



An Affiliate of the Funeral Consumers Alliance

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

Memorial Society of Georgia Annual Meeting

**Sunday, March 25, 2012
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

Michael Kuhar

Our Society is doing very well by every measure. The membership has continued to grow—we had 695 new members in 2011, adding to our many thousands of previous members. This is one of the largest number of new applications in recent years. The additional income has kept us financially healthy as well.

In 2011 we added six new cooperating funeral homes to our society. (See page 6.) This is a 29% increase in the number of participating funeral homes, and we are steadily increasing our ability to serve our members over a larger geographic area. We are especially grateful to Mary Crawley and Pat and Geoff Kent, who carried out a survey of funeral directors and their prices in Georgia this past year. The survey showed that our pricing guidelines are indeed a significant benefit for our members.

There have been many other activities that keep the Society running. As mandated in our bylaws, we are carrying out an official five-year audit, under the auspices of J. Terry Gordon C.P.A. & Assoc., which will be completed soon. Our website has been updated to keep everyone accurately informed, and we thank Bruce Kitchell for this service. Dr. Cappy Ricks continues managing our telephone service. Lyn



Conley, Secretary, and Lynne Nault, Treasurer, have helped with the audit in addition to performing their regular duties. Our Executive Director, Dr. Sally Meyer, continues her service to our growing Society. Lynne Nault and Jesse Hill will be rotating off the Board this year; we warmly thank them for their term of service. We are also very grateful for the support of Clark Howard, who often mentions the Funeral Consumers Alliance and affiliates on his radio and television programs. There is great public interest in our Society and we give many presentations about the Memorial Society of Georgia to a variety of groups, including churches and retirement homes.

Please attend our annual meeting, which will be at UUCA on March 25 from 2 - 4 pm. We are pleased to have Ursula Lentine from Hospice Atlanta as our guest speaker. (See details on page 2.)

We miss our long-term past president, Knob Knobel. He would be very proud of how well we continue to do the work of the Memorial Society.

With best wishes,

Mike Kuhar, President

Mourning in a Digital Age

by *Rev. Marti Keller*

Minister, Unitarian Universalist Congregation of Atlanta

Shortly before this past Christmas holiday, a ministerial colleague of mine began talking about her father's leukemia diagnosis. It seemed that one day she received news of his newly discovered grave condition, and the next he was dead.

I learned about his dying and his death in the same way: on Facebook, where she is a friend of mine and hundreds of others. It is through the postings on her wall, sometimes in the wee hours of the morning, that I learned about his funeral and burial... how her family was caring for each other...how she was processing his life and his sudden death. Weeks and months later, in between other messages—about her work as a largely Internet pastor, her views on political developments from campaign to state-of-the-union speeches, and tales of her teenage daughter—there were mentions of her own lingering illness, perhaps tied to her grieving or even depression.

Hundreds of people have read about her great loss, and dozens of them have responded by the only means they have: with short but heartfelt words of empathy and encouragement. But it is communication without casseroles—the comfort foods traditionally brought to households where loss has occurred—and without touch—no hugs or other physical shows of support and affection. It is, as author Bruce Feiler wrote in a recent column in the Sunday New York Times (Jan. 15, 2012), how public mourning is increasingly taking place in this digital age.

He tells us that the customary rituals of grieving—Catholic wakes, for example, or the 49 days of mourning in Buddhist tradition, or the week-long in-house condolence gatherings that make up the Jewish religious practice of sitting shiva—are less and less common. Old customs no longer apply, he observes, yet new ones have not yet

completely replaced them. What is helpful and comforting in one situation—especially if the news is from far away—may be perceived as rude or unhelpful in another.

So how do we appropriately respond to the mass emailings or other digital postings announcing a death or to the evites inviting us to funerals or other celebrations of life for those who have passed away?

One event planner with increasing experience with these new means of informing others about a death urges us still to respond in more conventional ways—sending a handwritten sympathy card or picking up the phone. It may also be perfectly appropriate to send an email condolence to a griever who has let you know this way, she says, but not to hit the Reply All button. And even if the griever has shared news about the death on his or her Facebook wall, it is advisable to send a private message in response.

If lower tech and higher touch seems the better option to express empathy, Feiler suggests holding what he calls a “secular shiva,” which he believes has a balming effect. He makes these non-religious gatherings, planned by friends and loved ones, held in the griever's home, with all food and beverage attended to—prepared or ordered in. He encourages those present, including the griever if he or she so chooses, to share stories.

However, for introverts, Feiler believes, a digital process of sharing grief may be less torturous than a room full of mourners, no matter how well intentioned. The Internet and all its new social networking sites may be just what is needed, just one more example of the choices available to us in dealing with death with dignity and compassion.

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 25, 2012 from 2 to 4 pm. All members and friends are cordially invited.

After a brief business meeting, Ursula Lentine, a longtime volunteer with Hospice Atlanta, will speak about “Hospice Care – Myths and Reality.” Ursula is also a licensed minister, New Thought practitioner, spiritual advisor, and Pranic healing therapist. 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.

Memorial Society of Georgia Board of Directors 2011 - 2012



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Contact MSG:
1911 Cliff Valley Way NE
Atlanta, GA 30329

(404) 634-2896

sallymeyer@uuca.org

www.memorialsocietyofgeorgia.org

News from Funeral Consumers Alliance

Funeral Consumers Alliance (FCA) is the only national, nonprofit, nonsectarian, 501(c)3 organization dedicated solely to protecting the public's right to choose meaningful, dignified, and affordable funerals.

Since its beginning in 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, cremations, burials, 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 also provides educational materials and advice to more than 100 volunteer-run consumer information groups around the country.

With the help of FCA, thousands of families are better educated about their rights under federal, state, and local laws. FCA has helped people save hundreds of thousands of dollars in unnecessary funeral costs by showing families how to make informed decisions in a time of crisis.

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

Funeral Consumers Alliance
33 Patchen Road
South Burlington, VT 05403
www.funerals.org
1-802-865-8300



Donations to FCA can be made at the website or by mailing a contribution to the address above.

FCA NATIONAL CONVENTION

The 2012 FCA National Convention will be held June 7 - 9 in Tuscan, Arizona, at the Holiday Inn Tucson Airport North. A lively roster of speakers is planned, including Ed Howard, senior counsel for the Center for Public Interest Law at the University of San Diego; Randy Garner, co-owner of Day Funeral Home in Randolph, Vermont; and Bart Windrum, author of *Notes from the Waiting Room: Managing One's End-of-Life Hospitalization*. All speakers have unique experiences to share with the attendees. For more information, check the FCA website.

NEW BOOK

Josh Slocum, Executive Director of FCA, and Lisa Carlson, Executive Director of the Funeral Ethics Organization, have teamed up to write a new book: *Final Rights Reclaiming the American Way of Death*. Recognized as the nation's two leading advocates for consumer rights in dealing with the funeral industry, Slocum and Carlson investigate and expose the problems with the contemporary death trade in the USA. A chapter of laws and regulations, protections, and pitfalls for each state in the country is included. This is a manual for consumer education and legislative reform. The book is available on Amazon.com or through the FCA (at www.funerals.org/bookstore) or by contacting the publisher, Upper Access, at www.UpperAccess.com.

Executive Director Report

Dr. Sally Ann Meyer

In 2011 the Memorial Society of Georgia added 695 new members and four transfers. The new member additions were lower than in 2010, which had been an outstanding year, with 890 new members. Interestingly, almost 70% of the new members in both 2010 and 2011 obtained applications from our website. A significant number of applicants heard about us through Clark Howard radio or television programs, and relatives and friends continue to tell others about us as well.

Have you done your MSG homework? Here are some important steps to take to ensure that your end-of-life wishes are carried out without any problems.

1) Prearrangement Form (PAF): The completion of your PAF is extremely important, as it is the vehicle that connects you, the member, with one of our cooperating funeral directors. If this is not done, it creates confusion as to who should be phoned at the time of death. Please help keep your family and loved ones from experiencing unnecessary problems and make sure your wishes are carried out by ensuring that your prearrangement form has been submitted. The form is in triplicate; you keep the pink copy and return the white and yellow copies to the Memorial Society. After I receive the forms and do my paperwork, I send

the white copy to your selected funeral director and file the yellow copy with the Memorial Society. If at any time you wish to make changes to your PAF, please notify the funeral director. This is most easily done by sending a short written note and indicating that it should be attached to your prearrangement form. If you wish to change funeral directors or have a change of address, email, or telephone number, please contact the Memorial Society. If you need to obtain a PAF, contact the MSG (see below).

2) Communicate your wishes: Make sure you tell a family member or designated person that you are a member of the Memorial Society and you have made your end-of-life plans. Discuss your plans. Show them the PAF. Make a copy for them.

3) Keep your paperwork accessible: Do not place the PAF in a safety deposit box or some obscure file that will not be available at the time of death. The best place for important documents, such as your PAF, is in the refrigerator. Yes, the refrigerator! There, it is both safe and readily accessible. Also, it is a great idea to attach one of your wallet-sized cards to the front of the refrigerator where it is easily visible, providing the phone number of your funeral director for immediate use.

www.memorialsocietyofgeorgia.org

Contact MSG by EMAIL:
info@memorialsocietyofgeorgia.org

Contact MSG by PHONE:
404-634-2896

Please use email to communicate with the Society whenever possible, as it is less prone to errors. Make sure you provide your current address, and if you have your membership number handy, include that as well.

When you leave a message. *PLEASE* speak slowly and clearly. Provide your full name and spouse's name (no nicknames), member number, telephone number for a return call, and the best time to reach you. When updating an address, give both the old and new addresses. Spell words for clarification. Please repeat the information carefully so that we can contact you.



Financial Statement

	<u>2010</u>	<u>2011</u>
<u>INCOME</u>		
Book Sales	\$ 17.00	\$ 7.00
Donations	535.00	210.00
Funeral Home Fees	1,275.00	1,650.00
Interest Income	110.30	70.25
Memberships	30,825.00	\$ 24,905.00
Refunds	(315.00)	(225.00)
Transfer Members	<u>10.00</u>	<u>20.00</u>
Total Income	\$ 32,457.30	\$ 26,637.25
<u>EXPENSES</u>		
Annual Corporate Fee	\$ 25.00	\$ 50.00
Annual Meeting	615.61	74.86
Bank Charges	102.00	24.00
Education	2,269.46	0.00
FCA Annual Dues	2,898.60	3,811.50
Gifts	2,000.00	1,500.00
Newsletter	200.00	641.69
Office Supplies	1,421.51	474.74
Postage	1,911.28	1,973.32
Printing	3,709.18	2,634.85
Rent	3,300.00	3,600.00
Salary	\$ 4,900.00	5,900.00
Telephone	508.83	480.21
Webpage	<u>75.00</u>	<u>0.00</u>
Total Expenses	\$ 23,936.47	\$ 21,165.17
	=====	=====
NET GAIN (INCOME OVER EXPENSES)	\$ 8,520.93	\$ 5,412.14

VALUE OF ASSETS

12/31/2011:		
Money Market Account #1	\$	4,146.37
Money Market Account #2		16,961.95
Checking Account		24,998.38
Certificate of Deposit		<u>4,476.31</u>
TOTAL ASSETS	\$	50,583.01

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

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 Drive, 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, Clarksville , GA 30523 • 706-754-6256
Hutcheson Memorial Chapel	71 Park Heights Dr., Box 491, Buchanan , GA 30113 • 770-646-3878
Lincoln Funeral Home & Chapel	2321 Candler Road, Decatur , GA 30032 • 404-289-1510
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
Metro Embalming & Crematory	329 Gees Mill Business Pkwy., Conyers , GA 30013 • 770-922-8182
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

From the Lawyer's Corner:

Georgia Law Controls Who Has the Right to Make Decisions About Final Disposition of Your Remains

by N. Wallace Kelleman, Esq. LL.M., LTCP

Although your Last Will and Testament may designate your final wishes as to whether you prefer to be buried or cremated, it serves as an instructive instrument rather than giving legal power to an individual to deal with your final remains. In fact, a Last Will can give authority to an individual only by virtue of appointment and swearing-in of an Executor in Probate Court, which usually takes a minimum of three weeks in Georgia—long after remains must be dealt with.

Georgia Law under Title 36, Chapter 36 of the Official Code of Georgia specifically

grants authority to an individual under the new Advance Directive and such authority overrides the wish of next of kin who have not been named.



Funeral Directors do not want to be held for gross negligence in their dealings with the deceased and the deceased's next of kin. To ensure that they have legal permission, they will want to see some sort of health proxy, even from another state, that clearly delineates who may make the final decision. If, however, there is no Last Will that is instructive, and no Advance Directive, the

Continued on Page 7

next of kin (based on degree of kinship: spouse, then children, and so on) has the final say. If there are no specific instructions, then there must be signed agreements by the nearest next of kin as to final disposition and responsibility for payment. I have heard that when a family is divided, with part wanting burial and part wanting cremation, a Funeral Director will compare costs. Frequently, this encourages family members to come to consensus. Otherwise, if next of kin with the power to decide cannot come to agreement in writing, the funeral director may place the remains in a cooler and send the family to court to sort it out. Such is rare, fortunately, as that is an expensive proposition. However, the funeral industry remains on alert for dysfunctional families who can put the funeral entity at risk for a lawsuit for negligence.

Everyone from the age of 18 years on should have an Advance Directive, which I view as a living document that you can easily change if you change your mind after having written a Will that says something different. The Advance Directive is free on the Memorial Society of

Georgia website, so there is no excuse not to have one. If you have divorced, or are in a committed non-married relationship, and you would want someone other than next of kin to make your health care decisions as your agent if you cannot, and also handle the final disposition of your body, the only way is to provide them with your instructions through your Advance Directive or other health care proxy.

Please be kind to your funeral director and his/her business. Promise yourself now, as you read this, to review what you have stated in a legal document other than your Last Will, to ensure it states your wishes as of today. If it does not, update your document. If you do not already have an Advance Directive, today is the day. Download the document, indicate your wishes, and have two neutral witnesses sign. Be sure to give copies of the document to your agents.

Let's face it. If you cannot do it for yourself, do it for former Memorial Society of Georgia President Knob Knobel, who died in 2010. Use of the Advance Directive is one of Knob's greatest gifts to us all.

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 _____

Telephone (_____) _____

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.

Signature _____ Date _____

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

NAME _____
(print) Last, First, Middle Initial

Address _____

Telephone (_____) _____

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.

Signature _____ Date _____

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