



An Affiliate of the Funeral Consumers Alliance

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

A Message From The President

Since its inception in 1973, the Memorial Society of Georgia's mission has been to help bring simplicity, dignity, and economy in funeral arrangements, ensuring that our members have access to low prices and crystal clear service selections. Over the years, our primary service to fulfill this mission has been bargaining for less expensive services (cremation or burial) for our members through a network of Cooperating Funeral Directors (CFDs). This has a great benefit when pricing to the general public can be up to triple that of our "bargained" contract member pricing. In recent years, however, we have become aware of readily-available options, particularly for cremation, that are substantially lower than our contract pricing, and we have been working to incorporate this lower pricing into our MSOG program to help ensure that all Georgians have access to the widest possible range of economical choices.

The MSOG is also dedicated to funeral consumer education and advocacy to help address the needs of the "Uniquely Vulnerable" funeral consumer. (See article on page 6.) To be highly effective in this way, however, requires funding that is above what our current membership-based business structure can provide. So last year the MSOG Board of Directors decided that this need would best be served by the creation of a new resource: a sister organization structured as a non-profit charitable corporation that could accept tax-deductible gifts from donors. (The MSOG's tax status is a 501(c)4, which does not allow tax deductions for donor gifts.) At our 2017 annual meeting, we voted to create, sponsor, and provide start-up funds for a new organization, and the new Funeral Consumers Alliance of Georgia (FCAGA) was subsequently incorporated in July. The FCAGA has not yet started operating, but is in process of gaining 501(c)3 tax status from the IRS. Once that is



granted, we will apply \$2,100 in funds that have already been pledged... and then get to work!

Over 80,000 people die each year in Georgia. The primary focus of the FCAGA is to reach as many of these as possible to advocate planning and education around end-of-life and care-of-the-dead issues. The physical, emotional, and spiritual needs of the person facing death and his/her surviving loved ones can be much better met with knowledge, open conversation, and pre-planning. Whether one chooses cremation or burial, the traditional funeral or memorial service coordinated through a Funeral Director is no longer the only option for mourning a death or celebrating a life. A number of new cottage industries and death industry practitioners are becoming more common, taking the place of the traditional funeral home and offering more options to meet individual needs and preferences. The mission of the new FCAGA will be to raise awareness of such opportunities and help Georgia citizens make informed decisions.

Using the format of the *Peoples Memorial Association* in Seattle, Washington (with its permission), we have developed our own new "Ducks In a Row" educational program that will have its inaugural presentation as the main feature of our annual meeting on May 20 (see page 2).

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 4 to consider how you might help us.

John Lantz,
President, Memorial Society of Georgia

Memorial Society of Georgia Annual Meeting

Sunday, May 20, 2018
2 - 4 p.m.

Location: Clairmont Oaks Senior Living Community

411 Clairemont Avenue, Decatur 30030

All are welcome to the 2018 Annual Meeting of the Memorial Society of Georgia, which will be held on Sunday, May 20, at 2:00 PM in Fellowship Hall at Clairmont Oaks Senior Living Community in Decatur. We are planning an afternoon worth spending with us! We hope you will tell your family and friends about it, too.

The short business meeting will be followed by an educational presentation:

“Got Your Ducks in a Row?”

In the presentation, you will learn about getting your end-of-life affairs in order: the legal options for disposition of your body after death and who can legally make the disposition arrangements; eco-friendly innovations of Green Burial and Flameless Cremation; price ranges and how to shop around; whether or not to prepay for death care services and why; plus more!

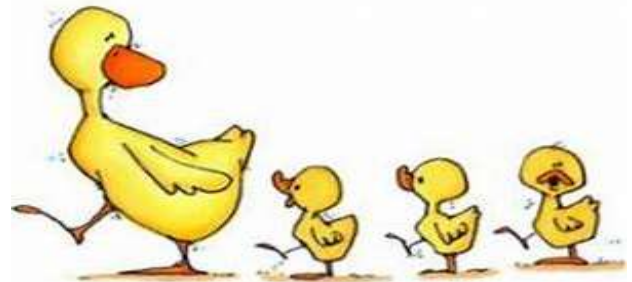
You will also learn about the Memorial Society of Georgia's newly-created education and advocacy partner organization, the Funeral Consumers Alliance of Georgia (FCAGA).

Attendance is free and all are welcome!

Getting To Clairmont Oaks

441 Clairemont Avenue
Decatur 30030

The high-rise apartment building is located between Commerce Drive and Erie Street, across the street from the Christian Science Church and the First Baptist Church of Decatur, where parking is available in the open lot. Drivers needing to drop passengers at the front entrance of Clairmont Oaks may turn into the curved driveway at the traffic light in front of the building and deposit passengers under the covered walkway. From there, enter the front door, sign in at the reception desk, and proceed to Fellowship Hall.



For 45 years, The Memorial Society of Georgia has worked to ensure that consumers across the state have access to discounted rates for death care services through contracts with Cooperating Funeral Directors (CFDs), as alternatives to the exorbitantly high prices for burial and cremation that were being charged by so many Funeral Directors.

These days, with prices among Funeral Directors ranging from three times as high as our contracted member price to substantially lower, our mission is best met through education and advocacy to ensure that Georgia consumers are aware of and have access to all low-cost alternatives, even those outside of our own network.

Membership Report

By Judy Shaklee

Since its inception in 1973, the Memorial Society of Georgia has striven to be an organization that helps people and their families with a simplified process during end-of-life times. This has attracted thousands of members through the years. Membership currently stands at a little over 11,300. During the first months of 2018, we have been averaging seven new members enrolled per week. Clearly this organization offers benefits that people want.

With our improved use of technology, the process of joining the MSOG can be accomplished rather quickly. By filling out the membership form found on our website and submitting the \$35 membership fee on-line via credit or debit card, a new record is automatically registered in our membership database, and membership privileges are immediate. Those who do not have internet access or who prefer to pay by check may still join by mail by calling 404-634-2896 to request the membership form. Once we receive the form with payment, we will convert it to an electronic document for fast and reliable storage and retrieval. This also enables us to easily forward the information to the selected Funeral Director.

Members and prospective members find it increasingly easy to get in touch with MSOG to have questions answered and information updated. Our undertaking in 2015 of entering over 40 years of handwritten membership records into an electronic database has enabled us to instantly verify memberships, update contact information, and generate a reliable mailing list for the newsletter. Phone calls are often returned within the hour by our Membership Coordinator. Email inquiries and those sent through our website contact form also get prompt replies.

As always, we appreciate your membership and ask for your help in keeping us updated as to address changes and other information. You can send notice of any needed changes to members@memorialsocietyofgeorgia.org or by leaving a message at 404-634-2896. (Email is the preferred vehicle for information, as we are limited in the number of phone minutes we may use each month before upcharges apply to our account.)



The Memorial Society's bylaws provide for a Board of Directors of no more than 12 persons, serving staggered three-year terms, with no more than 4 directors elected each year and maximum service of 3 successive terms. The Nominating Committee proposes the following slate of director nominees for election at the 2018 Annual Meeting:

- Darryl Neill, for re-election to a third term expiring in 2021
- John Mackey, for re-election to a second term expiring in 2021
- Bruce Gaunt, appointed in 2017 to fill a vacancy created by a resignation, for election to a first full term expiring in 2021
- Dave Savage, who coordinated our Death Expo following the 2017 Annual Meeting, for election to a first term expiring in 2021

MSOG Board of Directors 2017-2018

President : John Lantz
Vice President /Secretary: Mary Andrus-Overley
Treasurer: Bruce Gaunt
Directors: Parthenia (Chan) Brown
John Mackey
Darryl Neill
Judy Shaklee

2017 Financial Statement

INCOME	2016	2017
Donations	0.00	175.00
Funeral Dir Payments	1,845.00	2,365.00
Interest Income	19.25	6.17
Memberships	9,417.32	11,848.12
Membership Refunds	(50.00)	(35.00)
TOTAL INCOME	\$ 11,231.57	\$ 14,394.29
EXPENSES		
Ann. Corporation Fee	\$ 30.00	\$ 85.00
Bank Charges	27.00	21.00
Copying	146.55	50.60
Death Expo	1,382.12	50.00
FCA Annual Dues	1,357.00	1,964.00
FCA Conference	2,939.00	0.00
Insurance	688.00	688.00
Miscellaneous	75.00	0.00
Newsletter	3,224.59	2,739.22
Non-Employee Comp	7,693.75	6,612.51
Office Supplies	257.31	7.73
PayPal Fees	226.32	358.12
Postage	2,405.42	1,862.78
Professional Organizations	275.00	0.00
Reimbursable Expense	162.60	0.00
Rent	932.50	0.00
Software	42.79	0.00
Storage	330.00	0.00
Telephone	120.09	169.60
Website	4,238.95	339.59
TOTAL EXPENSES	\$ 26,553.99	\$ 14,983.15
NET GAIN/(LOSS)	(\$ 15,322.42)	(\$ 588.86)
ACCOUNT BALANCES		
	<u>12/31/2016</u>	<u>12/31/2017</u>
Savings Account	\$ 20,014.70	20,020.87
Checking Account	7,218.54	6,673.51
PayPal Account	1,282.10	1,242.40
Cash Account	156.00	106.00
TOTAL ASSETS	\$ 28,671.34	\$ 28,042.78

Volunteer with MSOG

As a volunteer organization, the Memorial Society of Georgia is always looking for reliable people to provide assistance in various areas. Please consider lending us a hand in any of the following capacities:

- **Advisory Council.** The MSOG's Advisory Council enables 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 always welcome nominations for new Board members. In addition to four board meetings per year, there is on-going committee work and other shorter term activities. People who are interested in planning, development, and project execution would be great assets. We expect to stay especially busy in 2018 as we help get the FCAGA off the ground. We are particularly looking for folks 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.

- **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 John Lantz at jlantz@memorialsocietyofgeorgia.org.

Where Is Everybody??

43%

of Memorial Society of Georgia members are not enrolled with a currently participating Cooperating Funeral Director (CFD). That is a shockingly high number! A primary benefit of MSOG membership is peace of mind of having final arrangements settled, yet almost half of our members do not have this critical detail up to date. Some never made a CFD selection after joining; others designated a CFD who is no longer in network and have not selected a replacement. Is **YOUR** CFD on the list on the next page? If not, please contact us at members@memorialsocietyofgeorgia.org (preferred) or 404-634-2896 to get your membership record up to date.

MSOG Cooperating Funeral Directors

Preferred Providers*

Batts & Bridges Funeral Home (Athens)
www.battsbridges.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

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

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

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

Other Providers*

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

Dahlonega Funeral Home (Dahlonega)
dahlonegafuneralhome.com•706-864-3683

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)
tricityfuneralhome.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 4/27/18. Please see www.MemorialSocietyofGeorgia.org/funeral-home-partners for updates.

"Uniquely Vulnerable"

By John Lantz

At the time of "at need" funeral planning, the consumer is "Uniquely Vulnerable." There are 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 a social taboo against freely discussing death, dying, and funeral arrangements in pleasant social circumstances. When the topic is raised at a dinner party, we may be told it's 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 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.



They Got Rid of It, and I'm Still Upset

By Dave Savage

I just had a sad and upsetting conversation with my cousin. Her step-mother (her late father's second wife) had recently died, and the step-siblings had arranged to clear out their mother's home, including items that had been acquired during the marriage of my cousin's parents. These step relatives didn't stop to consider that certain items held significant nostalgic value for my cousin and other members of the "other family." Although my cousin had expressed a desire for some of the decorative items in the house, items of high emotional value but minimal monetary value, her feelings were not considered. An estate sale company was hired and the items were disposed of. The hurt was compounded by the lack of replies about happened to the items she cared about.

(Continued on next page)

Sadly, this isn't an unusual story. I've heard tearful stories about treasured birthday cake pans, pieces of costume jewelry, toys in the attic, a special cookie jar, and family photo albums.

It is so very important to have advance conversations and documentation of any agreements, and to share that documentation with multiple people. Everyone should know where the papers are stored and if possible a duplicate set should be held by a neutral party. With today's video technology it would certainly be easy and helpful to record a conversation with future beneficiaries about what they might want, along with information about the items. When extensive or valuable collections are involved, pre-planning for their inheritance is especially important. It is also important to get a sense of the degree that people may desire particular items. Good intentions can go wrong when you assume that certain family members will want, enjoy, appreciate and display certain items as much as you have done.

Sometimes there is interest in keeping certain items in the immediate or extended family, and a plan of stewardship can be arranged to have multiple people use or store an item in succession with a family trust actually owning the item. This may be a good solution when multiple people desire an item. The stewardship time can be very flexible, depending on circumstances and resources.

A charitable donation might also be a solution for valuable items. It can often be arranged to have items remain with the donor until he or she dies or needs to downsize. There may well be important tax benefits to making the donation by a particular date. Receiving appreciation from the charity and being able to specify how the sale proceeds should be used may be valuable reasons for advance planning. The charity can also assist in the valuation of the items and any transportation and storage needed.

A much broader, more difficult topic is explaining the often uneven distribution of the value of an inheritance. If the value of the estate warrants it and family dynamics are not harmonious, calling a family meeting with the help of a family therapist to moderate the conversation could be very helpful.

Need more help? Check out these informative resources on passing on personal property:

<https://tinyurl.com/Personal-Property-1> and <https://tinyurl.com/Personal-Property-2>.

Recording Family Personalities and Stories as a Legacy

By Dave Savage

When families gather, stories and fond remembrances are usually shared; yet too often those important narratives are relegated to memory only. A picture is worth a thousand words, and a video is worth a thousand pictures. Recordings of the history, anecdotes, and personalities of family members provide a priceless legacy, and there may not be another opportunity due to mental or physical decline or even death. So don't put it off.

Weddings, graduations, memorial services, and other lifecycle events are in essence family reunions around a special occasion. Take advantage of planned and unplanned gatherings to set aside intentional time to share and record those precious memories of your loved ones so that they are not lost with time.

Take pictures of the family home, garden, and treasured possessions that will tell the story of your lives to future generations. "Here is the apple tree that supplied Grandma's famous pies. Here is your dad's bedroom with the Roy Rogers bedspread he picked out. Here are the family pictures that have lined the walls for 30 years." Have Grandpa read the favorite stories his

own children chose when they were young, so that future children will enjoy that story time, too. Have Grandma explain the meaning of special words and phrases from her heritage to strengthen the ethnic identity of the grandchildren. Do a "show and tell" of items in Dad's toolbox that the grandchildren will

inherit one day. Put on a family talent show to showcase traditional and previously unknown talents in a fun way. Take pictures of Johnny's trophies and of Aunt Susie's thimble collection. Collectively assemble a big family tree. Cook together to pass on the favorite dishes that deserve to remain in the family's cooking tradition. Scan old pictures from the family boxes and albums then gather the relatives to collectively try to identify the people and situations.

And record it all. Your family archive of stories will document who you are, where you came from, and how you came to be the family you are today. Need more ideas? StoryCorps segments on National Public Radio provide the opportunity to record, share, and preserve the stories of our lives. Go to StoryCorps.org for examples of poignant stories shared.

Don't put it off.

*Take advantage of
planned and
unplanned gatherings
to set aside intentional
time to share and
record those precious
memories.*



PRSR 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
Members@MemorialSocietyofGeorgia.org

To:

If this recipient is deceased, please
let us know so that we can update
our membership list.

Please bring friends and family and join us at the

Memorial Society of Georgia

Annual Meeting

Sunday, May 20, 2018, 2 - 4 PM



Clairmont Oaks Senior Living Community
411 Clairemont Avenue, Decatur, GA 30030

Details on Page 2

www.MemorialSocietyofGeorgia.org