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

A Message from the President

Ensuring that citizens of Georgia have access to simple, economical, and dignified funeral services has always been the purpose of the Memorial Society of Georgia. In our early years, our primary service to accomplish this mission has been to maintain a network of funeral directors who provide low contracted rates that we negotiated for our members. In recent years, however, in a changing market, we find that cremation is often available at a price substantially less than our contract price, and that misinformation or ignorance about the funeral industry often leads people to feel forced to spend more for cremation or burial services than they wanted to. We have concluded that our original service model is just not sufficient to enable us to fully meet our objectives, so lately we have been focusing our efforts more on consumer education and empowerment.

Ensuring that accurate, thorough, and relevant information is available to the right people at the right time is key to serving Georgia citizens. For years we have offered educational presentations, available to individuals or groups, covering a broad range of topics related to end-of-life planning. We know, however, that there is a resistance to discussing death until it is forced on us, so our reach through these presentations has heretofore been rather low.

When death is imminent, hospice services are available. It is estimated that that hospice services (covered by Medicare when the medical diagnosis is that death is likely to occur within six months) are being provided to about 45% of the people by the time of death. This is the time patients and their families are most receptive to talk of death and death planning. We are therefore teaming up with the Georgia Hospice and Palliative Care Organization (GHPCO) to get the word out to hospice organizations about funeral options and consumer empowerment.



There are about 220 hospice provider organizations in Georgia. Although they vary in size, one of the services they provide to clients is guidance about funeral arrangements or providers. For many of the nurses, chaplains, and social workers who consult with the dying in hospice care, however, their main source of funeral information is through funeral home providers who offer a lunch to talk about the funeral industry. While this is obviously in the interest of the funeral industry, it's not necessarily in the best interest of the consumer. Helping the hospice providers accurately and knowledgeably counsel the dying and their families on the options open to them is where the Memorial Society's education efforts can be most effective.

Our keynote speaker for this year's Annual Meeting (see next page) is Paula Sanders, the Executive Director of the Georgia Hospice and Palliative Care Organization (GHPCO), which represents about 160 of Georgia's hospice organizations with its mission of "Promoting quality hospice and palliative care throughout Georgia by providing information, education and advocacy." We will be working with the GHPCO to provide information and educational programs for their members. We will also be working with our sister organization, the Funeral Consumers Alliance of Georgia, Inc. (FCAGA), incorporated in 2017, which MSOG has sponsored and financially supported. The FCAGA received 501(c)(3) tax status last year so donations are now tax deductible to the donor.

It's exciting to contemplate this new focus and 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 Santz

President, Memorial Society of Georgia

Memorial Society of Georgia Annual Meeting

Sunday, May 19, 2019
2 - 4 p.m.

Location: City of Light → →

All are welcome to the 2019 Annual Meeting of the Memorial Society of Georgia, which will be held on Sunday, May 19, at 2:00 p.m. in a new location (see inset at right). After a brief business meeting, the keynote presentation will be given by Paula Sanders, Executive Director of the Georgia Hospice and Palliative Care Organization, which represents about 160 of Georgia's hospice organizations. (See below.) Please join us for this informative afternoon and invite your family and friends, too!

Getting To City of Light

3125 Presidential Parkway
Atlanta 30340

City of Light is located just off I-85 at
Chamblee-Tucker Road (Exit #94).

From I-85 take the Chamblee Tucker Road exit and turn east toward Mercer University. (From northbound I-85 this is a right turn; from southbound I-85 it's a left turn.) At the first light, turn left onto Presidential Parkway. City of Light is around the corner on the right.

There is plenty of parking and the facility is
handicapped accessible.

Keynote Presentation: What is Hospice?

What is hospice? How does it work? What does it do? Whom does it serve? Who pays? How many providers are there? Come to the MSOG Annual Meeting to learn the answers to these and many more questions about hospice and to learn about the statewide non-profit Georgia Hospice & Palliative Care Organization (GHPCO), whose mission is to promote quality hospice and palliative care throughout Georgia by providing information, education, and advocacy.

Part of the job of hospice providers, who work with patients whose death is imminent, is to talk with those patients about the process of dying. Those conversations are often difficult, and hospice workers may feel ill-equipped to answer detailed questions people might ask. Through partnership with the Memorial Society of Georgia and our sister organization, the Funeral Consumers Alliance of Georgia, those hospice providers will be in a better position to educate and empower their clients and their clients' families about

funeral options and arrangements shopping.

Paula Sanders, our 2019 Keynote Speaker, has worked in healthcare administration and operations for 25 years. She spent over ten years with a national home health and staffing organization, ultimately managing sites in multiple states as the Southeast Area Director. Serving as the administrator for a national hospice organization in metro Atlanta, Paula directed the opening of three in-patient units during her nearly 10 years there. She then served on the board of directors for GHPCO for four years prior to becoming its Executive Director, the position she now holds. Paula currently represents Georgia hospice and palliative care providers on the NHPCO Council of States and was recently elected to their Steering Committee, the Palmetto GBA Regional Coalition. She is also a member of the Georgia POLST (Physician Orders for Life Sustaining Treatment) Collaborative Steering Committee.



Keynote Speaker
Paula Sanders

Membership Report

By Terry Beale, Membership Coordinator

The Memorial Society of Georgia attracted 332 new members in 2018 and has been averaging a little over seven new members per week during the first months of 2019. Since we do lose members to death or to moves out of state, our total membership level holds fairly steady around 11,000.

Prospective members may join quickly and easily via our website at www.MemorialSocietyofGeorgia.org/membership, where there is an on-line option (for those paying the \$35 membership fee by credit or debit card) and a download option (for those paying by check). Those with no Internet access may join by calling 404-634-2896 to request the membership form by mail. Once we receive the completed membership form with payment, we 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 Cooperating Funeral Director (CFD).

Questions not answered on our website can be directed to members@memorialsocietyofgeorgia.org or left in a voice mail message to 404-634-2896. Contact MSOG for changes of contact info or changes of selected Cooperating Funeral Director. Updates to end-of-life arrangements may be given directly to the CFD.

Please make note of our new mailing address: 2566 Shallowford Road, Suite 104, Box 178, Atlanta, GA 30345. To ensure delivery, all mail must include both the suite number and the box number.

MSOG Board of Directors 2018-2019

President: John Lantz (second term 2017-2020)

Vice President /Secretary: Mary Andrus-Overley
(first term 2017-2020)

Treasurer: Bruce Gaunt (first term 2018-2021)

Director: Chan Brown (second term 2017-2020)

Director: John Mackey (second term 2018-2021)

Director: Darryl Neill (third term 2018-2021)

Director: Dave Savage (first term 2018-2021)

Nominating Committee Report

By Mary Andrus-Overley

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 four directors elected each year and maximum service of three successive terms. The Nominating Committee proposes the following slate of director nominees for election at the 2018 Annual Meeting:

Ruth Green, for election to a first term expiring in 2022.



Ruth graduated with Honors from Georgia State University in 2016 with an Associate Degree in Journalism. Since then, she has travelled to several countries for the adventure of it, and according to

TripAdvisor has visited 4% of the world so far. Ruth currently resides in Alpharetta, where she hosts a monthly gathering of Death Café Alpharetta (see Death Café article on page 6). She welcomes the opportunity to write for the Memorial Society of Georgia because when it comes to death, there is always a story to tell. She is currently compiling a series of essays for her book entitled "Let's Talk about Death: Coming to Grips with Mortality."

Zeena Regis, for election to a first term expiring in 2022.



Zeena has worked in hospice and palliative care as a chaplain and bereavement coordinator since 2012. Her training includes a Bachelor of Arts Degree in Political Science from Agnes Scott College

and Master of Divinity from Columbia Theological Seminary, where she was honored with the HJ Riddle Memorial Award for excellence in pastoral care. Zeena has also completed four units of Clinical Pastoral Education through the Georgia Care and Counseling Center and the Pediatric Chaplaincy Institute at the Children's National Medical System in Washington D.C. She lives in Decatur with her spouse, nephew, and two happy, yappy pups.

2018 Financial Statement

INCOME	2017	2018
Donations	\$ 175.00	\$ 0.00
Funeral Dir Payments	2,365.00	1,815.00
Interest Income	6.17	10.01
Memberships	11,848.12	11,570.00
Membership Refunds	(35.00)	0.00
TOTAL INCOME	\$ 14,359.29	\$ 13,395.01
EXPENSES		
Annual Corporation Fee	\$ 85.00	\$ 30.00
Annual Meeting	50.00	37.38
Bank Charges	21.00	15.00
Copying	50.60	70.48
FCAGA Support	0.00	345.00
FCA Annual Dues	1,964.00	1,571.25
Insurance	688.00	688.00
Mailbox Rental	0.00	301.00
Newsletter (Printing/Postage)	4,602.00	5,142.49
Non-Employee Comp	6,612.51	5,094.49
Office Supplies	7.73	78.33
PayPal Fees	358.12	404.22
Telephone	169.60	166.23
Website	339.59	398.76
TOTAL EXPENSES	\$ 14,983.15	\$ 14,342.63
NET GAIN/(LOSS)	(\$ 588.86)	(\$ 947.62)
ACCOUNT BALANCES	12/31/2017	12/31/2018
Savings Account	\$ 20,020.87	\$ 20,033.75
Checking Account*	6,042.91	4,415.03
PayPal Account	1,242.40	1,937.78
Cash Account	106.00	78.00
TOTAL ASSETS	\$ 27,412.18	\$ 26,464.56

*12/31/17 balance adjusted to correct an error from 2015

Volunteer Opportunities

As a volunteer organization, the Memorial Society of Georgia is looking for reliable people to lend a hand in any of the following capacities:

- **Advisory Council.** The MSOG Advisory Council helps us to use members' special skills/knowledge (e.g. legal, social work, marketing, education) to assist with selected projects. Advisory Council members do not need to attend regular meetings or participate in unrelated activities.
- **Board of Directors.** In addition to four board meetings per year, there is on-going committee work and other shorter term activities. People interested in planning, development, and project execution would be great assets. We are particularly eager 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. Hospice workers especially wanted.
- **Administrative Support.** Help us follow up with the reporting requirements of our network CFDs to ensure that our member records are kept up-to-date and that our CFDs are complying with their contractual obligations.

To learn more about any of the above, please email John Lantz at jlantz@memorialsocietyofgeorgia.org.

Got Your Ducks in a Row?

Our "Ducks in a Row" PowerPoint educational program has gotten off to a great start this year, with a few presentations per month to enthusiastic audiences in a variety of civic groups and congregations. The presentation, narrated live by members of the MSOG Education Committee, is full of useful information about legal rights and options for care of the body after death. It is laced with humor to help audiences relax and get into Q&A throughout the program or at the end of the slides. Our goal is to present to one new group every week, as we identify and train more volunteers and expand our outreach.



We have been approved by the Georgia Society for Clinical Social Work to award a one-hour professional continuing education unit (CEU) credit to hospice social workers attending the presentation, and we hope through partnering with the Georgia Hospice & Palliative Care Organization to extend the presentations to nurses and other appropriate hospice staff, as well.

Persons interested in scheduling "Got Your Ducks in a Row?" should contact Mary Andrus-Overley at maryao@earthlink.net or 404-502-2927.

M SOG 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

Leaf Cremation (Acworth)
formerly known as Georgia Cremation Centers
www.leafcremation.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

Dahlonga Funeral Home (Dahlonga)
dahlongafuneralhome.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)
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 4/1/19. Please see www.MemorialSocietyofGeorgia.org/funeral-home-partners for updates.

Shopping for Funeral Services: Debunking Some Myths

By John Lantz

How accurate is your understanding about funeral services? Take this True-or-False quiz to empower yourself with facts.

• **Funeral prices are about the same at all Funeral Homes.**

False. Funeral prices vary WIDELY for the same service in the same area. For example, a simple cremation (without death certificate) in the Atlanta area can be as low as \$695 (www.leafcremation.com) and as high as \$3800, a variance of over 500%!

• **Funeral shopping info is not available to the public.**

False. The Federal Trade Commission publishes information on funeral shopping at www.ftc.gov/funerals. You can educate yourself to decide on the goods and services you want, and pay only for what you get.

• **The deceased's family is responsible for funeral costs.**

False. Only the *estate* of the deceased is responsible for funeral costs. A next-of-kin or a Designated Agent is *not* financially responsible. If the deceased's estate has no money available, then the county is responsible for the care of the body, but funding is limited. Anyone may voluntarily pay for the costs, which of course is generally encouraged by the funeral home, but is not required.

• **Embalming is required for a funeral.**

False. Embalming is *never* required by Georgia law, although it is frequently encouraged by funeral homes (as a money maker) and may sometimes be required by funeral home policy for certain optional procedures. Bodies may be shipped with special care to other states or even other countries without embalming.

• **You must buy your casket from the Funeral Home.**

False. You may buy your casket from any source you desire and the funeral home is required to accept your casket and not charge more for any of its other services. Costco, Walmart, and other online stores sell caskets at a savings of 30% to 70%, and can deliver the next day.

• **You may move your deceased loved one from one funeral home to another.**

True. You are permitted to do this, but expect to pay heavily -- over \$1,000 for the transfer alone in addition to all other charges.

• **Prepayment for a funeral is a good idea.**

False. This is generally not a good idea for several reasons: (1) Funeral homes can go out of business; (2) There is no provision for having the funds follow you if you need to relocate; (3) Prepayment could be abused/mismanaged by the funeral home; (4) Survivors unaware of the pre-payment could end up double-paying; and (5) Your money is better off in the bank. Payable on Death (POD) checking and savings accounts are available at the bank, allowing your funds to stay in your control until they are needed by your next-of-kin to pay your final expenses, wherever that ends up being.

• **A deceased person must be moved to a funeral home within 12 hours.**

False. While many hospitals and retirement homes want a body removed ASAP as a matter of policy, there is no law that requires care of the body or removal to a funeral home in less than 24 hours.

• **Social Security provides a death benefit.**

True, but it is small. A surviving spouse living in the same household may get a lump sum \$225 benefit. Any on-going monthly benefits depend on circumstances.

• **Veterans get a free funeral and burial.**

True, sometimes, but it is limited. There may also be cremation benefits.

• **Most deceased are buried rather than cremated.**

False. In Georgia, cremation is now about as common as burial. Nationally and in many other developed countries, cremation is much more common than burial.

• **A license is required to transport the cremated remains of a deceased person.**

False. Cremated remains are not toxic and may be carried in a car or on public transportation. They may even be mailed via U.S. mail (but not via UPS or FedEx). Cremains may be buried or scattered on your own land or anywhere permission is given by the owner. Some public land and parks have rules, but enforcement is usually very limited.



Death Café Atlanta: Breathing Life Into Death

By Ruth Green

Living in Atlanta, I regularly attend gatherings of the Death Café Atlanta, which are held monthly at the beautiful Oakland Cemetery. (Find us on Facebook!)

Death Cafés, or Café Mortals as they were originally named, were conceived by Swiss sociologist Bernard Crettaz in 2004. Crettaz believed: "When death was liberated from the tyranny of silence, people were born into

Continued on next page.

Death Café Atlanta: Continued from page 6.

authenticity.” In other words, talking about death enables people to gain more meaning from life.

The Death Café Movement in the UK was begun in 2011 by Jon Underwood, who held the first official meeting in his basement. Underwood encouraged people to discuss (over tea, coffee and cake) life, the finality of life, and why we fear it. In the US, the Death Café movement was started in 2012 in Columbus, OH, by Lizzy Miles and Maria Johnson, grad school class-mates who discovered they both had a passion for hospice and end of life issues. Lizzie has gone on to mentor dozens of other hosts around the world.

At a typical DCA gathering we discuss the thing that we all have in common: that we all must die one day. We talk, laugh, tell funny funeral stories, eat death snacks, and enjoy being around others with an intellectual curiosity about death and dying. The ice breaker for each gathering is a fill-in-the-blank exercise: “Death is ____.” People complete that sentence with very interesting viewpoints, such as: mysterious, a release, a beginning, fascinating, natural, inevitable, part of life, the end, etc.

I find that the most profound quotes deal with death. The English writer/poet DH Lawrence once said, “When I want to move, I remember death.”

That makes perfect sense to me since the subject of death conjures up many stories that are in fact tied to life. Another writer kept on his desk a plaque that read simply: “Remember death,” which undoubtedly served as a touchstone when writer’s block struck. One of my favorite quotes is: “Life asked Death, ‘Why do people love me, but hate you?’ Death responded, ‘Because you are a beautiful lie and I - a painful truth.’”

All around us, every day, people die. Young, old, rich and poor. Death certainly has no respect of person. There are sudden deaths and anticipated deaths. Even when waiting on death, nothing prepares a person for its arrival in full regalia, knocking the wind out of you. If you think about death—*really* think about it—no matter how you dice it, there is a story in your life tied to it.

The founder of the Death Café concept was global in his thinking on death. Underwood attended the last Café Mortal of Bernard Crettaz and called meeting him one of the highlights of his life. By the time Underwood died suddenly at age 44 in 2017, he had planted the seeds for death to be viewed and talked about in a way that is more life affirming than anything else. Apparently, there is a need for them because, all over the world, Death Cafés are springing to life.

To Be Or Not To Be Embalmed: *The High Cost of an Optional Procedure*

By Ruth Green

In the 21st century, it is still of vital importance that people be educated on what their rights are with regard to final arrangements. Laws on embalming and burial differ from state to state. For instance, in the state of Georgia, there is no requirement for a body to be embalmed.

A recent case in point is that of Lisa, who, due to her lack of knowledge, was misled by the funeral home's representative into believing that her aunt had to be embalmed. She also felt hammered to purchase a high cost burial package, when a simple package was all that was needed. When she told the representative that she wanted to shop around for a vault, he tried to counter-negotiate like a used car transaction.

Feeling uneasy and pressured, Lisa decided to research Georgia law concerning embalming. Now armed with facts to help her stand up for her rights, she once again spoke with the funeral home, stating in no uncertain terms that she had been taken advantage of and misled regarding the embalming of her aunt. When she told him that she wanted to transfer her aunt to another funeral home, the representative threatened to withhold her aunt’s body until the embalming fee was paid. Such “ransoming” of a body is clearly unethical.

Knowing her rights, Lisa did not back down and insisted on fair treatment. Ultimately, the funeral home did end up withdrawing the charge for the unnecessary embalming and even agreed to cremate her aunt at no cost, to set things straight. Many other Georgians in similar predicaments are not as fortunate. It is always in your best interest to be armed with the facts when it comes to end-of-life arrangements. While laws on embalming, cremation, and burial may differ from state to state, knowing the laws of *your* state is only a few keystrokes away.



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An Affiliate of the Funeral Consumers Alliance

2566 Shallowford Rd., Suite 104, Box 178

Atlanta, GA 30345

(404) 634-2896

Members@MemorialSocietyofGeorgia.org

To:

If this addressee is deceased or has permanently moved out of state, please let us know so that we may update our membership list.

Protect Your Membership Benefits

Members of the Memorial Society of Georgia who are not enrolled with a currently-participating Cooperating Funeral Director at time of death may not be able to take full advantage of their MSOG membership benefits. Are YOU protected? Check out your mailing label on this newsletter. If it says "Record Update Needed" just above the bar code, then your record is out of date or incomplete and we need to hear from you! To update your member record, please go to www.memorialsocietyofgeorgia.org/member-update to fill out and submit the Pre-Arrangement Form. Or email members@memorialsocietyofgeorgia.org. Life is uncertain. Don't put it off!

The Memorial Society of Georgia
Annual Meeting

Sunday, May 19, 2019, 2 - 4 PM

See details on page 2.