



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

Memorial Society of Georgia

Annual Meeting

Sunday, April 7, 2013

2:00 PM

**Unitarian Universalist Congregation of Atlanta
1911 Cliff Valley Way, Atlanta, GA 30329**

See details on page 2.

A Message From The President

Best wishes for the New Year. Our Society continues to be healthy in every way. We continue to enroll new members—621 this past year alone—and new funeral directors contact us asking for affiliation—another was added this past year.

I have been President of the Memorial Society of Georgia for the past two years, and I continue to be impressed with its importance, even if that does sound a bit self-congratulatory. It is clear to me now more than ever why I accepted this role.

The MSG helps its members retain some control of their destiny, even after they die, by allowing them to choose their own funeral home and method of burial. Because this is done by the member in advance, the surviving family does not have to deal with these decisions in the stressful time shortly after death. Studies show that finding a funeral home and selecting caskets, etc., are not done in an efficient way after a passing. There is little, if any, shopping around, and guilt and competition unfortunately may play into the process of selecting services and costs. Thus, the Society is a significant help to our members' families at a vulnerable time.

This assistance is recognized by many, and our work is praised. Clark Howard is just one of our many supporters and he often mentions the FCA/memorial societies on his radio and TV programs. We have regular requests for presentations about the MSG from many



groups, including retirement homes, churches, and other institutions.

Many contribute to keep the Memorial Society going. Our dedicated volunteer Board of Directors meets quarterly to be sure that the needs of our membership are met.

I warmly welcome our new Board members that you will vote on at the Annual Meeting. Howard Rees, a current Board member, will succeed me as President; we can feel secure with him at the reins. Executive Director Dr. Sally Meyer and her assistant, Barbara DeVries, continue their excellent service to our growing organization. John Vacher has been dynamic and thoughtful in his new role as our Treasurer, and Julie Weisberg is our faithful Secretary. Cappy Ricks continues managing our vital telephone service. Other members of the Board, Herschel Beazley, Hugh Fordyce, Geoff Kent, Kathleen Lancelot, and Darryl Neill, have fulfilled a number of roles throughout the year. Lynne Nault and Elaine Eklund also served during part of last year. Wally Kelleman continues as our legal/eldercare consultant. Our website is regularly updated to keep everyone informed, and we thank Bruce Kitchell for this service. On behalf of the membership, I thank all of these dedicated people for their efforts and contributions.

With best wishes,

Mike Kuhar, *President*

Memorial Society Annual Meeting

The annual meeting of the Memorial Society of Georgia will be held at the Unitarian Universalist Congregation of Atlanta on Sunday, April 7, 2013, from 2 to 4 pm. All members and friends are cordially invited.

After a brief business meeting, we will enjoy a lively presentation titled “Are You Good to Go?” by Perry Mitchell, President of the Georgia chapter of Compassion and Choices, a national organization devoted to end-of-life issues. Perry and his wife Pam Woodley, who is a healthcare actuary, will describe the state of end-of-life healthcare and provide practical information to help ensure that your choices, whatever they may be, will be followed. They will distribute copies of Georgia’s Advance Directive form and address questions from attendees. We hope to see you at the meeting.

Capturing the Memories

by Rev. Marti Keller

Minister, Unitarian Universalist Congregation of Atlanta

I recently participated in a memorial service for a former parishioner in a congregation I had served for seven years. She had been a founding member and very active there for many years, serving as president twice, known also for her marvelous cooking and the dinner parties she had prepared and hosted as auction items.

The service, held just a week or so after her passing, was traditional in lots of ways: banks of flowers from those who knew and loved her; favorite music and hymns; a eulogy by the current minister, shaped from talks with family.

What was less traditional—but getting to be more common—was the time for open sharing, an invitation to both selected speakers and others in attendance to offer a brief memory or two of the deceased.

The minister told those gathered that it had been difficult to find people to agree to speak publicly with their stories about this woman and their affection for her, not because of their feelings or history, but because they were afraid they would not be able to talk without weeping. Or that the stories they had were about earlier times, before her stroke and the gradual—and then escalated—onslaught of dementia. He reminded them, and all of us, that funerals and celebrations of a life are a time for tears and for laughter, that these emotions were

both understandable and welcome and a part of grieving and healing. This encouraged a number of people to stand and speak.

This struck me as a practical and relatively easy way to help remember those details and capture the memories of those we love, even as horizons narrow and quality of life dims.

As for capturing moments and memories of those later and/or frailer years, in a recent column in the *New York Times* (Jan. 24, 2013), writer and biologist Olivia Judson wrote about how she and her brother created a shared Google calendar—an online calendar, as she described it—where they could both make entries wherever they were. Included in this were notes about interactions with their father, who

was in poor and declining health. It recorded visits to his doctors, new medications, and other details of day-to-day life for this man in his late 70's. It captured his physical ailments: his fatigue, his aching wrists, hips and knees, his forgetfulness, his falls. And it also documented the day he made strawberry jam, the novels he was still reading, his plans to install a wood stove in the fireplace, a visit from an old friend.

This struck me as a practical and relatively easy way to help remember those details and capture the memories of those we love, even as horizons narrow and quality of life dims. Out of these notations will come the stories that help us paint a picture of a life in its entirety, in a memorial setting and in the years to come.

Memorial Society of Georgia
**Board of
Directors
2012 - 2013**



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sallymeyer@uuca.org

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Making Sure You're "Good to Go"

by *Perry Mitchell*

President, Compassion & Choices GA Chapter

Many of you long-time members of the Memorial Society know about Compassion & Choices (C&C), thanks to the hard work of the late Knob Knobel, a long-time president of your organization, and Dr. Betty Connell, a past president of C&C, who often worked closely with Knob. C&C GA misses Knob's dedication, and Dr. Connell has retired from C&C due to health issues. Now there's a new C&C board, and we want to both continue and expand the past work of C&C here in Georgia.

C&C is the country's largest volunteer-based organization that deals with the full range of end-of-life issues. These include everything from enacting an Advance Directive to personal counseling for terminally ill patients and their families. We don't advocate any one way of handling end-of-life concerns over another—our goal is to help you understand what options you have so that you can make informed decisions as to what would be best for you. That's because a core belief of C&C is that it's *your* life, and you have the right to be in charge of its end. We also know from unfortunate case histories that, for the sake of your family and friends, you should make your choices known now, while you are still capable.

By stating your wishes clearly and legally today, you'll get the medical care you have chosen. Equally as important, you will also clear up misunderstandings among your loved ones – just as you have done with the after-life choices you have made in advance by becoming a Memorial Society member.

To help you understand the full range of your end-of-life choices, C&C GA has developed a brief presentation titled *Are You Good to Go?*, which we will be presenting at the Memorial Society of Georgia's annual meeting. This presentation describes the state of end-of-life healthcare today, then provides practical and critical information that will help ensure that your choices—whatever they may be—will be followed. We will also provide you with a copy of Georgia's current Advance Directive, the key legal document for stating your particular end-of-life choices.

In the meantime, I encourage you to visit www.compassionandchoices.org. It is filled with valuable information about the full range of end-of-life issues.

www.memorialsocietyofgeorgia.org

Contact by EMAIL: info@memorialsocietyofgeorgia.org
Contact by PHONE: 404-634-2896
Contact by MAIL: 1911 Cliff Valley Way, Atlanta, GA 30329

Those Other End-Of-Life Decisions

by *Hugh Fordyce*,
MSG Board member

In joining the Memorial Society of Georgia, you probably already made several difficult end-of-life decisions, including your choice of a funeral home, burial vs. cremation, and memorial service location. Such pre-planning eases the burden at a time when your family is least prepared to make good judgments. However, conversation among MSG Board members suggests that many of us have not attended to other end-of-life matters. These issues are of great importance and, if not addressed, could be frustrating or even financially disastrous to your executor and/or your family. Here are several to consider:

YOUR WILL. You may have already prepared and signed a will, but does your executor or lawyer know exactly where it is located? You may have prepared your will years ago and it may have been adequate at the time. But are you still satisfied with your choice of the person who will be your executor? Are there new persons or organizations that you wish to recognize?

NAMING AN EXECUTOR. This is the person who will settle your estate and distribute your belongings to whomever you choose. Obviously it is important to choose an executor/executrix in whom you have the utmost confidence. The person should be one who is respected by family members, and able to make any difficult decisions you have not anticipated.

ADVANCE DIRECTIVE FOR HEALTHCARE. This document gives responsibility to the person you choose to make medical decisions for you when you not able to make them yourself. (Generally, an attending or treating doctor must find that you are no longer able to make healthcare choices, and another healthcare professional must agree.) Obviously, such a document must be carefully considered and the person you select must be someone in whom you have great trust. To ensure your wishes are carried out, it would be most helpful for you to have completed the Five Wishes, a living will form available from Aging with Dignity. (www.agingwithdignity.org)

IMPORTANT PAPERS. Where is the deed to the house and the title to the car? Who holds your mortgage? To whom are your auto payments sent? Where are the insurance policies? Stock certificates? Tax receipts?

PICTURES. Review old pictures to note identification of older family members. Take new pictures of some of your most cherished possessions and family heirlooms

and write a brief statement on the back of each regarding its significance and its location.

CLOTHING. Invite family members to look at your wardrobe and see if there is anything they would like to have. Any remaining items should be considered for donation to an agency such as Goodwill.

FAMILY HISTORY. Get all your family history records in one place and determine if someone in the family would be interested in maintaining the file. If you are a member of Ancestry.com, make sure that the identification name and password are available to your executor.

BUSINESS ACCOUNTS. List all business accounts with the addresses. Don't forget the basic utilities—water, gas, electricity, and phones. Note any bills that are due.

CHURCH/SYNAGOGUE. Make sure that news of your passing will be received by the minister/rabbi.

OBITUARY. List important data that would be included in your obituary—for example: your birthplace, parents' and children's names, education, occupation, spouse/partner, memberships in religious and other organizations, favorite hobbies/pastimes, and travels.

DIGITAL SECURITY. List all user names, codes, PINs and passwords for all your computer accounts and activities.

PUBLICATIONS. List the publications you receive, their expiration date, and their addresses.

INCOME ACCOUNTS. Make sure that your income stops. Have the addresses and account numbers available for your retirement accounts and for Social Security.

SAFE DEPOSIT BOX. Let your executor know the location of the key to your safe deposit box and its contents.

LETTERS/VIDEO FOR FAMILY. A thoughtful and loving letter from you to family members would be a great treasure. In your letter, you might say what pleasures and joys the family member has given you. A video addressing your life story would record your memories in a more permanent manner. (A commercial organization that provides this service is memorykeepersvideo.com.)

JEWELRY AND COINS. Make a list of all jewelry and coin collections and their location. Add any notes as to their significance.



Financial Statement

	2011	2012
<u>INCOME</u>		
Book Sales	\$ 7.00	\$ 0.00
Donations	210.00	0.00
Funeral Home Fees	1,650.00	1,110.00
Interest Income	70.25	17.37
Memberships	24,905.00	21,760.00
Refunds	(225.00)	(105.00)
Transfer Members	20.00	0.00
Total Income	\$ 26,637.25	\$ 22,782.37
<u>EXPENSES</u>		
Annual Corporate Fee	\$ 50.00	\$ 10.00
Annual Meeting	74.86	67.86
Audit	0.00	2,500.00
Bank Charges	24.00	23.00
FCA Annual Dues	3,811.50	2,905.00
FCA Meeting	0.00	700.00
Gifts	1,500.00	750.00
Newsletter	641.69	915.10
Office Supplies	474.74	216.17
Postage	1,973.32	1,611.89
Printing	2,634.85	2,836.51
Rent	3,600.00	4,200.00
Salary	5,900.00	5,400.00
Software	0.00	102.79
Telephone	480.21	511.17
Total Expenses	\$ 21,165.17	\$ 22,749.49
	=====	=====
NET GAIN (INCOME OVER EXPENSES)	\$ 5,412.14	\$ 32.88

VALUE OF ASSETS

12/31/2012:	
Money Market Account	\$30,000.65
Checking Account	\$15,018.12
Certificate of Deposit	\$ 4,521.07
TOTAL ASSETS	\$49,539.84

Society Cost Schedule

The Memorial Society of Georgia exists to offer our members an alternative to the high cost of traditional burial and cremation. 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.

Cremation — No greater than \$1,095. This includes transportation of the body to the funeral home, cremation, a simple cremation container, and filing of death certificate. Please be aware that you do not have to buy a casket to be cremated.

Simple Burial — No greater than \$2,050. This includes removal of body; care, dressing and casketing of body; filing of death certificate; and transportation to cemetery. The casket is included.

NOTE: 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. If you choose burial, we recommend that you purchase your vault from our funeral directors. Prices vary. Most cemeteries are now requiring vaults.

Additional Costs

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

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. A price list will be furnished by the funeral director upon request.

The Memorial Society membership fee is \$35 for each person. When you join the Society, you will be sent a prearrangement form for each adult member. This is a triplicate form. A copy of the completed form will be placed on file with the funeral director that you have chosen from our list. The Society retains a copy, and you keep the third copy for your records. Please inform your family of your plans and give them a copy of your form or tell them where yours is located. Immediate completion of a prearrangement form is mandatory; it contains your instructions for final disposition of your remains and tells the funeral director that you are a member. If the form is not on file with the funeral director, it causes communication delays as well as a \$50.00 additional fee.

You must be a member of the Society for 30 days prior to death to take advantage of the arrangements that the Memorial Society has with the cooperating funeral directors.

MSG's Cooperating Funeral Directors

The Memorial Society of Georgia offers its members an alternative to the high cost of traditional burial and cremation through these fair-minded Funeral Directors with whom we have agreements.

Bridges Funeral Home	3035 Atlanta Highway, Athens, GA 30606 • 706-543-2551
Bridges Funeral Home & Crematory	PO Box 783, 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
Dahlonega Funeral Home	20 Gibson Road, Dahlonega, GA 30533 • 706-864-3683
Fischer Funeral Care & Cremation Services	3742 Chamblee Dunwoody Rd., Atlanta, GA 30341 • 678-514-1000
Goolsby Mortuary	1375 Jonesboro Road SE, Atlanta, GA 30315 • 404-588-0128
Harwell Funeral Home & Cremation Chapel	2157 East Street SE, Covington, GA 30014 • 770-786-2524
Higgins Hillcrest Chapel	1 Bullsboro Drive, Newnan, GA 30263 • 770-253-4723
Hillside Memorial Chapel	PO Box 305, 5495 Hwy 197S, Clarkesville, GA 30523 • 706-754-6256
Holly Hill Funeral Home	431 SW Broad Street, Fairburn, GA 30213 • 770-964-7833
Hutcheson Memorial Chapel	71 Park Heights Dr. Box 491, Buchanan, GA 30113 • 770-646-3878
Ingram Funeral Home & Crematory	210 Ingram Avenue, Cumming, GA 30040 • 770-887-2388
McDonald & Son Funeral Home & Crematory ..	150 Sawnee Drive, Cumming, GA 30040 • 770-886-9899
Medford-Peden Funeral Home & Crematory	1408 Canton Highway NE, Marietta, GA 30066 • 770-427-8447
Mountain View Funeral Home	119 Murphy Highway, Blairsville, GA 30512 • 706-745-3456
Purvis Funeral Home	115 West 5th Street, Adel, GA 31620 • 229-896-2906
Roscoe-Jenkins Funeral Home	182 Millard Farmer Ind. Blvd., Newnan, GA 30263 • 770-253-1232
Roy Davis Funeral Home	5935 Mulberry Street, 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 Road, Lawrenceville, GA 30045 • 770-962-3100
Stewart Funeral Home	670 Tom Brewer Road, Loganville, GA 30052 • 770-466-1544
Stewart Funeral Home	823 E. Springs Street, Monroe, GA 30655 • 770-267-2594
Stewart Funeral Home	2246 Wisteria Drive, Snellville, GA 30078 • 770-979-5010
Tri-Cities Funeral Home	6861 Main Street, Lithonia, GA 30058 • 770-482-2358
Wages & Sons Funeral Home	1031 Lawrenceville Hwy., Lawrenceville, GA 30045 • 770-277-4550
Wages & Sons Funeral Home	1040 North Main St., Stone Mountain, GA 30080 • 770-469-9811

PLEASE NOTE: Lincoln Funeral Home (2321 Candler Rd., Decatur) has gone out of business. Members that designated Lincoln on their prearrangement form may use any of our other cooperating funeral directors. It is not necessary to complete a new prearrangement form unless you wish to do so. Please contact Sally Meyer at 404-634-2896 or sallymeyer@uuca.org to let her know which funeral director you have chosen. She will then send you the appropriate wallet-size cards.

Please Support the Funeral Consumers Alliance

Funeral Consumers Alliance (FCA) is the only national 501(c)3 nonprofit, nonsectarian organization dedicated solely to protecting the public's right to choose meaningful, dignified, affordable funerals. Since 1963 FCA has served as a source of information and advocacy to grieving families, lawmakers, the media, and the funeral business. It offers accurate, authoritative advice on all matters relating to funeral, cremation, burial, and other after-death arrangements. It supports legal reforms to better protect the public against abusive practices, and it serves as a clearinghouse for consumer complaints of illegal or unethical treatment. It provides educational materials and advice to more than



100 volunteer-run consumer information groups. With FCA's help, thousands of families better understand their legal rights and have saved hundreds of thousands of dollars in unnecessary funeral costs by having the knowledge to make informed decisions in times of crisis.

FCA is not funded by any government agency. It does not have any corporate or funeral industry sponsors. For more information or to send donations, contact:

Funeral Consumers Alliance
 33 Patchen Road, South Burlington, VT 05403
www.funerals.org • 802-865-8300

Executive Director Report

Dr. Sally Ann Meyer

There were 621 new members added to the Memorial Society of Georgia in 2012. This number is slightly lower than the previous year, which was 695. Most of the new members are joining through our website and, as usual, many folks attribute Clark Howard as their source of how they learned about the Funeral Consumers Alliance or memorial societies in general. The website is an important vehicle for dispersing information that is important to our members, and you are encouraged to look at the website occasionally for pertinent news items.

My question to you is, "Do you have all your 'ducks in a row'?" In other words, are you organized for your end-of-life plans? Have you completed and submitted to the Memorial Society your prearrangement form? This is an important document! Without it you do not have a funeral director, and this can cause problems for your spouse, children, significant other and/or designated person who will handle your affairs upon death. If you have not already done so, it is vitally important that you complete the form and return it as soon as possible. Remember to also give a copy of the form to your family members or designated persons who will be handling your affairs!

For those of you who have already completed the form but need to make changes, it is not necessary to complete a new prearrangement form. Instead, simply send a note to your funeral director with the information and request that the note be attached to your prearrangement form. If you wish to change funeral directors, however, then it is necessary to contact the Memorial Society. Additionally, any changes in mailing address, phone number, or email address needs to be communicated to the MSG. Cappy Ricks, who answers our telephone and takes messages, has a very important request: When you leave a message for MSG, please speak slowly and clearly; spell names and addresses, and then repeat. Give telephone numbers clearly and distinctly. One digit of a phone number that is not clear means we cannot return your call.

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
PERMIT 3259
ATLANTA, GA

An Affiliate of the Funeral Consumers Alliance

1911 Cliff Valley Way
Atlanta, GA 30329

Phone: (404) 634-2896

To:



An Affiliate of the Funeral Consumers Alliance

**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.):