



Dedicated to a consumer's right to choose a meaningful, affordable funeral.

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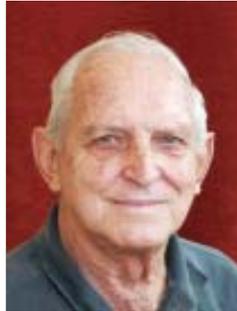
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**Cooperating Funeral
Directors &
Prepayment of
Funeral Costs**

Contact The Society:

**1911 Cliff Valley Way NE
Atlanta, GA 30329
(404) 634-2896
sallymeyer@uuca.org
www.memorialsocietyofgeorgia.org**



A Message From The President

Knob Knobel

I am happy to report that 2009 was a very successful year for the Memorial Society of Georgia (MSOG) in terms of new members, financial condition, and educational and legislative activities. Our new member enrollment was over 600, a great deal of it the result of our very active website and its ties with Clark Howard and the Funeral Consumer Alliance (FCA) websites. Senator Nan Orrock continues her active legislative activities in support of the Memorial Society and Compassion & Choices, sponsoring bills to establish an Advance Directives Registry and the formal inclusion of the Physician Order for Life Sustaining Treatment (POLST) in a patient's medical record.

Our Society has continued to solidify our efforts with Compassion & Choices, developing a joint PowerPoint presentation that has been very successful. Our two organizations schedule joint presentations to appropriate elder groups (and invite all of you to contact us to arrange a meeting at your facility!), including discussion of the threats of Alzheimer's disease upon our elder population.

Our Columbarium and Memorial Garden at UUCA continue to attract increasing numbers of members, and our program at our 2009 annual meeting was dedicated to the Columbarium and how it operates.

We continue to reinforce our interaction with our Cooperating Funeral Directors and will be holding a meeting with them early this year to reevaluate our cost schedules for cremation and interment, which have not been reconsidered since January, 2007.

Our Board of Directors has become increasingly active and is doing a great job in assuring that our success continues. Dr. Cappy Ricks continues to direct our society telephone service, Lyn Conley provides minutes "par excellence," and our Treasurers Jess Hill, Kathleen Launcelot, and Lynne Nault, have assured our healthy financial condition. This is all under the superb guidance of our Executive Director, Dr. Sally Meyer. Thanks so much to all of you and to our wonderful Cooperating Funeral Directors and to Clark Howard for his continuing support on radio, television, and in the press.

—Knob Knobel

Planning for Memorial Services

by Rev. Marti Keller

Minister, Unitarian Universalist Congregation of Atlanta

The more years I have spent with families dealing with planning memorial services, the more I have become convinced that planning for this significant rite of passage is crucial: helpful and comforting, but also sometimes awkward or uncomfortable to initiate during our living years.

As author Faith Moore notes in a her book, *Celebrating a Life: Planning Memorial Services and Other Creative Remembrances* (Stewart, Tabori and Chang 2009), even though “we should plan for the inevitable, the predictable questions always arise: How do I talk about this? How do I convey my wishes?”

She suggests that there are many surreptitious ways to plan; in fact she comes up with seven particular gatherings and events, which she calls “life moments,” that may lend themselves to opportunities to disclose

preferences for the kind of service we would prefer, from food to readings to songs. Her first idea is a planning party, growing out of an annual celebration such as a winter solstice party or the traditional first summer barbeque that can be devoted in part to a time to talk about preferences for a memorial service. Participants can be asked to fill out a personal portrait or wishes profile ahead of time, giving insights into accomplishments, likes and dislikes, favorite flowers, and settings.

Anniversary parties are another way to discover who might be the core participants in a celebration of life, as well as what venue was chosen, what refreshments were offered, and what the attire was. Who gave speeches and what the content was offer us good leads on choices of speakers at a memorial and some of the text of an obituary or eulogy. Moore also suggests

noticing which relatives were not invited as some clue about family dynamics that might come into play at a time of loss.

Other events that can be used to gather information for these services are retirement parties, roasts, and other social gatherings that spotlight and honor the living. Holding a financial planning party where people have the chance to express their charitable preferences, endowment choices, scholarships, and other gifts can be used to guide others as to where they might send donations in lieu of flowers when the time comes.

Moore urges us to act now, not later, to have these conversations. She urges us not to use those last few precious days and hours at a bedside, or in the midst of a life-threatening experience, to communicate our own wishes for a fitting memorial service or those of our loved ones.

Memorial Society Annual Meeting April 11, 2010



The annual meeting of the Memorial Society of Georgia will be held at the Unitarian Universalist Congregation of Atlanta, 1911 Cliff Valley Way NE, Atlanta, Georgia, on Sunday, April 11, 2010, from 2:30 to 4:30 PM. All members and friends are cordially invited to attend.

Our program will be highlighted by an address by Joshua Slocum, Executive Director of the Funeral Consumers Alliance. He will talk on “The State of the Union for Funeral and Cemetery Users,” followed by a colloquium with some of our funeral directors and Senator Nan Orrock.

After the Memorial Society meeting, refreshments and a tour of our Memorial Garden will be provided. Sally Meyer, our Executive Director, and our Board of Directors will be available to answer questions and accept new members. Books, handouts, and pamphlets will also be available. We hope to see you all at the meeting.

CALLING ALL EMAIL ADDRESSES!

Does MSOG have your email address? To save on printing and mailing costs, we will be publishing electronic versions of the MSOG newsletter and will be able to notify you when the on-line version is available if your email address is on file. Please email sallymeyer@uuca.org from the email address you wish to use, and include your name and phone number for cross reference.

Memorial Society of Georgia Board of Directors



President	Roland (Knob) Knobel
Treasurer	Kathleen Launcelot
Director	Jesse Hill
Director	Carolyn (Lyn) Conley
Director	Elizabeth B. Connell
Director	Wally Kelleman
Director	Jack Reynolds*
Director	Michael Kuhar
Director	Henry (Cappy) Ricks
Director	Mary Crawley
Director	Marti Keller*
Exec. Director	Sally Meyer
Nominee	Julie Weisberg
Nominee	Lynne Nault
Nominee	Herschel Beazley
Nominee	Hugh Fordyce

*resigned

Contact The Society:

Memorial Society of Georgia
1911 Cliff Valley Way NE
Atlanta, GA 30329

(404) 634-2896

sallymeyer@uuca.org

www.memorialsocietyofgeorgia.org

Georgia Law Does Not Provide For Your Agent to Have Power to Make Health Care Decisions

For You For Mental Illness

Under the Current Advance Directive

by N. Wallace Kelleman Esq., LLM, PC
770-736-0369 • attynwk@aol.com

Although the Durable Power of Attorney for Health Care and the Living Will were combined in 1997 by the Georgia Legislature into the document now known as the Georgia Advance Directive for Health Care, the law itself was not changed, leaving what many are calling a major failing on the part of the document for individuals with mental and/or emotional illness.

The document specifically states: *My health care agent does not have the power to make health care decisions for me regarding psychosurgery, sterilization, or treatment or involuntary hospitalization for mental or emotional illness, mental retardation, or addictive disease.** This presents a major problem for many of our aging citizens who have previously named their agents, because once diagnosed with confusion, dementia, or a disease like Alzheimer's, the agent does not have legal power to make a decision on behalf of the affected person.

To overcome this deficiency, the Kelleman Law Firm, PC, has again modified the Advance Directive to now include the option of waiving one's right not to be treated and has included "waiver language" in two places in the document for those who wish to use it. The first place is immediately after the asterisk in the above recital, and reads: *I may choose to waive my right under Georgia Law not to be treated for mental or emotional illness or addictive disease.* The second place is under Conditions in Part Two of the document, where treatment preferences are stated. The added language reads:

_____ (Initials) *A state in which I am emotionally or mentally ill or have addictive disease, and after reasonable attempts on the part of my agent and my physician, I am unwilling or unable to make a decision for treatment that would be in my best interests, I waive my right under Georgia law not to be treated or involuntarily hospitalized. I, while competent, and with forethought, initial this section, and ask to be treated.*

Georgia law allows for individuals to waive their rights. If you believe that adding this condition to your document would allow your agent to better care for you if you are unable to adequately care for yourself, then consider initialing this option. The grid found on Page 6 of the document offers additional options of saying more to your agent and your doctor about what you do and do not want when you are unable to communicate directly and/or adequately. There are no guarantees that your wishes will be carried out exactly as you would want them to be, because the doctor has the final say; however, giving your agent and your doctor more complete information will go a long way toward having your health care wishes honored. Please look for the updated Advance Directive at www.memorialsocietyofgeorgia.org.



Compassion & Choices of Georgia

by Elizabeth B. Connell, M.D., President

It has been very gratifying for those interested in—and particularly for those actively involved in—end-of-life issues to observe a slow but growing public awareness of the importance of the need to address these concerns in a timely and sensitive manner. Compassion & Choices of Georgia (CCOG) has had this as its primary mandate for a number of years. More recently, it was recognized that many of the goals of the Memorial Society of Georgia and CCOG were not only overlapping but were also actually mutually reinforcing. Therefore, the two groups began to work more closely together, primarily in the area of public education.

The first joint venture was the development of a display panel describing the goals and activities of the two groups. People staffing the exhibit answered questions and

handed out materials describing the work of the organizations. Next, we designed a presentation for use at various meetings. The presentation has now been revised several times, bringing it up to date and adding new sections as additional information became available. While the earlier talks were most often given at retirement homes and universities, we are trying to expand the types of audiences. For example, we participated in a large health fair, spoke at several churches, addressed the professional staff of a local hospital, and will be speaking to a big group of social workers in the fall.

CCOG has had a website for several years, but it was clearly in need of updating and expansion. This is our next

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Recommendations From Your Executive Director

Who receives the call? When that time comes for your spouse, child, or best friend to deal with your death, what will he/she do? One of the first things we think about is to telephone a funeral home. But which one? As a member of the Memorial Society, you were asked to complete the prearrangement form, which requires you to select a funeral director. If you did this, the phone call is easily made and the process begins in an orderly manner. If the prearrangement form was never completed and filed with the Society and subsequently filed with your chosen funeral director, who will be called? This dilemma can cause delays and confusion as well as a \$50 additional fee. This is not the time for your loved ones to be burdened with such problems. It is imperative that you complete the prearrangement form and make a selection from our list of cooperating funeral directors, then contact him/her to make sure your wishes are known. Most changes to the prearrangement form can be done



easily by contacting the funeral director. For a change of address or change in funeral director, please contact the Memorial Society by telephone, email, or regular mail. Always give your former address as well as new address. It is also helpful to give both husband's and wife's names and not to use nicknames.

Communication by telephone is often difficult for you and for us. It is necessary to speak slowly and clearly

and to repeat your name, address, and phone number. When we can't understand your name and number, we must go to great lengths to try to obtain the correct information so that we may return your call. Sometimes we are successful, but sometimes we are not, and your phone call can not be returned. We can only hope that you will call again.

Providing an email address is helpful and economical as it provides an easy way for us to contact you and reduces mailing costs for the Society. If you haven't notified us of an email address, please do so at your earliest convenience. Please visit our website to keep informed of funeral consumer information and other pertinent items. The Georgia Advance Directive for Health Care is also there for your use. Please print out the form and complete it; inform your family and primary physician that you have this document. For individuals without Internet access, please notify the Society and we will mail a form to you.

Respectfully, *Sally A. Meyer,*



Financial Statement

	2008	2009
INCOME		
Book Sales	\$ 0	\$ 10
Donation	560	1,270
Funeral Home Payment	1,440	1,425
Interest Income	910	912
Memberships	16,860	20,650
Refund	-105	0
Transfer	<u>40</u>	<u>40</u>
Total Income	\$ 19,705	\$ 24,307
EXPENSES		
Annual Corporate Fee	\$ 30	\$ 30
Annual Meeting	48	47
Bank Charges	10	55
Education	1,870	0
FCA Annual Dues	2,087	2,667
Newsletter	3,422	3,143
Office Supplies	320	500
Postage	579	691
Presort Postal Rate	175	180
Printing	696	749
Rent	3,600	3,600
Salary	4,800	4,450
Telephone	<u>442</u>	<u>498</u>
Total Expenses	\$ 18,079	\$ 16,610
	=====	=====
NET INCOME		
OVER EXPENSES	\$ 1,626	\$ 7,697

VALUE OF ASSETS

12/31/2008:	\$ 28,660	
12/31/2008:		
Money Market Account	\$ 3,642	
Checking Account	11,186	
Certificates of Deposit	<u>21,270</u>	
TOTAL ASSETS	\$ 36,098	

Society Cost Schedule

Cremation — No greater than \$1095 (effective July 1, 2010).

This includes transportation of the body to the funeral home, cremation, a simple cremation container, and filing of death certificate.

Simple Burial — No greater than \$2,050 (effective July 1, 2010).

This includes removal of body; casket; care, dressing and casketing of body; filing of death certificate; and transportation to cemetery.

Simple Burial and Simple Cremation do **not** include space and time at funeral home for viewing, nor memorial service. You can arrange this service with the funeral director at their listed price, or at a place of your choosing. Simple Burial does not include embalming, cemetery plot, opening and closing of the grave, nor committal service.

Vaults — Most cemeteries are now requiring vaults. If you choose burial, we recommend that you purchase your vault from our funeral Directors. Prices vary.

Transportation — \$1.50/mile beyond a 30 mile radius of funeral home (per vehicle).

Meals and lodging expense for funeral home personnel in connection with non-local transportation — At Cost

Other Requested Services — Any other requested services, including extra Death Certificates, will be provided at the funeral home's predetermined prices. Price list furnished by funeral director upon request.

The Memorial Society of Georgia exists to offer you, the member, an alternative to the high cost of traditional burial and cremation, which continues to escalate as large corporations are buying the individually (family) owned funeral homes. We can only offer this service through the fair-minded funeral directors with whom we have agreements. They realize there are people who do want a simple burial or cremation only. Please be aware that you do not have to buy a casket to be cremated. The membership fee is \$35 for each person. When you join the Society, you will be sent prearrangement forms for each adult member. A copy of that completed form will be placed on file with the funeral director you have chosen from our list. The Society lists your name on the computer and retains a hard copy. Please inform your family of your plans and give them a copy of your arrangements. Immediate completion of prearrangements is mandatory; it contains your instructions for final disposition of your remains and tells the funeral director that you are a member.

You must be a member of the Society for 30 days prior to death for paperwork to be completed and filed. If you are a member and your papers are not on file with the funeral director, it causes communication delays as well as a \$50 additional fee.

MSOG's Cooperating Funeral Directors

Bridges Funeral Home

PO Box 1267, Athens, GA 30603 • 706-543-2551
PO Box 783 (Macon Chapter), Gray, GA 31032
478-986-1311 & 800-816-9622

Byars Funeral Home

155 Professional Park Dr., Cumming, GA 30040
678-455-5815

Carter Funeral Home

1822 East Oglethorpe Hwy., Hinesville, GA 31313
912-876-5095

Fischer Funeral Care and Cremation Services

3742 Chamblee Dunwoody Road, Atlanta, GA 30341
678-514-1000

Goolsby Mortuary

1375 Jonesboro Rd. SE, Atlanta, GA 30315 • 404-588-0128

Higgins Hillcrest Chapel

1 Bullsboro Dr., Newnan, GA 30263 • 770-253-4723

Hutcheson Memorial Chapel

71 Park Heights Dr., POB 491, Buchanan, GA 30113
770-646-3878

Lincoln Funeral Home & Chapel

2321 Candler Rd., Decatur, GA 30032 • 404-289-1510

Medford-Peden Funeral Home & Crematory

1408 Canton Hwy. NE, Marietta, GA 30066 • 770-427-8447

Mountain View Funeral Home

119 Murphy Hwy., Blairsville, GA 30512 • 706-745-3456

Roy Davis Funeral Home

5935 Mulberry St., Austell, GA 30168 • 770-948-2552

Starling Funeral Home

Hwy 78 at 190 S. Fairview Dr., Harlem, GA 30814
706-556-6524

Stewart Funeral Home

300 Simonton Rd., Lawrenceville, GA 30045
770-962-3100
670 Tom Brewer Rd., Loganville, GA 30052 • 770-466-1544
823 E. Springs St., Monroe, GA 30655 • 770-267-2594
2246 Wisteria Dr., Snellville, GA 30078 • 770-979-5010

Wages & Sons Funeral Home

1031 Lawrenceville Hwy., Lawrenceville, GA 30045
770-277-4550
1040 North Main St., Stone Mountain, GA 30080
770-469-9811

News from FCA

The Funeral Consumers Alliance (FCA) has had a busy year both in Washington DC and in states around the country. The FCA is headquartered in South Burlington, Vermont, and is a federation of over 100 nonprofit funeral information societies in the United States. The Memorial Society of Georgia is an affiliate.

At the national level, FCA Director Joshua Slocum was asked to testify by Rep. Bobby Rush, Chairman of the House Subcommittee on Consumer Protection, and presented ten pages of written testimony and documentation. This material dealt with scandals showing that consumers nationwide have no federal protection from fraud and deception when buying cemetery property. This testimony indicated that 300 graves were dug up in the historically black Bur Oak Cemetery in Chicago, the remains dumped, and the graves resold. As part of the testimony, Mr. Slocum asked that the Federal Trade Commission (FTC) funeral law be expanded to cover cemeteries, crematories, and casket and monument retailers, and to establish national standards for cemetery record keeping. This will give all Americans the right to transfer their pre-paid funeral contracts on request without penalty.

As a result, Congressman Rush sponsored the Bereaved Consumer Protection Act in September 2009. This bill will a) give cemetery consumers the right to buy only the goods and services they want; b) bar cemeteries from forcing families to buy entire packages of services; c) require cemeteries to disclose their rules and regulations; d) require cemeteries to keep accurate records of all burials; and e) bar cemeteries from lying about the law. Businesses selling cremations (not part of a funeral home) will also be subject to price disclosure.

At the state level, the Michigan District Court threw out a libel and defamation suit against the FCA and two other defendants. The suit had been filed by Thomas Lynch, stating that the FCA had defamed his reputation in articles and in a PowerPoint presentation titled "Deconstructing Thomas Lynch," which questioned Lynch's widely read articles on funerals. It was a good year for the FCA and its participating organizations!

We appreciate the national FCA efforts and encourage your contributions to the organization. For more information, please contact:

Funeral Consumers Alliance
33 Patchen Road
South Burlington, VT 05403
www.funerals.org
1-800-765-0107



UUCA Memorial Garden & Columbarium

major project and is currently underway. The primary focus, either on-line or by link, will be information on the rapidly-changing medical, financial, legal, and regulatory events related to the end of life.

While there are numerous issues related to aging, we decided that our main focus would be on the need for Advance Directives. There are many reasons for this choice. Studies have shown that only 39% of people living in Georgia have completed any document outlining their final wishes. Even this number, although small, is larger than the one for the United States as a whole. It turns out that there are multiple reasons for this. Many people are in denial and can not or do not want to deal with the fact of their mortality. Even more are unaware of the several and often long-lasting results of not having communicated and documented their final wishes. Our presentation "Facing End-of-Life Decisions with Dignity and Peace" attempts to raise these concerns, to encourage discussions with loved ones about how to deal with them, and to be sure that they have taken all the proper steps to make sure that their final decisions will be carried out.

The Unitarian Universalist Congregation of Atlanta (UUCA) has established a Memorial Garden to scatter and inter cremains of loved ones, and to provide a place of peace and beauty for all to enjoy. Its mission is to establish and maintain a garden of peace, beauty, and comfort where current and past members and their loved ones can be remembered.

Since the peace of mind of those with loved ones laid to rest in the Memorial Garden depends in no small way on the care with which the garden is maintained, every niche in the Columbarium will remain under perpetual care, and the nurturing of flowers and shrubs to create a lovely environment is a top priority of UUCA. Niches are reserved for UUCA members or former members and their families, and for contributing friends. Plaques on each niche are inscribed and installed on a cover plate, and a Memorial Tablet mounted in the Memorial Garden displays plaques in memory of loved ones.

We invite you to use the garden for meditation, reading, coffee, and appreciation of the setting. The entrance to the Memorial Garden is on the west side of the UUCA building. For information, please contact the UUCA office at 404-634-5134 or visit <http://www.uuca.org/community/pastoral-care>.

www.memorialsocietyofgeorgia.org



Tell A Friend or Relative About The Memorial Society of Georgia

Purpose & Organization

The Memorial Society of Georgia, incorporated in 1973, is a nonprofit, consumer-education organization dedicated to encouraging and assisting individuals in making preparations in advance for those needs that inevitably arise as one approaches life's end.

The Society is democratically controlled by its members and directed by a volunteer Board of Trustees elected annually by the membership. Through our affiliation with the Funeral Consumers Alliance (FCA), we have arrangements for the reciprocal exchange of services and transfer of membership to other Societies.

The Choices Are Yours

Members are free to choose the arrangements or services they desire for the disposition of their remains. They may change their prearrangements at any time through written instructions to the Society. The Society does not prescribe any type of ceremony, nor does it advocate departure from the religious practices of any faith. We believe each family should receive the service that best meets their religious and philosophic needs.

Since members may elect to have their remains given to medical education and research or to designate organs to help the living, information on anatomical gifts and organ donations is available from the Society.



PRSRT STD
U.S. POSTAGE
PAID
ATLANTA, GA
PERMIT NO. 2289

1911 Cliff Valley Way Atlanta, GA 30329

Phone: (404) 634-2896

To:



**OFFICIAL MEMBERSHIP APPLICATION!
DETACH AND GIVE IT TO A FRIEND OR RELATIVE!**

Return to: The Memorial Society of Georgia
1911 Cliff Valley Way NE, Atlanta, GA 30329

Lifetime Membership Application

Lifetime Membership Application

NAME _____
(print) Last, First, Middle Initial
Address _____

NAME _____
(print) Last, First, Middle Initial
Address _____

Telephone (_____) _____

Telephone (_____) _____

Email _____

Email _____

I wish to join the Memorial Society of Georgia. Enclosed is a check for \$35. Please send the Pre-Arrangement Form, which I will complete and return for myself and my dependent children under age 18.

I wish to join the Memorial Society of Georgia. Enclosed is a check for \$35. Please send the Pre-Arrangement Form, which I will complete and return for myself and my dependent children under age 18.

Signature _____ Date _____

Signature _____ Date _____

Please send _____ brochures for relatives and friends. I heard about the Society from (friends, relatives, newspaper, etc.):

Please send _____ brochures for relatives and friends. I heard about the Society from (friends, relatives, newspaper, etc.):