



An Affiliate of the Funeral Consumers Alliance

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

2020 Message From The President

It is time to refocus on simplicity, dignity, and affordability in funeral arrangements. For those of limited finances, affordability is an especially important consideration.

Not long ago a friend came to me for advice on how to care for a recently deceased friend who had been disabled all of her life and never had an income over \$750 per month. On her death, she left no cash and no assets. She did, however, have a sister who was willing to help. I suggested that the sister arrange for a simple direct cremation at Leaf Cremation in Acworth, where the cost would be just \$695 (not including death certificate). The sister needed to go to the bank to borrow the money, but she was able to make those affordable arrangements and also arrange a simple memorial service at a church that she had attended in the past. A few friends and family members were pleased to attend, and this Georgia citizen was thus able to get a dignified and meaningful send-off.

More than *one third* of Georgia citizens over age 65 would need to sell something or borrow money to pay for even a simple cremation (which ranges in the Atlanta area from \$695 to \$3,640 *for the same service*), while the \$7,000 to \$10,000 generally needed for a traditional funeral is completely out of reach. If a deceased person's estate cannot pay for his or her funeral, family and friends are often advised and even urged to reach into their own pockets to pay.

This is a significant social justice issue for the estimated 86,000 people who die in Georgia each year. The funeral consumer is *Uniquely Vulnerable* due to intense emotions, the discomfort of discussing death, the urgent need to make decisions, and the funeral industry's general secrecy about options, pricing, and rights. Those with very limited resources are particularly vulnerable, as are their friends and relatives. It is a further social injustice that funeral information, when available at all, is often not presented in a



comprehensible format. One of our Memorial Society volunteers used the term "information asymmetry" to describe the imbalance of knowledge between the funeral director and the client when arranging for funeral services.

The issue of death is currently front and center both in Georgia politics and on the national stage, with choice of services and transparency of cost at the center of much of the discussion. Two bills were brought before the state

legislature this year regarding death: one is on the issue of assisted suicide and the other is a bill to loosen the restrictions of "flameless cremation." Nationally, the Federal Trade Commission has issued a Request for Comments to determine if modifications should be made to The Funeral Rule, which protects consumers by requiring that they receive adequate information concerning the goods and services they may purchase from a funeral provider. See page 7 for details.

The focus of the Memorial Society's Board of Directors this year is to provide relevant, timely, consumer-friendly information to all those who need it, thereby serving Georgia through education and empowerment. We will present further information about our initiatives at our 2020 Annual Membership Meeting, which unfortunately has had to be postponed due to the coronavirus pandemic and is not yet rescheduled. Please see page 2 for details about the Annual Meeting.

It is exciting to work on plans to help serve the end-of-life needs of Georgia citizens in such an important way and we are already making an impact. We encourage your participation! Please see the Volunteer article on page 6 to consider how you might help us.

John Lantz

President, Memorial Society of Georgia

The Memorial Society of Georgia 2020 Annual Meeting

was originally scheduled for early May but
has been cancelled

**due to restrictions associated with the coronavirus pandemic.
We will reschedule the meeting as soon as it is safe to do so,
and we will then post details on our website at
www.MemorialSocietyofGeorgia.org.**

Members without internet access may get brief recorded information by calling 404-634-2896.

Once the Memorial Society of Georgia's annual meeting can be rescheduled, the agenda will be to review briefly some items of business then present details on the new initiatives we are undertaking to ensure that all Georgians have access to relevant, timely, consumer-friendly information about cremation and burial options. After that, the keynote presentation will be given. We expect our keynote speaker to be State House of Representatives candidate Marvin Lim, but this is pending confirmation after a new meeting date can be set.

Marvin Lim, an immigrant from Manila, Philippines, moved to the USA (Atlanta) with his family in 1991 at age 7. As immigrants, he and his family faced financial struggles. Finding stable work was difficult for his father, who at one point had to move away from the family to take a job in southern Georgia. For a while they had to go on public assistance and Marvin and his brother qualified for free lunches in public school.

The Lims, like many other immigrants and minorities, lacked the safety net to ensure that any progress in their lives did not come at such a high cost. Marvin noted that the government, far from helping to provide for these safety nets, often engages in discrimination against certain groups. Even after he

became a U.S. citizen Marvin was wrongly flagged as a non-citizen when he tried to vote.

But Marvin persevered with a hard work ethic instilled by his parents, becoming salutatorian at Lakeside High School, graduating magna cum laude from Emory University, and ultimately graduating from Yale Law School and becoming a Fulbright Scholar. He has since forged a career as a civil rights and gun violence prevention attorney. He has served as a community volunteer in many capacities, including with Hospice Atlanta, and he served as a legislative advocate for the ACLU of Georgia.

Marvin is now running for State Representative of House District 99 because of what he fundamentally believes: that every person has the same basic needs—needs that must be met to live a secure, healthy, and ultimately fulfilling life—and deserves the equal opportunity to achieve it.



*Keynote Speaker and
State Representative
candidate Marvin Lim*

With a political platform revolving around several important social justice issues, Marvin recognizes that education and knowledge about funeral choices are an important part of empowerment. Please join us for what promises to be an informative and important conversation, and invite your family and friends, too!

Nominating Committee Report

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 full consecutive terms. The Nominating Committee proposes the following slate of director nominees for election at the 2020 Annual Meeting:

- **Mary Andrus-Overley**, for election to a second term
- **Chan Brown**, for election to a third term
- **John Lantz**, for election to a third term
- **Robert Leitch**, for election to a first term

New candidate **Bob Leitch** is a retired attorney and judge. Educated at the London School of Economics & Political Science, Fairfield University, and the Emory University School of Law, Bob served as a neutral for almost three decades, conducting mediation, arbitration, and case evaluation of more than 3000 cases. He served as an Associate Magistrate Court Judge in DeKalb County and as a Municipal Judge for the City of Decatur. He was appointed Special Master for cases in DeKalb and Fulton Counties by Superior and State Court Judges. He provided training in numerous states, sponsored by the American Arbitration Association and the Institute for Continuing Legal Education, and he served as adjunct professor of Alternative Dispute Resolution at Georgia State University College of Law.

Memorial Society of Georgia Board of Directors 2019-2020

President: John Lantz (second term 2017-2020)

VP: Mary Andrus-Overley (first term 2017-2020)

Treasurer: Bruce Gaunt (first term 2018-2021)

Secretary: Margaret Cone (partial term 2020-2022)*

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)

Director: Zeena Regis (first term 2019-2022)

**appointed by the Board to fill the unexpired term of a director who resigned.*

Membership Report

The Memorial Society of Georgia welcomed 369 new members in 2019, a higher rate of joining than we have seen over the past few years. Despite this, however, our total membership has officially dropped (to a little over 10,000) because we made a substantial effort last year to clean up our rolls, identifying and removing almost 1,000 old records of people who died in previous years or who moved permanently out of state. We suspect there are at least a thousand more records that are similarly obsolete, but we have not yet been able to confirm that.

In addition, there are many long-time members whose records do not show enrollment with a currently-participating Cooperating Funeral Director (CFD). This could be because the member never turned in a Pre-Arrangement Form after joining, or the member had enrolled with a CFD who is no longer participating in the MSOG network. A couple of recent changes to our CFD network are noted on page 4. But going further back, there are 775 members who are still showing enrollment with a CFD who hasn't been in our network in several years. In fact, a few of these CFDs left our network over twenty years ago! Those are some seriously out-of-date records!

We ask all members to check the list on page 5 and make sure that your CFD is listed. If you want/need to update your selected CFD, or if you have had any change to your contact info, please update your Pre-Arrangement Form at www.memorialsocietyofgeorgia.org/member-update. If you do *not* need to make a change but you joined the MSOG more than five years ago and have not updated your Pre-Arrangement info within the past five years, we encourage you to drop us a note (to members@MemorialSocietyofGeorgia.org) to confirm that yours is an active record.

Have friends or family who want to join? Prospective members may join quickly and easily via our website at www.MemorialSocietyofGeorgia.org/membership, where there is an on-line option and a download option. Those with no Internet access may call 404-634-2896 to request a membership form by mail.

Please note that our mailing address changed last year: 2566 Shallowford Road, Suite 104, Box 178, Atlanta, GA 30345. To ensure delivery, mail must include both the suite number and the box number.

Funeral Home Withdrawals

BYARS/INGRAM – In October (2019) the assets of Byars Funeral Home in Cumming were bought out by Ingram Funeral Home, also in Cumming. Under terms of the purchase agreement, the Byars facility was closed and all operations were relocated to the Ingram facility. Anyone contracted with Byars FH for pre-planning arrangements were absorbed by the sale and will have their agreements (and any financial transactions) honored by Ingram Funeral Home. Ingram notified the Memorial Society in January (2020) that they are withdrawing from the Memorial Society's Cooperating Funeral Director network and will not be accepting any *new* MSOG member enrollments; however, they will continue to honor the pricing terms for those MSOG members who were enrolled with Byars or Ingram prior to January, 2020. Memorial Society members who are already enrolled with Byars or Ingram do have the option of changing Funeral Home providers, if desired, by submitting an updated Pre-Arrangement Form at www.MemorialSocietyofGeorgia.org/member-update.

TIM STEWART – In November (2019) Tim Stewart Funeral Homes decided to terminate their contractual relationship with the Memorial Society of Georgia. They will not be accepting new enrollments from us nor will they honor their agreements with MSOG members who had previously enrolled *unless* those members already entered a pre-payment agreement directly with Tim Stewart FH. The MSOG has made multiple attempts to contact all of our members who were enrolled with Stewart to discuss options. Any member who was enrolled with Stewart but has not yet selected new arrangements should do so by submitting an updated Pre-Arrangement Form at www.MemorialSocietyofGeorgia.org/member-update or contacting our Membership Coordinator ASAP at members@memorialsocietyofgeorgia.org or leaving a message at 404-634-2896.

If you have any questions or difficulties, please let us know! The best way to contact us is by email to members@memorialsocietyofgeorgia.org or you can leave a message at 404-634-2896.

Least Expensive Funeral Options

All Funeral Directors, whether they are in the Memorial Society of Georgia network or not, must offer options for "Immediate Burial" and "Direct Cremation." These are generally the most economical options available, but prices do vary greatly from funeral home to funeral home.



BURIAL – The least expensive burial option is "Immediate Burial," which offers no embalming, no viewing, and no funeral service.

Usually the family is not even present at the burial. The price is low because the Funeral Director may arrange for transporting the casketed body to the cemetery at a time that is convenient for them. Since there is no viewing or ceremony, the casket can be plain and simple and there is no need for cosmetology of the body. If you do want a way for family and friends to say good-bye to the deceased, a simple Graveside Service can usually be added for a reasonable upcharge. This will be much less expensive than coordinating a full funeral or visitation/viewing. You may choose to hold a memorial service at a later date, either at home, at a religious institution, or some other location. *MSOG member price: \$1,995-\$2,050.*



CREMATION – The least expensive cremation option is "Direct Cremation," which offers no embalming, no viewing, and no funeral service. Cremation requires a container to hold the body during the cremation process, but

that does not have to be an actual casket; instead you may use a so-called "alternative container," an inexpensive unfinished box made of pressboard, cardboard, or even canvas. If you are planning to scatter or bury the ashes, you do not need a pricey urn. The funeral home will return the ashes in a plastic or cardboard box referred to as a "temporary urn" that is perfectly acceptable for transportation or storage. If you do want a prettier or sturdier container, you can purchase an urn from any source you like. Be aware, however, that the funeral home may have an upcharge for transferring the ashes into an urn supplied by the customer. *MSOG member price: \$995-\$1,095.*

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)
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*

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

Harwell Funeral Home & Cremation (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

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

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

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

Wages & Sons Funeral Homes (Lawrenceville & Stone Mountain) • www.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 Immediate Burial" options at Memorial Society reduced pricing, and may charge substantially higher for plans other than Direct Cremation or Immediate Burial.

This list is current as of 4/1/20.

Please see www.MemorialSocietyofGeorgia.org/funeral-home-partners/ for updates.

Memorial Society of Georgia 2019 Financial Report

INCOME & EXPENSE STATEMENT

INCOME	2018	2019
Donations	\$ 0.00	\$ 135.00
Funeral Director Payments	1,815.00	1,575.00
Interest Income	10.01	10.02
Memberships	<u>11,570.00</u>	<u>12,460.00</u>
TOTAL INCOME	\$ 13,395.01	\$ 14,180.02
EXPENSES		
Annual Corporation Fee	\$ 30.00	\$ 30.00
Annual Meeting	37.38	450.62
Bank Charges	15.00	0.00
Copying	70.48	0.00
Donation (to FCAGA)	345.00	236.50
FCA Annual Dues	1,571.25	2,112.80
Insurance	688.00	688.00
Mailbox Rental	301.00	276.00
Miscellaneous	0.00	163.96
Newsletter Printing	2,574.95	2,124.86
Newsletter Mailing	2,567.54	1,912.45
Non-Employee Compensation		
Regular duties	5,094.49	6,489.50
CFD withdrawal conversion	0.00	1,506.25
New initiatives	0.00	1,049.00
Office Supplies	78.33	30.99
PayPal Fees	404.22	452.04
Postage	0.00	19.20
Telephone	166.23	169.81
Website	<u>398.76</u>	<u>1,117.84</u>
TOTAL EXPENSES	\$ 14,342.63	\$ 18,829.82
NET GAIN/(LOSS)	(\$ 947.62)	(\$4,649.80)

BALANCE SHEET

ACCOUNT BALANCES	12/31/18	12/31/19
Savings Account	\$ 20,033.75	\$ 20,043.77
Checking Account	4,415.03	780.71
PayPal Account	1,937.78	997.28
Cash Account	<u>78.00</u>	<u>0.00</u>
TOTAL ASSETS	\$ 26,464.56	\$ 21,821.76

Volunteer Opportunities

As a volunteer organization, the Memorial Society of Georgia is always looking for eager and reliable people to help us carry out our mission of ensuring that citizens of Georgia have access to simple, dignified, and economical funeral (burial or cremation) options with crystal clear service selections and pricing. If you support this objective, won't you consider lending a hand? We can use help in all of the following capacities:

- **ADVISORY COUNCIL.** The 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, assigned based on your interests and availability, plus other occasional 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.
- **PROJECTS.** We are working on a number of data collection and compilation projects and need people to do simple number crunching, make phone calls, and assist with record keeping. Most of the work would be done from your home, at flexible hours convenient to you. Attention to detail and good organizational skills are a real plus.
- **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. Being comfortable with public speaking to small groups (usually fewer than 20) is important, of course.

To learn more about any of the above opportunities, please email John Lantz at jlantz@memorialsocietyofgeorgia.org. Let him know of any particular skills or interests you have as well as your time availability so that we can best match you up with a role that would be satisfying for you and gratifying for us!

Reforming The Funeral Rule

In 1984, the Federal Trade Commission (FTC) established the landmark **Funeral Rule** to give certain protections to consumers of funeral services nationwide. The main objective was to ensure that consumers receive adequate and accurate information about all of the goods and services they may purchase from a funeral provider. All funeral providers are required to comply. The Funeral Rule makes it possible for you to select and pay for only those goods and services you want or need, compare prices among funeral homes, and select the specific funeral arrangements you want at the provider that you use. The Funeral Rule has made a world of difference over the past 36 years, offsetting many unfair practices and giving transparency and clarity to families dealing with the loss of a loved one.

Recently, the FTC has asked for comments from the funeral industry—providers, consumers, and advocates—on possibly amending The Funeral Rule. As part of its systematic review of all FTC regulations and guidelines, the FTC is soliciting feedback on the efficiency, costs, benefits, and regulatory impact of the Rule. The Memorial Society of Georgia's parent organization, the national Funeral Consumers Alliance (FCA), sees this as a golden opportunity to persuade the government to bring this important regulation into the 20th century, making funeral home prices accessible online to anyone and otherwise beefing up protections for grieving families. Among the wide range of questions being posed by the FTC about the Funeral Rule, the FCA is focusing on three that are deemed of paramount importance for consumers across the country:

1 Should the Funeral Rule be amended to require that funeral homes that have websites post their General Price Lists (GPLs) prominently and conspicuously on that website and/or otherwise make the GPL available electronically? Currently the Funeral Rule does not require funeral homes to post their GPLs on their websites, nor even to mail or email it to someone on request. Funeral homes only have to hand a paper copy to any person if that person physically visits the funeral home.

2 Should the Funeral Rule be amended to require that funeral homes include the actual cost of cremation within the advertised price for direct cremation? Currently the Rule requires funeral homes to list the price for direct cremation on their GPL but doesn't specify what components constitute a direct cremation package. Funeral homes that use a third-party crematory pass the cremation fee that they incur from the crematory on to the consumer, but may not include that fee in their direct cremation price or even mention it as an add-on until the final bill is presented. Since crematory fees average \$350, this can add substantially to the total bill.

3 Should the Funeral Rule be extended to cover cemeteries? Currently the Rule does not require cemeteries to have GPL, to distribute them, or to allow consumers to pick item by item. Since there are quite a number of potential cemetery charges over and above the cost of the plot, which consumers are frequently unaware of, this presents a great potential for a financial bombshell for the deceased's family.

The FCA has urged the leaders and volunteers in its network to provide feedback on these questions, helping to ensure that the consumers' point of view and experiences are strongly represented. You can get more details and provide your feedback to the FTC at <https://tinyurl.com/w2spofw> ...but hurry! The deadline is April 14.



As the only national consumer organization that monitors the funeral industry, the Funeral Consumers Alliance keeps an eye on industry trends and advocates for fair practices on behalf of consumers, and is deeply vested in potential changes to The Funeral Rule. The FCA's efforts on this issue demonstrate just one of the many important ways that the FCA works to protect all of us. The Memorial Society of Georgia encourages everyone to support the FCA, either nationally (www.funerals.org) or locally (www.fcaga.org)... or both!



PRSR STD
U.S. POSTAGE
PAID
PERMIT 3259
ATLANTA, GA

An Affiliate of the Funeral Consumers Alliance

2566 Shallowford Rd., Suite 104, Box 178

Atlanta, GA 30345

(404) 634-2896

Members@MemorialSocietyofGeorgia.org

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

To:

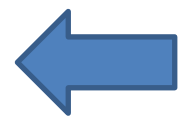
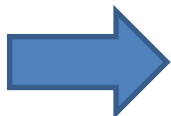
Protect Your Membership Benefits

Members of the Memorial Society of Georgia should be enrolled with a currently-participating Cooperating Funeral Director in order to be able to take full advantage of MSOG membership benefits. Are YOU protected? Check your mailing label on this newsletter. If it says "Record Is Incomplete" just above the bar code, then we need to hear from you! Go to www.memorialsocietyofgeorgia.org/member-update to fill out and submit an updated Pre-Arrangement Form. Questions? Email us at Members@MemorialSocietyofGeorgia.org. Life is uncertain. Don't put it off!

The Memorial Society of Georgia

2020 Annual Meeting

Has Been Postponed.



See details on page 2.