



An Affiliate of the Funeral Consumers Alliance

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

A Message From The President

*"The Times They Are A-
Changin'!"*

When the Memorial Society of Georgia (MSOG) first began, almost 45 years ago, we had a very clear mission. We worked to ensure that consumers across Georgia had access to low-cost alternatives to the exorbitantly high prices for burial and cremation services that were being charged by so many Funeral Directors. Helping individuals make affordable advance preparations for their end-of-life needs has been a highly valuable service through the years.

These days, however, the market is different. There are Funeral Directors now in Georgia, some of whom are in our own network of Cooperating Funeral Directors (CFDs), whose published pricing is actually *lower* than our contracted member price—in some cases substantially lower. For people who are able to locate those businesses and take advantage of their services, membership in the Memorial Society of Georgia becomes largely unnecessary. This is undoubtedly one reason that our rate of new membership has been dropping consistently over the past six years. New membership in 2016 was about a third that of 2010. Since membership fees are the MSOG's greatest source of revenue, our 2016 income was also about a third that of 2010.

At the same time, there are still plenty of Georgia Funeral Directors, including many CFDs in our own network, whose normal pricing to the general public is far *higher* than our contracted MSOG member price—in some cases actually triple or even more! So from that perspective, it is clear that the MSOG continues to serve a valuable service by making the lower, affordable contracted rates available to our members.

To best meet our mission, however, the MSOG needs to ensure that Georgia consumers are aware of



and have access to *all* low-cost alternatives, even those outside of our own network. Helping consumers find, understand, and take advantage of those opportunities would be a big shift in our business model. But providing relevant and helpful education and advice, despite being greatly needed, doesn't pay the bills if people are not paying MSOG membership fees.

One option the MSOG's Board has been considering is the establishment of a new, separate organization—a 501(c)(3) non-profit charity that could accept *tax deductible* donations and would serve as a resource for funeral consumer education and advocacy. This organization would facilitate the connection between the needs of the public and the services of all funeral industry providers, even those providers or alternatives that are outside of the traditional funeral home. (See the articles on "Home Funerals" and "Memorial Celebrants for the Non-Religious" on pages 3 and 4 of this newsletter, for example.)

In this model, the MSOG would work side by side with the new organization, continuing to serve the thousands of members enrolled with our network of CFDs, ensuring that they continue to have access to simple but traditional burial or cremation services that are dignified, affordable, and professionally and compassionately handled.

It's exciting to contemplate such changes and plan for being able to serve the end-of-life needs of Georgia citizens in such an important way. We encourage your participation! Please see the "Volunteer" article on page 7 to consider how you might help us.

John Lantz

President, Memorial Society of Georgia

Annual Meeting & Death Expo

All are welcome to the 2017 Annual Meeting of the Memorial Society of Georgia, which will be held on Sunday, April 30, at 2:00 PM in the sanctuary of the Oakhurst Presbyterian Church in Decatur.

We're planning an afternoon worth spending with us! We hope you'll tell your family and friends about it, too.

The business part of the meeting will be followed by a presentation by local NPR producer/host and author Kate Sweeney, who will talk about American customs in mourning. (See Kate's profile below.)

After the presentation, the Memorial Society of Georgia will hold its third annual **Death Expo** from 3-5 PM in the church's fellowship hall. An array of death industry service and product providers will be on hand to demonstrate, educate, and provide a wide range of relevant and helpful information on many aspects of current American funeral customs. Have fun while you learn about the care, memory, celebration of life, and mourning the loss of loved ones. Last year people were so interested in what the vendors were providing that we practically had to shoo them out when our rental time ended! Refreshments will be provided. Attendance is free and all are welcome. Please join us!

Vendor tables for event-relevant service and product providers are available for just \$25. Contact Expo Coordinator Dave Savage at 404-323-8686 or Dave@DaveSavage.com.

Getting To Oakhurst Presbyterian Church

118 2nd Avenue
Decatur

Located at the intersection with East Lake Drive, 0.6 miles south of the East Lake MARTA station.

Parking is available in the lot behind the church on East Lake Drive and on surrounding streets.

For accessible entrances, go to the back of the parking lot and to the right up a small hill. Turn right for handicapped and senior parking. Take the covered walkway; accessible door will be on your right. Elevator to the Sanctuary is just outside the Fellowship Hall.

Getting to Know Kate Sweeney

Thought-provoking writer Kate Sweeney will present "From Mourning Veils, to Veiled Mourning" at the April 30 Annual Meeting of the Memorial Society of Georgia.

A native of Pittsburgh, Kate harbors a fondness for rusted-out architecture, real hoagies, and American celebrations of life. While pursuing her MFA at the University of North Carolina Wilmington, she spent time with obit writers, funeral directors, and ordinary Americans who found themselves involved with death and memorialization. The result is the popular nonfiction book, *American Afterlife: Encounters in the Customs of Mourning* (University of Georgia Press), her first book. *Paste Magazine* says "Sweeney writes the perfect story for our time, in the best possible way." Bestselling author Thomas Lynch calls the book "a reliable witness and well-wrought litany to last things and final details."



Kate has won four Edward R. Murrow awards as well as a number of Associated Press awards for her work. She currently lives in Atlanta, where she creates and narrates public radio stories and podcasts, both independently and for Atlanta's public radio station, WABE. Kate is also a producer at WABE and is cofounder and curator of a popular bimonthly nonfiction reading series, *True Story*.

More info about Kate and her book can be found at www.atlantamagazine.com/news-culture-articles/interview-with-author-kate-sweeney/ and www.americanafterlifebook.com/about.

Home Funerals

By Kyle Sipple

A home funeral is the gathering of friends and loved ones to celebrate the life of the deceased (with the body present) in a house or other location without the assistance of a funeral provider. No embalming. No cosmetics. No expensive casket required. Simple burial or cremation follows.

What? Without a funeral home? Is that legal?

Yes, home funerals are legal in Georgia. Georgians, even before there was a Georgia, buried their own dead. Throughout history most families said goodbye to their dead in their homes, usually in the dining room with its large table or in the living room where furniture could be pushed aside. The poorest families may have used just a sheet to wrap the body and a neighbor's wagon to transport the body to the cemetery. None would have imagined having someone else do this intimate duty for them.

Funeral homes as we know them now didn't appear across the country until the 1950s, when marketers began selling lavish services and funeral products as status symbols. They encouraged customers to go into debt for services they couldn't afford. They acted as if their business policies reflected actual laws, convincing families that bodies are contaminated and need professional care, that unspeakable things may happen behind the scenes, and that mourners need to be kept at a distance from the body during the short window of time between death and burial or cremation.

Georgia is one of the 41 states where you can skip the funeral home and have a funeral at home. The cost for a home funeral can be less than \$1,000, compared to the \$7,000 average cost of a full traditional funeral.

Home funerals are gaining traction across the U.S. because they allow families and loved ones to show their love and share stories in the way that works best for them and in their own time. A home funeral generally has the following elements:

- Family and friends understand that the deceased wanted to be kept at home and that

they will have a much more direct participation in body care and/or other activities they feel they can best provide.

- The body is kept at home or transported to the home after death. The actual service can be held at home or at many other locations.
- The body is cleaned as needed and dressed by loved ones, not by “professionals” who handle bodies for a living. Home funeral participants say this rite helps them say goodbye in an extraordinarily meaningful way. They say the intimacy of being the last people to touch their loved one is remarkable.

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- The body is cooled, starting no later than 24 hours after death. Home funeral specialists recommend dry ice wrapped in towels be placed under the torso to keep the entire body

cooled.

- Family and friends participate directly in decorating what is usually a simple casket of either pine or cardboard (a cremation minimum standard), cooking for those who come to the funeral, playing music, and writing or sharing stories.
- Home funerals are often happy events held after a long illness to celebrate the person who died. Participants say that the open atmosphere helps children understand death in a clearer way.

Families with questions say they most often need help or advice in the areas of correctly cooling the body, doing the legwork to get a death certificate, arranging for transportation permits, and transporting the body to a cemetery or crematory. A funeral provider can do the paperwork, get the permits and actually transport the deceased for you at an a la carte price under \$1,000.

The National Home Funeral Alliance, an organization that guides families who want to consider a home funeral, can be found at www.homefuneralalliance.com. Their members are located across the country.

Memorial Celebrants for the Non-Religious

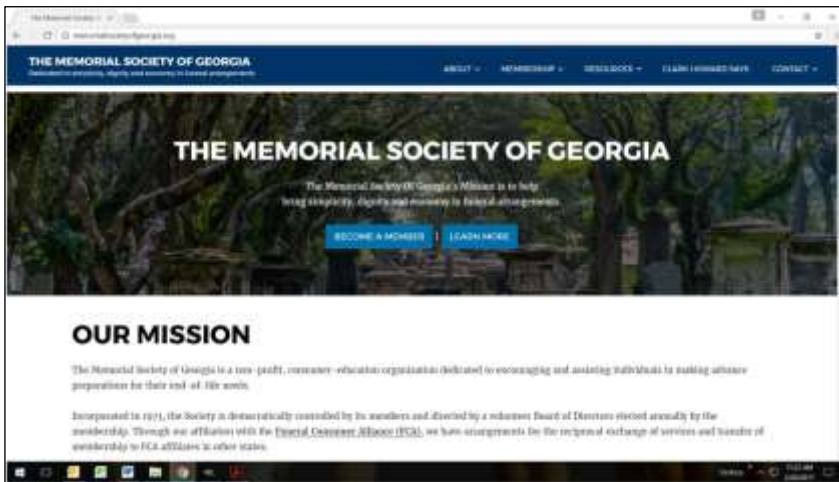
By Rev. Marti Keller

As a Unitarian Universalist (UU) parish minister for 14 years, I've had many occasions to conduct funeral services for member families whose deceased loved one was a humanist, that is, someone who did not believe in the supernatural. Somehow his or her philosophical views had been conveyed to those who were responsible for planning a celebration of life or memorial. I was able, then, to choose appropriate and meaningful readings and music to weave this view into the eulogy I wrote.

Several years ago, when I left a congregation for a ministry position outside the walls of a congregation, I realized that there are many people who were not connected to a religious community that recognizes humanism as a valid worldview, or were, more likely, among the growing number of Americans who consider themselves one of the “nones,” not interested or not currently a part of a church, fellowship, or synagogue at all.

As a member of the American Humanist Society (and still a UU minister), I became aware of and joined their Celebrant program, which ordains Humanist clergy, recognized by all 50 states, to plan and conduct marriages, baby namings, and other life cycle ceremonies, including memorials, without reference to a deity. There is careful vetting of applicants, periodic review, and training available to ensure the quality of these significant events.

Some funeral directors are aware of the local Humanist celebrants, but many still are not familiar with this option for families. There is a referral section on the Humanist Society website at www.thehumanistsociety.org. Of course, it is always ideal for someone wishing this type of end-of-life service to record this wish and instructions as part of his or her pre-death advance directives.



2016 Website Makeover

In 2016 the Memorial Society of Georgia undertook a project to completely make over our website. After a review of over 40 websites of “sister” organizations in other states, a new Word Press design was selected that was more consistent with emerging patterns of website development. The new website incorporates popular “hover/pull-down” menu navigation along with relevant industry images and a soothing color scheme. The existing content was re-organized with an overall goal of making it easy to find information with just a few clicks. The Funeral Home Partners Page was reorganized to facilitate look-up by city and a separate page was added for each partner, allowing the Society flexibility in negotiating Partner rates and/or special services. Check out the changes:

www.MemorialSocietyofGeorgia.org

Cooperating Funeral Directors

Preferred Providers*

Bridges Funeral Home (Athens)

www.bridgesfuneral.com • 706-543-2551

Fischer Funeral Care & Cremation Services (Chamblee)

www.fischerfuneralcare.com • 678-514-1000

Georgia Cremation Centers (Acworth)

www.georgiacremationcenters.com • 678-398-9266

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

Wheeler Funeral Home & Crematory (Covington)

www.wheelerfuneralhome.com • 770-786-7111

Other Providers*

Byars Funeral Home (Cumming)

byarsfuneralhome.com • 678-455-5815

Dahlonega Funeral Home (Dahlonega)

dahlongefuneralhome.com • 706-864-3683

Goolsby Mortuary (Atlanta)

goolsbymortuary.com • 404-588-0128

Harwell Funeral Home & Cremation (Covington)

harwellfuneralhome.com • 770-786-2524

Higgins Hillcrest Chapel (Newnan)

higginshillcrestchapel.com • 770-253-4723

Holly Hill Funeral Home (Fairburn)

www.hollyhillfuneralhome.com • 770-964-7833

Hutcheson Memorial Chapel (Buchanan)

hutchesonmemorialchapel.com • 770-646-3878

Ingram Funeral Home & Crematory (Cumming)

ingramfuneralhome.com • 770-887-2388

McDonald & Son Funeral Home & Crematory (Cumming)

mcdonaldandson.com • 770-886-9899

Mountain View Funeral Home (Blairsville)

mountainviewfuneralhome.com • 706-745-3456

Purvis Funeral Home (Adel)

purvisfh.com • 229-896-2906

Roy Davis Funeral Home (Austell)

roydavisfuneralhome.com • 770-948-2552

Starling Funeral Home (Harlem)

starlingfuneralhome.com • 706-556-6524

Stewart Funeral Homes

(Lawrenceville, Loganville, Monroe & Snellville)
stewartfh.com • 770-962-3100

Thomas L. Carter Funeral Home (Hinesville)

912-876-5095 • 912-876-5095

Tri-Cities Funeral Home (Lithonia)

tricitiefsuneralhome.com • 770-482-2358

Wages & Sons Funeral Homes

(Lawrenceville & Stone Mountain)

wagesandsons.com

770-277-4550 • 770-469-9811

*Preferred Providers offer all Memorial Society plan options at the lowest contract rate. The other listed Funeral Directors offer only the "Simple Direct Cremation" and "Simple Direct Burial" options at Memorial Society reduced pricing, and may charge substantially higher for plans other than Simple Direct Cremation or Burial.

This list is current as of 4/1/17. Please see www.MemorialSocietyofGeorgia.org/funeral-home-partners for updates.

"Uniquely Vulnerable"

By John Lantz, President, Memorial Society of Georgia

At the time of "at need" funeral planning, the consumer is "Uniquely Vulnerable." There several reasons that this is a very powerful and true statement:

- 1. NEED TO MAKE DECISIONS** - The person responsible for making the arrangements for the care of the body knows that there is a real need for a wide range of important decisions, which can be stressful, perplexing, and even bewildering, particularly when the situation is unfamiliar.
- 2. URGENCY** - There is urgency for the decisions to be made. There must be some kind of care for the body in a short period of time. Society expects some action. Health considerations require some quick action. Other decisions need to be made soon. Often we do not even know what the time requirements are.
- 3. TABOO TOPIC** - There is now a social taboo against freely discussing death, dying, and funeral arrangements in pleasant social circumstances. When the topic is raised at dinner party, we are sometimes told it is not a proper topic of conversation. We are accustomed to avoiding the topic of death because we do not want think about dying. The idea of death is immediately associated with sadness so is not easy to discuss with others.
- 4. FUNERAL INDUSTRY SECRECY** - The funeral industry as a whole is very secretive about prices, and funeral providers often refuse to disclose consumer-friendly price information. The federal government passed the "Funeral Rule," which became law in 1984, requiring every funeral establishment to publish the price for each of 16 designated services if they are offered. That list, known as the General Price List (GPL) is required to be given to each consumer who walks into the funeral establishment before talk about funeral prices begins and also must be given over the telephone when requested. However, the GPL is not required to be mailed, emailed, or placed on the Internet, nor is it is required to be in any particular form or format, so even with these rules, getting easy-to-understand price information is rare and difficult.
- 5. INTENSE EMOTIONS** - It is an almost universal reaction that the death of a friend or family member leaves the survivor in a heightened emotional state, making appropriate and reasoned decisions much more difficult for the bereaved.

The confluence of these issues makes the "at need" funeral consumer **UNIQUELY VULNERABLE**, creating a power vacuum that allows the funeral service provider to exert undue influence over the decision making. The bargaining positions are not equal, making the transactions open to abuse. This makes readily-available, unbiased, and dependable guidance, such as that offered by the Memorial Society, vital for today's consumers.

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:

- **Advisory Council.** The MSOG's 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 2017 as

(Continued next page)

MSOG

Board of Directors 2017 - 2018

President	John Lantz
Vice President	John Mackey
Treasurer	John Vacher
Secretary	Kathleen Nixon-Lancelot
Directors	Mary Andrus-Overley Parthenia (Chan) Brown Paul Lowry Darryl Neill

we make major changes to our business plan, and we are particularly looking for people with business, legal, project management, and people skills.

- **Educational Presentations.** We need volunteers to present programs about planning end of life issues in many different settings. You don't need to be an expert... just have a willingness to learn the basics and share them with others.
- **Special Events.** We appreciate help anyone is able to give with this year's (or even next year's) Death Expo or other special events.
- **Administrative Support.** Help us follow up with the reporting requirements of the CFDs in our network to ensure that our member records are kept up-to-date and that our CFDs are complying with their contractual obligations.

If you would like to learn more about any of the above, please email jlantz@memorialsocietyofgeorgia.org.

2016 Financial Statement

INCOME	2015	2016
Book Sales	\$ 94.95	\$ 0.00
Donations	230.00	0.00
Funeral Dir Payments	1,695.00	1,825.00
Interest Income	27.67	19.25
Memberships	13,004.44	9,437.32
Membership Refunds	0.00	(50.00)
TOTAL INCOME	\$ 15,062.06	\$ 11,231.57
EXPENSES		
Ann. Corporation Fee	\$ 30.00	\$ 30.00
Annual Meeting	100.00	0.00
Bank Charges	18.00	27.00
Brochures	138.12	0.00
Death Expo	949.40	1,382.12
FCA Annual Dues	1,806.00	1,357.00
FCA Conference	0.00	2,939.00
Gifts	276.93	0.00
Insurance	633.00	688.00
Miscellaneous	0.00	75.00
Newsletter/Printing	4,008.30	5,192.00
Non-Employee Comp	4,370.00	7,693.75
Office Supplies/Copies	33.70	403.86
PayPal Fees	339.44	226.32
Postage	264.86	438.01
Professional Org	0.00	275.00
Reimbursable Expense	173.95	162.60
Rent	515.00	932.50
Software	122.88	42.79
Storage	744.00	330.00
Telephone	379.89	120.09
Website	314.24	4,238.95
TOTAL EXPENSES	\$ 15,217.71	\$ 26,553.99
NET GAIN/(LOSS)	(\$ 155.65)	(\$ 15,322.42)
ACCOUNT BALANCES		
	12/31/2015	12/31/2016
Savings Account	\$ 34,603.12	\$ 20,014.70
Checking Account	7,922.54	7,218.54
PayPal Account	428.62	1,282.10
Cash Account	186.00	156.00
TOTAL ASSETS	\$ 43,140.28	\$ 28,671.34

Treasurer's Report

The 2016 Financial Summary (at left) shows the startling loss of over \$14,000 in 2016. This was due to problems on both Income and Expenditures. On the Income side, new memberships fell to 295, far below previous years and also below the 360 needed to balance average expenditures.

But 2016 expenditures were anything but average. We had substantial one-time expenditures of (1) hosting the Funeral Consumer's Alliance biennial conference, which met last spring in Atlanta and to which we sent delegates, and (2) redoing the MSOG website (which should be done every five years or so). There were also significant cost overruns in hosting the Death Expo and in the newsletter.

Obviously, this is unsustainable. We have taken several steps to bring 2017 figures in line. First, we have moved the annual meeting and Death Expo to a different location, which has the side advantage of enlarging our profile. Second, we are substantially reducing the newsletter run since last year's delivery report enabled us to delete bad addresses from our membership database. Third, we will be charging Death Expo exhibitors a small booth fee. And finally we are setting up a sustainable budget as well as working to get more new members and contributions. So far in 2017, we are operating in the black.



An Affiliate of the Funeral Consumers Alliance

1911 Cliff Valley Way
Atlanta, GA 30329

Phone: (404) 634-2896

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To:

Don't miss the

Memorial Society of Georgia

Annual Meeting

Sunday, April 30, 2017, 2 - 3 PM

Followed by the

Death Expo

3 - 5 PM

— See details on page 2. —



www.MemorialSocietyofGeorgia.org