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

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## A Message From The President

The Memorial Society of Georgia is pleased to announce several new initiatives that we believe are of major benefit to our membership. The first is a **NEW CONTRACT** between the Memorial Society and our Cooperating Funeral Directors, which lowers prices, offers more choices, and incorporates more protections for our members. Please read the detailed article on [page 2](#) of this newsletter to learn more.

Next, we have put in place a number of procedural changes that make it faster and easier for people to join the Memorial Society, to get questions answered, and to update their membership records. These changes are explained in the **MEMBERSHIP REPORT** on [page 4](#).

If you did not attend last year's "Funeral Fun Fair," you'll get another chance to learn about a whole slew of end-of-life issues and resources by attending the fun, upbeat, and super informative "**DEATH EXPO 2016**" on March 20. Professionals and businesses in the death and funeral industry will be present to show-and-tell their available services and products. Join us for this interactive opportunity to learn more about the support available as we deal with the care, memory, celebration of life, and mourning the loss of loved ones. See more details about the Death Expo 2016 on [page 5](#).

We are excited that our parent organization, the Funeral Consumer Alliance (FCA) is holding its **2016 NATIONAL CONFERENCE** here in Atlanta June



*John Lantz, President,  
Memorial Society of Georgia*

23 – 25, 2016. Our members and the public are welcome to attend. There will be lots of fun and learning about the future of the funeral industry, and we are pleased to announce a special speaker: author Kate Sweeney! The FCA is also inviting social workers and lawyers for a seminar that will give them needed professional credit. We expect this to add depth and interest to the conference. Read more on [page 7](#).

With these new initiatives as well as our on-going responsibilities, the Memorial Society of Georgia needs more volunteers to help us carry out our activities and reach our goals. Please consider helping us expand and improve the Memorial Society of

Georgia by becoming involved in any of the particular **VOLUNTEER OPPORTUNITIES** that are described on [page 6](#).

All of these recent changes, particularly the new contract and roster of Cooperating Funeral Directors, will be explained in more depth at our **ANNUAL MEMBERSHIP MEETING** on Sunday, March 20, 2016, at 2 p.m. The meeting will be held at 1911 Cliff Valley Way NE, Atlanta, GA 30329. We sincerely hope that you will attend so that you can learn all about recent changes and our hopes for the future, and have a chance to get your questions answered.

Best regards,

*John Lantz*

# Important Changes To MSOG Member Benefits

**T**he Memorial Society of Georgia has been working to expand and enhance our member benefits, through a new contractual arrangement with our Cooperating Funeral Directors (CFDs). To date, five of the Funeral Directors in our network have adopted our new contract, which offers **LOWER PRICES** and **MORE MEMBER SERVICES!**

The new contract lowers the price of the two options that have always been part of the Memorial Society benefit. A “direct cremation” will now cost \$995 (lowered from \$1,095) and an “immediate burial” will now cost \$1995 (lowered from \$2,050). In addition, the new contract offers our members three new package choices: (1) Cremation with Memorial Service for \$1495; (2) Immediate Burial with Graveside Service for \$2495; and (3) Complete Funeral with Basic Casket for \$3995. These prices are about half of the “at need” prices frequently charged by most funeral homes.

Our new contract benefits our members in other ways as well, adding provisions that ensure that our CFDs’ treatment of our members is consistent with the mission and values of the Memorial Society of Georgia. Specifically, a CFD may not use sales tactics to try to get the member—or a deceased member’s next of kin—to add (at additional cost) services or products beyond the established MSOG package. Of course the CFD may provide such information if the member or next of kin inquires, but may not make unsolicited recommendations nor use sales pressure of any kind. This applies to unnecessary embalming, purchase of a more expensive casket or remains container, or any other product or service that is not wanted and needed. The new contract allows the MSOG to advertise and publish the CFD’s regular prices next to our member prices to show the benefit of membership. And the CFD also agrees to send us information that will allow MSOG to follow up with an evaluation of the services that our members received.

In the past, there was usually a 30-day wait before a new member was eligible to take advantage of MSOG membership benefits. This was largely because of the time-consuming joining/communication process in the days when we operated exclusively by mail. Today, with our ability to offer direct on-line joining, communication, and records exchange, this waiting period is no longer necessary, so our new contract specifically allows a person to take advantage

of the benefits of membership immediately upon joining, even if death occurs on that same day. This important provision allows professionals caring for people in hospice to discuss our society’s benefits with a dying person and their family, and thereupon to help them join and be eligible for those benefits. This is a great new avenue for us to serve the public through our membership!

A summary of the differences between the old and new contracts is presented on [page 4](#).

Many of our current CFDs have not yet signed the new contract. A couple have given notice to terminate our old agreement. Those who have not signed the new contract or given notice to terminate the old are still bound to abide by the old contract until proper termination notice is given, either by them or by the MSOG.

The CFDs who have already switched to the new contract enable the MSOG to cover a large part of north and central Georgia. We are looking to expand coverage over the next few months to more fully serve all areas of the state, by adding more CFDs—either new CFDs or else existing CFDs who convert to the new contract.

As a current member of the Memorial Society of Georgia, what should *you* do? We recommend that you take the following steps:

- ✓ Lower prices
- ✓ More options
- ✓ Better protection
- ✓ Expanded coverage

1. If you have already chosen a CFD, check the list on [page 3](#) to see whether it has agreed to the new contract or cancelled the old contract.
2. If your chosen CFD has cancelled their contract with us, you will need to choose a new CFD to retain your membership benefits.
3. If your CFD has not signed the new contract, talk and plan with the person who will be responsible for your funeral arrangements to ensure they understand the MSOG benefits package. Decide together what services and products are desired. Then check with your selected CFD to determine what their actual fees will be, based on your wishes and their contractual obligation.
4. If you have not already chosen a CFD, or if you wish to change your selection, please call 404-634-2896 or email [members@memorialsocietyofgeorgia.org](mailto:members@memorialsocietyofgeorgia.org) so that we can ensure that our records are up to date with your wishes.

# Cooperating Funeral Directors

## Under NEW Contract\*

**Bridges Funeral Home** (Athens)  
www.bridgesfuneral.com • 706-543-2551

**Fischer Funeral Care & Cremation Services** (Chamblee)  
www.fischerfuneralcare.com • 678-514-1000

**Georgia Funeral Care & Cremation Service** (Acworth)  
www.georgiafuneralcare.com • 678-574-3016

**Hillside Memorial Chapel** (Clarkesville)  
www.hillsidememorialchapel.com • 706-754-6256

**Medford-Peden Funeral Home & Crematory** (Marietta)  
www.medfordpedenfuneralhome.com • 770-427-8447

## Under OLD Contract\*

**Byars Funeral Home** (Cumming)  
www.byarsfuneralhome.com • 678-455-5815

**Dahlonga Funeral Home** (Dahlonga)  
www.dahlongafuneralhome.com • 706-864-3683

**Georgia Cremation Centers** (Acworth)  
www.georgiacremationcenters.com • 678-398-9266

**Goolsby Mortuary** (Atlanta)  
www.goolsbymortuary.com • 404-588-0128

**Harwell Funeral Home & Cremation Chapel**  
(Covington)  
www.harwellfuneralhome.com • 770-786-2524

**Higgins Hillcrest Chapel** (Newnan)  
www.higginshillcrestchapel.com • 770-253-4723

**Holly Hill Funeral Home** (Fairburn)  
www.hollyhillfuneralhome.com • 770-964-7833

**Hutcheson Memorial Chapel** (Buchanan)  
www.hutchesonmemorialchapel.com • 770-646-3878

**Ingram Funeral Home & Crematory** (Cumming)  
www.ingramfuneralhome.com • 770-887-2388

**McDonald & Son Funeral Home & Crematory** (Cumming)  
www.mcdonaldandson.com • 770-886-9899

**Mountain View Funeral Home** (Blairsville)  
www.mountainviewfuneralhome.com • 706-745-3456

**Purvis Funeral Home** (Adel)  
www.purvisfh.com • 229-896-2906

**Roy Davis Funeral Home** (Austell)  
www.roydavisfuneralhome.com • 770-948-2552

**Starling Funeral Home** (Harlem)  
www.starlingfuneralhome.com • 706-556-6524

**Stewart Funeral Homes**  
(Lawrenceville, Loganville, Monroe & Snellville)  
www.stewartfh.com • 770-962-3100

**Thomas L. Carter Funeral Home** (Hinesville)  
912-876-5095 • 912-876-5095

**Tri-Cities Funeral Home** (Lithonia)  
www.tricitiesfuneralhome.com • 770-482-2358

**Wages & Sons Funeral Homes** (Lawrenceville &  
Stone Mountain) www.wagesandsons.com  
770-277-4550 • 770-469-9811

## CANCELLED Contract\*

**Bridges Funeral Home & Crematory** in Gray will no longer honor our prices after April 8, 2016.  
**Roscoe-Jenkins Funeral Home** in Newnan will no longer honor our prices after May 5, 2016.

*\*This list is current as of press time, 2/23/16. Please see  
[www.MemorialSocietyofGeorgia.org/funeral-home-partners/](http://www.MemorialSocietyofGeorgia.org/funeral-home-partners/) for updates.*

# Comparison Between Old and New Contracts Of the Memorial Society of Georgia

	<u>Old Contract</u>	<u>New Contract</u>
Term of Contract:	Until cancelled	2 years ( 4/1/16 – 3/31/18)
Plan Options & Prices:		
Direct cremation	\$1095	\$ 995
Direct cremation with memorial service	n/a	\$1495
Immediate burial without service	\$2050	\$1995
Immediate burial with graveside service	n/a	\$2495
Complete funeral with basic casket	n/a	\$3995
Quality, dignified service is required	not addressed	Included
Sales pressure tactics are forbidden	not addressed	Included
Member personal info is private	not addressed	Included
Benefits extend to minor children	Included	Included
Benefits accrue immediately upon joining	not addressed	Included
CFD regular prices may be compared/published	not addressed	Included
CFD will furnish info to MSOG for evaluation	not addressed	Included

## Membership Report

Helping people simplify the end-of-life process has always been a major objective of the Memorial Society of Georgia, and we have made major strides over the past year to extend that simplification to our own membership process, both in terms of joining and on-going member support. Gone are the small-type, triplicate forms. Gone is the need for mailing paperwork back and forth multiple times. Gone are the many drawers of file cabinet storage. Our new streamlined process is more accurate, more responsive to people's needs, and faster and easier for new members to get enrolled.

Joining the Memorial Society now takes less than 30 minutes from start to finish. A prospective member fills out the joining form on our website, the last step of which is to submit the \$35 Memorial Society membership fee via credit or debit card. Submitting the joining form automatically generates a new record in our membership database, immediately conferring membership privileges. Prospective members without Internet access or those who wish to pay by check may still join by mail, using our new, easier-to-complete form, which we convert to an electronic document upon receipt for easy storage/retrieval as well as quick forwarding to the selected Funeral Director.

In 2015 we completed the massive job of getting over 30 years of handwritten membership records entered into our new membership database and "scrubbed" for accuracy. This was an enormous undertaking, but we're already seeing the benefits in terms of being able to instantly verify memberships, update contact information, and generate a reliable mailing list for our newsletter.

We have also made it easier for people to contact the Memorial Society. A new phone system sends voice mail messages directly to our Membership Coordinator, who can usually return the call within the hour. Email inquiries and those sent through our website contact form are also getting speedy replies, usually within just a few hours.

Our membership roster currently stands at a little over 11,000 members, although this is undoubtedly overstated since we are not always notified when a member has died. We ask for everyone's help in keeping our records updated. Will you please take a moment to check the mailing label on your newsletter and ensure everything is correct? You can send notice of any needed amendments to [members@memorialsocietyofgeorgia.org](mailto:members@memorialsocietyofgeorgia.org). You may also leave a message at 404-634-2896, but email is preferred since we are limited in the number of phone minutes we may use each month before upcharges apply to our account.

# Death Expo 2016

March 20, 2016 from 3-5pm

We'll be located in the gathering hall just outside the MSoG annual meeting room, making it easy to attend, mingle and learn about upcoming trends.

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## The theme of the Expo this year is **Creating Meaningful Celebrations of Life Without Breaking Your Budget**

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Building on the success of last year's Funeral Fun Fair, the Death Expo will feature an expanded array of death industry providers:

- a florist shows you how to make low-cost arrangements**
- a caterer with cooking for crowds ideas**
- funeral & cremation providers**
- traditional & green cemeteries**
- a casket builder hard at work**
- musicians**
- officiants**
- grief workers**
- an art therapy area**
- a home funeral guide**



Come meet Kate Sweeney,  
author "American Afterlife--  
Encounters in the Customs of Mourning"

**We're looking for volunteers. If you would like to be a part of the show please call 404-634-2896 or email us at [Members@memorialsocietyofgeorgia.org](mailto:Members@memorialsocietyofgeorgia.org).**

Memorial Society of Georgia  
**Board of Directors  
2016 - 2017**

- |                |   |
|----------------|---|
| PRESIDENT      | John Lantz  |
| VICE PRESIDENT | John Mackey   |
| TREASURER      | John Vacher   |
| SECRETARY      | Kathleen Nixon-Lancelot                               |
| DIRECTORS      | Parthenia (Chan) Brown<br>Howard Rees<br>Darryl Neill |
| CONSULTANT     | Wally Kelleman  |

# MSOG FAQs

## *How much do you know?*

**Q: Should I pre-pay for my final expenses?**

**A:** The MSOG does NOT recommend pre-paying for your funeral or cremation. If you do choose to pre-pay, those arrangements would be directly with your selected funeral director, *not* through the MSOG. However, please keep in mind that you might end up not using that particular funeral director for a variety of reasons. You could move outside of the area, die while on vacation in another state, or change your mind about body donation. Or the funeral director could go out of business or withdraw from the MSOG network. It would be difficult for your next of kin to be able to quickly access the funds needed for your final disposition if the funds were held by an uninvolved third party. To ensure your final expenses are covered, we suggest instead that you open a bank account specifically funded for that purpose, perhaps as a joint account with your next of kin.

**Q: If I can't afford even a simple cremation, what are my options?**

**A.** Each county is obligated to bury or cremate any person who dies in the county if the deceased's estate does not have sufficient assets to pay for that service. Alternatively, whole body donation to a medical school is usually at no cost or low cost, and the cremated remains are returned after study is complete. Google "body donation" to find programs and their eligibility requirements. Tissue banks will often accept a donated body even if a medical school rejects it. Go to [finalrights.org](http://finalrights.org) for details.

**Q: Can I change my CFD of choice?**

**A:** Yes, you or your survivor may change CFDs at any time.

**Q: How close do I need to live to my selected CFD?**

**A:** There is no particular distance requirement, but be aware that transportation from place of death to funeral home and from funeral home to cemetery is included only within a 30-mile service area. Distances greater than 30 miles will incur a \$3/mile upcharge. Georgia Funeral Care (in Acworth) will serve a large area — all of Atlanta and on down to Macon — because its regular prices are even lower than our contract. Check with other CFDs to see if their price, including travel, covers your needs.

**Q: If I move out of state, can I transfer my membership?**

**A:** Probably. Each affiliate of the FCA (see [funerals.org/affiliates-directory](http://funerals.org/affiliates-directory)) will have its own paperwork and procedure, but it is likely you will be able to transfer your membership for a simple transfer fee. For perspective, the Memorial Society of Georgia accepts transfers from affiliates in other states for a \$10 transfer fee.

## JOIN MSOG!

Apply on-line at  
[www.memorialsocietyofgeorgia.org](http://www.memorialsocietyofgeorgia.org)  
or email [members@memorialsocietyofgeorgia.org](mailto:members@memorialsocietyofgeorgia.org)  
or call 404-634-2896  
to request a membership form  
and instructions.

## Volunteer with MSOG

There are many ways that you could support the Memorial Society of Georgia. Please consider lending us a hand in any of the following capacities:

- **FCA Biennial Conference (June 23-25).** We need registration staff, general hosts, Continuing Education seminar assistance, and tour guides for Oakland cemetery.
- **Advisory Council.** The MSOG's newly formed Advisory Council will enable us to use members' special skills or knowledge (e.g. marketing, education, legal, social work) to perform needed tasks for selected projects. Advisory Council members do not need to attend regular meetings or participate in unrelated activities.
- **Board of Directors.** We need nominations for new Board members. In addition to four board meetings per year, we have on-going committee work and other activities, and people who are interested in planning, development, and project execution would be great assets. We expect to be especially busy in 2016 as we make major changes to our business plan, and we are particularly looking for people with business, legal, project management, and people skills.
- **Administrative Support.** Can you help us work on building our CFD network? Help with this year's (or even next year's) Death Expo or other special events? Help us respond to telephone and email inquiries from members and from the general public?

If you would like to learn more about any of the above, please email [members@memorialsocietyofgeorgia.org](mailto:members@memorialsocietyofgeorgia.org).



# Funeral Consumers

ALLIANCE



## National Conference June 23 - 25, 2016 in Atlanta

Keynote speaker presentations,  
workshops, a panel discussion,  
Oakland Cemetery tours, and more!

Details at

<http://funerals.org/conference>

*NOTE to social workers, lawyers, and hospice professionals:  
The FCA is working to offer Continuing Education Units for  
several of the Friday afternoon sessions. Write to  
[fca@funerals.org](mailto:fca@funerals.org) for details.*

### REGISTRATION FEES

Full Conference	\$ 275.00*
Friday only	\$ 137.00
Saturday only	\$ 137.00
Saturday Night Banquet (optional)	\$ 50.00

Registration fees include breakfast and lunch. Book your room directly with the Crowne Plaza at the Atlanta airport within the FCA Room Block at the discounted price of \$92/night.

*\*Limited scholarships available. See <http://funerals.com/conference>.*

The FCA is a national federation of nonprofit Funeral Information Societies, the oldest and largest nonprofit watchdog organization protecting the rights—and wallets—of consumers. The FCA keeps tabs on prices and practices of the funeral industry to help people plan funerals that are meaningful and affordable. They help families resolve complaints against mortuaries and cemeteries, and advocate for consumer interests before state and federal legislatures.

## Financial Statement

	2014	2015
<b>INCOME</b>		
Book Sales	\$ 325.00	\$ 94.95
Donations	0.00	230.00
Funeral Dir Payments	735.00	1,695.00
Interest Income	36.83	27.67
Memberships	16,741.00	13,004.44
Membership Refunds	(350.00)	0.00
Reimbursements	19.22	0.00
Total Income	<u>\$17,857.05</u>	<u>\$15,062.06</u>

### EXPENSES

Ann. Corporation Fee	\$ 30.00	\$ 30.00
Annual Meeting	760.71	100.00
Bank Charges	50.00	18.00
Brochures	307.85	138.12
FCA Annual Dues	2,577.00	1,806.00
FCA Contribution	5,000.00	0.00
Funeral Fun Fair	\$0.00	949.40
Funeral Home Survey	75.00	0.00
Gifts	61.56	276.93
Insurance	0.00	633.00
Newsletter/Printing	4,017.32	4,008.30
Non-Employee Comp.	4,390.00	4,370.00
Office Supplies/Copies	609.34	33.70
PayPal Fees	257.70	339.44
Postage	255.82	264.86
Reimbursable Expense	319.22	173.95
Rent	600.00	515.00
Software	511.79	122.88
Storage	2,967.56	744.00
Telephone	569.16	379.89
Website	1,494.99	314.24
Total Expenses	<u>\$ 25,205.02</u>	<u>\$ 15,217.71</u>

NET GAIN (LOSS) (\$ 7,347.97) (\$ 155.65)

### ACCOUNT BALANCES - 12/31/2015

Savings Account	\$ 34,603.12
Checking Account	\$ 7,922.54
PayPal Account	\$ 428.62
Cash Account	\$ 186.00
TOTAL ASSETS	<u>\$ 43,140.28</u>



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An Affiliate of the Funeral Consumers Alliance

**1911 Cliff Valley Way  
Atlanta, GA 30329**

Phone: (404) 634-2896

**RETURN SERVICE REQUESTED**

*To:*

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*Don't miss the*  
**Memorial Society of Georgia**  
**Annual Meeting**  
**Sunday, March 20, 2016, 2 - 3 PM**

*Followed by the*  
**Death Expo**

**3 - 5 PM**  
See details on page 5.

Unitarian Universalist Congregation of Atlanta  
Mailing: 1911 Cliff Valley Way NE, Atlanta GA 30329  
GPS: 1597 I-85 Frontage Road, Atlanta GA 30329

[www.MemorialSocietyofGeorgia.org](http://www.MemorialSocietyofGeorgia.org)