



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

Memorial Society of Georgia Annual Meeting

**Sunday, March 30, 2014
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

I am happy to report that the Memorial Society of Georgia, formed four decades ago in 1973, continues to thrive and to serve its mission of giving our members options for simple, dignified, and affordable funeral arrangements. In the past year, 589 new members have joined the MSG. We are grateful for the twenty-seven cooperating funeral directors, mostly located in the northern half of Georgia, who have agreed to offer MSG members simple burial or cremation services at a modest price.



The Memorial Society of Georgia, like similar organizations in every state, is an affiliate of the Funeral Consumers Alliance (FCA), a national organization that advocates on the behalf of funeral consumers, a category that includes us all. We are delighted that Josh Slocum, FCA's Executive Director, accepted our invitation to speak at our Annual Meeting on Sunday, March 30. With his wealth of knowledge about the funeral business, Josh Slocum is a fierce, dependable watchdog who helps protect the public from unscrupulous practices in the field. He also dispenses a generous serving of humor as he talks about the serious subject of death.

The MSG will also take advantage of Josh Slocum's presence that weekend to hold a workshop for our Board of Directors. We will examine best practices of other

FCA affiliates. Many, like us, have arrangements with cooperating funeral directors to provide services for our members at reasonable prices, while other affiliates consider their mission to be education and advocacy on behalf of funeral consumers.

We are especially pleased with the bright new appearance and enhanced function of our website. We are indebted to John Vacher, Clint Brown, and Geocy Cook for their service and expertise. If you haven't visited www.memorialsocietyofgeorgia.org

recently, please check it out. It is now possible for individuals to join the Society, pay the lifetime membership fee, and obtain a membership number online instantly, rather than relying on the "snail mail" process. For more about our enhanced website, please see the article on page 2 of this newsletter. Thanks, as always, to the members of the Board, and special thanks to Executive Director Sally Meyer, her assistant Barbara DeVries, and Cappy Ricks for the outstanding work they do for the Society.

I look forward to seeing you at the Annual Meeting on Sunday, March 30, at 2:00 pm.

With best regards,

Howard Rees, 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, March 30, 2014, from 2 to 4 pm. All members and friends are cordially invited.

After a brief business meeting, we will hear from our guest speaker, Josh Slocum, Executive Director of the Funeral Consumers Alliance. Following the program, members are invited to stay for refreshments and to talk to Sally Meyer, our Executive Director, and our Board of Directors. Books, handouts, and pamphlets will be available. We hope to see you at the meeting.

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

Memorial Society Website Upgrade

The Memorial Society of Georgia is pleased to announce the revision and upgrade of our website, memorialsocietyofgeorgia.org. This exciting revision proceeded in two phases.

First, web developer Clint Brown redesigned and cleaned up the old site, changed the host, and migrated the site to WordPress, which allows easy changes and insertion of current news. This also enabled us to set up functionality that allows people to apply for membership on-line using PayPal.

The second phase fully automated the application process. This includes a paperless application processing function and automatic generation of a member ID number for all new members of The Memorial Society of Georgia. To facilitate the payment, record-keeping, and storage of memorial details of MSG members, the application has been integrated into PayPal. This work was facilitated through Geoy Cook, CEO of Smart Marketer, Inc., an Atlanta website design and marketing firm. See <http://smartmarketer.net> for more information.

Memorial Society of Georgia Board of Directors 2014 - 2015

PRESIDENT Howard Rees
TREASURER John Vacher
SECRETARY Kathleen Lancelot
DIRECTORS Herschel Beazley
Hugh Fordyce
Geoff Kent
John Lantz
John Mackey
Darryl Neill
Henry (Cappy) Ricks
Gerald Robison

CONSULTANT
Wally Kelleman

EXECUTIVE DIRECTOR
Sally Meyer

ASSISTANT
Barbara DeVries



National Advocate for Funeral Consumers to Address MSG Annual Meeting

We are fortunate to have Joshua Slocum, Executive Director of the Funeral Consumers Alliance (FCA), as our guest speaker at the Memorial Society of Georgia's Annual Meeting on March 30. The FCA is the national parent organization of the Memorial Society of Georgia and of similar affiliates in all fifty states. It is a non-profit consumer education and watchdog group dedicated to protecting consumers' right to choose a meaningful, dignified, and affordable funeral. Josh says that the organization does for funeral purchases what *Consumer Reports* does for products. (For more information about the FCA, please see the article on page 4.)

Josh joined the FCA staff in 2002 and became its executive director in 2003. His background as an expert commentator on funeral issues in national media includes the *New York Times*, CNN, NPR, *AARP Magazine*, the *LA Times*, *Forbes*, *Barron's*, and CBS News. He has written numerous articles in mainstream and funeral trade publications, including a feature article on funeral fraud for *Consumer's Digest Magazine*. Josh has been consulted by legislators and the media around the country as an expert in funeral law and consumer advocacy.

In 2009 Josh testified before a Congressional committee on the need to bring cemeteries, crematories, and all death industry vendors under the Federal Trade Commission's Funeral Rule, the only national protections funeral consumers enjoy. He participated in a working group that developed the toughest cemetery regulations in the nation, Illinois' Cemetery Oversight Act, and he has submitted



Joshua Slocum,
*Executive Director of the
Funeral Consumers Alliance*

testimony to support local Funeral Consumers Alliance legislative reform efforts in nearly a dozen states.

Josh offered commentary to Congressional staff that helped to frame the Bereaved Consumer's Protection Act of 2009, a bill to expand funeral consumer safeguards.

In 2011 Josh and co-author Lisa Carlson published *Final Rights: Reclaiming the American Way of Death*. This informative book combines a journalistic probe of the funeral industry and how consumers navigate it, with constructive information on how to avoid funeral fraud. There is a chapter in the book detailing the

funeral and burial laws and protections available for consumers, easily laid out in plain English for the lay reader. The book has been praised as "an essential purchase for consumer-protection collections" by the *Library Journal*.

In May, 2012, Josh worked with 60 Minutes to produce "Final Resting Place," a report on cemetery fraud and careless regulations. Interviewed by Anderson Cooper, Josh talked about the importance of monitoring cemeteries, and said that since 1984 the Federal Trade Commission has required funeral homes to provide bereaved consumers with clear price lists and other disclosures. He said, "You can think of that as a consumer bill of rights at the funeral home; but those rights stop at the cemeteries."

A graduate of Sarah Lawrence College, Josh worked as a newspaper reporter in Virginia before joining FCA. He earned several awards for business and financial writing for coverage of law and justice issues.

Plan Now for Your Healthcare Decisions

by Wallace Kelleman

Who will make important healthcare decisions on your behalf if you become unable to make them for yourself? You who read this article are probably not people who fail to plan ahead. Unfortunately, only about a third of the population considers such planning to be necessary. What they don't know can hurt them.

In Georgia, the document you must sign to confirm your healthcare decisions is the Georgia Advance Directive for Health Care, which not only names agents to make those decisions, but also instructs the physician as to what your final wishes are. This document gives legal authority to these individuals to act on your behalf. Because of HIPPA laws, medical information about you cannot be given to anyone who does not have the legal authority to receive it. In addition, not even your next of kin has the authority to act for you if they do not have that legal permission to do so under this document. For many who are single, in same sex relationships, or have no children, it is also imperative that someone be named to make the medical legal decisions.

If no document is signed and in place, and medical decisions must be made, an application for a Guardianship will be made in the Probate Court of the county where you reside. This proceeding will force the Court to declare you "incompetent" and name a Guardian on your behalf. What if you were in an auto accident and would eventually get well? Would you want someone else to make your healthcare decisions at that point? The initial proceeding to have you declared incompetent will cost thousands of dollars, and a second proceeding to have you declared competent (which rarely occurs) would cost almost as much. In both cases the Court is involved, and there is an evidentiary trial both times. The current Probate Court filing fee is almost \$500, and the proceeding requires that you be served by the sheriff, even if you are unable to understand what is happening.

A free downloadable copy of the Georgia Advance Directive is available on the [MSG website](#). Pass this information forward to someone you care about. Someone you know will be glad you did. You may also contact N. Wallace Kelleman, Esq. Kelleman Law Firm, PC, at 770-736-0369 with questions.

Please Support the Funeral Consumers Alliance

In 2013 the Funeral Consumers Alliance celebrated its 50th anniversary. That is 50 years of working for you, the consumer, to protect your right to choose a meaningful, dignified and affordable funeral.

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

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

New spiral-bound book from the FCA

“Before I Go You Should Know” is a comprehensive end-of-life planner. It includes 30 pages to record everything from your preference for burial or cremation to how to close down your social media accounts and online life.

For information and ordering, go to
www.funerals.org/bookstore
or call 802-865-8300.

FCA National Conference

June 5-7, 2014

Minneapolis, MN

Everyone is welcome. You don't have to be a member of FCA to attend.
Go to www.funerals.org for more information.



Financial Statement

	2012	2013
INCOME		
Funeral Home Fees	1,110.00	2,340.00
Interest Income	17.37	55.57
Memberships	21,760.00	20,975.00
Refunds	(105.00)	(175.00)
Total Income	\$ 22,782.37	\$23,195.57
EXPENSES		
Annual Corporate Fee	\$ 10.00	\$ 30.00
Annual Meeting	67.86	70.60
Audit	2,500.00	0.00
Bank Charges	23.00	48.00
FCA Annual Dues	2,905.50	3,375.00
FCA Contribution	750.00	1,000.00
FCA Meeting	700.00	0.00
Newsletter	915.10	860.06
Non-Employee Comp.	5,400.00	5,700.00
Office Supplies/Copies	216.17	347.13
PayPal Fees	0.00	7.92
Postage	1,611.89	1,693.88
Printing	2,836.51	2,469.48
Rent	600.00	600.00
Software	102.79	42.79
Storage	3,600.00	3,600.00
Telephone	511.17	512.70
Website	0.00	182.20
Total Expenses	\$ 22,749.49	\$ 20,539.76
	=====	=====
NET GAIN (INCOME OVER EXPENSES)	\$ 32.88	\$ 2,655.81

VALUE OF ASSETS

12/31/2013:	
Savings Account	\$34,538.62
Checking Account	\$17,701.10
PayPal Account	\$ 0.00
Credit Card Balance	(\$ 82.74)
TOTAL ASSETS	\$52,156.98

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 pre-determined prices. A price list will be furnished by the funeral director upon request.

The Memorial Society membership fee is \$35 per person. When you join the Society, you will either fill out a prearrangement form online or receive a form by mail. If online, the form is kept on file at the Society and is emailed to the Funeral Director you select. You may download as many copies as you wish for distribution to family and others. If you apply by mail, you keep a copy of the triplicate prearrangement form for yourself and send 2 copies to the Society. We will keep one and send the other to the funeral director that you select. 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 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.

Executive Director Report

by Dr. Sally Ann Meyer

Our membership for 2013 increased by 589, including one transfer. The number is down slightly from 621 in 2012. Approximately 80% of the new memberships came from our website, which recently has been redone so that new memberships can now be paid directly at the site using PayPal. Individuals can still request brochures and membership application forms by contacting the Memorial Society by phone or by email.

With the new additions to the website, prearrangement forms soon may be obtained directly at the site. This will eliminate our cost of printed materials and postage. It is important for members to visit the website periodically to obtain current information. Since our newsletter is published only once a year, the website is an important vehicle for dispersing newsworthy items.

Remember— it is essential that you complete your prearrangement form (PAF) and return it to the Society. Your membership is incomplete until this form is on file with the Memorial Society and the Cooperating Funeral Director. It is extremely important that each member selects a Cooperating Funeral Director. In case of death, it is the Funeral Director that is phoned, NOT the Memorial Society.

If you wish to make changes to your PAF, you should do that directly with your Funeral Director. Please put the information in a letter and ask that it be attached to your PAF. The only time you need to contact the Memorial Society is for changes in address, phone number, email address, and of course, if you wish to change Funeral Directors. Some of the information on the PAF is for the death certificate and it is important that this information is correct. Please make copies of your PAF and give them to family members or designated friends to let them know that you are a member of the Memorial Society so that your end of life wishes are known and your funeral director can be contacted with ease.

When contacting the Memorial Society by phone, please speak slowly and distinctly. Give your name and phone number and state that you are a member. After your message, repeat all the information.

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

RETURN SERVICE REQUESTED

To:

MEMBERSHIP APPLICATION



An Affiliate of the Funeral Consumers Alliance

**Online Application at MemorialSocietyofGeorgia.org.
Or give an application below 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 _____

Telephone (_____) _____

Email _____

Select a Cooperating Funeral Director from the list. (Although any of them can serve your needs, your Pre-Arrangement Form will be kept at this one.)

Funeral Director: _____

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 _____

NAME _____
(print) Last, First, Middle Initial

Address _____

Telephone (_____) _____

Email _____

Select a Cooperating Funeral Director from the list. (Although any of them can serve your needs, your Pre-Arrangement Form will be kept at this one.)

Funeral Director: _____

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 _____