two daughters, Tori and Morgan, her husband, Mack, her dog, Bosch, her siblings, Steve and Betsy, her sons-in-law, Cody and Matthew, her grandson, Raymond, and her many adoring nieces and nephews. She was predeceased by her sister, Debby.



Memories only last if you share them

Join us in honoring Jennifer by contributing to a collection of shared memories.



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