



An Affiliate of the Funeral Consumers Alliance

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

Message From The President

A tiny keepsake urn containing about a tablespoon of my younger sister Carolyn's "ashes" was delivered by UPS as I was drafting this newsletter article, and it sat temporarily at the back edge of my laptop keyboard to inspire me as I wrote. My sister's death in January came not from the Covid-19 pandemic but as the result of advanced COPD and heart failure, and it was followed a week later by her husband Owen's death from cancer. Owen's death was expected as, after a year in home hospice, he became too weak to eat and slept almost around the clock. Carolyn's death, while looming somewhere on the horizon, was completely unexpected. Despite our broken hearts, there is relief for my niece and nephews that their parents had their "ducks in a row," with decisions already made for direct cremation and eventual interment of their comingled ashes in the family burial plots.

Carolyn and Owen were not members of the Memorial Society of Georgia, for they lived in rural South Georgia where our network does not currently include any Cooperating Funeral Homes. However, during a visit a few years ago, I'd shown them the excellent PowerPoint presentation, *Got Your Ducks in a Row?*, which the MSOG obtained from People's Memorial Association in Seattle, WA. It was adapted for use in Georgia to assist the living in planning for the end of life and communicating to survivors their wishes for death care and how they would like to be remembered. I also provided them with blank Georgia Advance Directive forms, encouraging them to do their own advance planning. I was pleased to later learn that they had not only completed the Advance Directives but also contacted a local funeral home about direct

cremation, prepared their wills, and shared their documents and plans with their three adult children. When their deaths occurred in rapid succession, there were no urgent decisions needing to be made in those first grief-filled days.



Mary Andrus-Overley

Life and death do go on without the Memorial Society of Georgia and its counterparts in other states around the country. However, information, forethought, and planning remain critical to a smoother path for survivors when death arrives. These steps are more likely to be in place when funeral consumers have had an opportunity to learn about their options for disposition of their remains and have been equipped to claim and exercise their power in dealing with funeral and cremation establishments.

Memorial societies were created in the twentieth century as discount buyers' clubs, designed to provide members access to affordable, dignified burial and cremation services through contractual arrangements with the directors of Cooperating Funeral Homes. Educating the public about their options for final disposition of their remains, consistent with their values and financial resources, has long been an essential part of our mission.

In Georgia and across the country today, an oversupply of funeral homes and mortuaries—and the resulting fierce competition among them for customers—is driving some out of business and driving others' overall pricing down...in some cases below the contract prices negotiated for Memorial Society members. Funeral consumers in some

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Membership Report

Despite the struggles of the pandemic in 2020, the Memorial Society of Georgia added 327 new members, exactly matching the average number of joinings over the past five years. Over 95% of new members joined on-line through our website. A great majority of new members (86%) chose cremation for their final arrangements; 13% chose burial and 1% did not indicate a preference. Total membership currently stands at close to 10,800 members.

Unfortunately, a great many of you—40% of the membership, in fact!—are not currently enrolled with a Cooperating Funeral Home (CFH). Either you neglected to select a CFH on first joining or else you selected a CFH that is no longer participating in the MSOG network and haven't yet chosen a replacement. Members who are not enrolled with a participating CFH at time of death may not be able to take full advantage of their MSOG membership benefits.

So please check your mailing label on this newsletter. If it says "Record Is Incomplete" above the bar code, then we need to hear from you! If you are reading this newsletter online and don't have a mailing label, please check the list on page 3 to make sure that your Cooperating Funeral Home is still participating. If not, or if you don't remember selecting a CFH, then we need to hear from you, too. Go to www.MemorialSocietyOfGeorgia.org/member-update to fill out and submit an updated Pre-Arrangement Form. Submitting this form lets you choose or change a CFH and update your contact info and disposition preferences. Questions? Email members@memorialsocietyofgeorgia.org.

Do your friends/family want to join MSOG? Prospective members may learn all about us on our website, www.MemorialSocietyOfGeorgia.org. There they can also join quickly and easily via the [membership](#) tab, 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.

Nominating Committee Report

The Memorial Society of Georgia's bylaws provide for a Board of Directors of no more than 12 persons, serving staggered 3-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 2021 Annual Meeting:

- **Bruce Gaunt**, for election to a second term
- **John Mackey**, for election to a third term
- **Dave Savage**, for election to a second term

Please consider serving on the Memorial Society board! Contact Darryl Neill at dneill@memorialsocietyofgeorgia.org for info.

Memorial Society of Georgia Board of Directors 2020-2021

President: Mary Andrus-Overley
(second term 2020-2023)*

Vice President: Darryl Neill
(third term 2018-2021)

Secretary/Acting Treasurer: Bob Leitch
(initial term 2020-2022)*

Director: Chan Brown (second term 2020-2023)*

Director: Bruce Gaunt (first term 2018-2021)

Director: John Lantz (third term 2020-2023)*

Director: John Mackey (second term 2018-2021)

Director: Zeena Regis (first term 2019-2022)

Director: Dave Savage (first term 2018-2021)

**Technical difficulties at last year's Annual Meeting, held virtually because of the coronavirus pandemic, precluded a quorum and thus prevented formal elections. The slate of directors that had been proposed by the Nominating Committee for election at that meeting was subsequently seated by Board appointment and will be recertified at the 2021 Annual Meeting.*

MSOG Cooperating Funeral Homes

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 Homes 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 5/1/21.

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

Funeral Home Price Lists on Line

For the first time there is a website that shows actual General Price Lists (GPLs) of over 300 funeral homes in Georgia. This is notable because the funeral industry is notoriously secretive about their pricing. While funeral homes are required to provide a free GPL to anyone who requests it, they're not obligated to send it by mail or put it on their website. In fact, a recent survey by the Funeral Consumers Alliance of Georgia, Inc., found that fewer than 8% of funeral homes in Georgia actually had their GPL on their website.

The GPL is the cornerstone—the very core—of The Funeral Rule, the federal regulation that protects funeral consumers by law. Enacted in 1984, The Funeral Rule's clear purpose is to protect the consumer of funeral goods and services, allowing the consumer to compare services and prices. But the only way a person can effectively comparison shop is by being able to identify the charges for just the specific merchandise &/or services desired and compare the cost of those items from multiple providers.

Now, instead of having to drive from funeral home to funeral home to pick up price lists, you can get actual published pricing of multiple funeral homes from the comfort of your home! This website of the Funeral Consumers Alliance of Georgia, Inc. (FCAGA), www.fcaga.org, has a pricing table that lets you access price lists as well as see direct comparisons on the cost of Direct Cremation and

immediate Burial, searchable and sortable by county, town, or provider, with data for over 100 Georgia counties (where more than 85% of Georgians live). You can get the contact information for all 700+ licensed funeral homes and crematories in Georgia, check availability of services you prefer, and make arrangements directly with the provider. The website also offers detailed information about end-of-life planning, component options, pricing guidelines, decision-making, and your rights.

With the support of the Memorial Society of Georgia, the FCAGA was founded as a nonprofit to serve Georgia residents with trustworthy information about planning and managing funeral-related services best suited to their individual circumstances. John Lantz, President of the FCAGA, said, "Families struggling to make final arrangements during this period of social distancing will find our directory of funeral homes and crematories a welcome source of trusted funeral cost facts online. We have collected more than 300 General Price Lists from providers so far."

FCAGA is an independent organization of volunteers relying on donations and grants, without any direct or indirect financial ties to the funeral industry. For more information about FCAGA, please visit www.fcaga.org or write P.O. Box 842, Scottdale, GA 30079.

At the MSOG's 2017 annual meeting, the membership voted to support its sister organization, the Funeral Consumers Alliance of Georgia (FCAGA), both financially and in spirit. Based on this vote, the executive committee of MSOG has decided to allow the use of its email addresses by the FCAGA, with the conditions that emails be sent no more than once a month and that each email contain an "opt out" provision.



Memorial Society of Georgia 2020 Financial Report



INCOME & EXPENSE STATEMENT

INCOME	2019	2020
Donations	\$ 135.00	\$ 100.00
Funeral Dir, Pymts	1,575.00	1,240.00
Interest Income	10.02	3.35
Memberships	12,460.00	11,490.00
Other income	0.00	78.00
TOTAL INCOME	\$14,180.02	\$12,911.35
EXPENSES		
Annual Corp. Fee	\$ 30.00	\$ 30.00
Annual Meeting	450.62	0.00
Bank Charges	0.00	0.00
Copying	0.00	0.00
FCA Annual Dues	2,112.80	1,424.25
Insurance	688.00	712.08
Mailbox Rental	276.00	231.00
Miscellaneous	163.96	51.20
Newsletter Printing	2,124.86	2,095.03
Newsletter Mailing	1,912.45	1,946.98
Non-Employee Comp.	9,044.75	5,970.44
Office Supplies	30.99	61.43
PayPal Fees	452.04	443.16
Postage	19.20	198.00
Telephone	169.81	174.25
Website	1,117.84	53.97
TOTAL EXPENSES	\$18,829.82	\$13,391.79
NET GAIN/(LOSS)	(\$ 4,649.80)	(\$ 480.44)

BALANCE SHEET

ACCOUNT BALANCES	12/31/19	12/31/20
Savings Account	\$ 20,043.77	\$0.00
Checking Account	780.71	18,013.01
PayPal Account	997.28	3,268.00
Accounts Receivable	0.00	60.31
Cash Account	0.00	0.00
TOTAL ASSETS	\$ 21,821.76	\$21,341.32

We Need Bodies!

A need for bodies seems appropriate for an organization dedicated to helping Georgians understand their options for care of their remains after death. However, in this instance we are looking for *live* bodies with skills to share. The Memorial Society of Georgia runs on volunteer power in the form of the board of directors and its several committees, skillfully supported by our superb paid Membership Coordinator and Newsletter Editor. In order to continue to serve our members well and ensure the healthy survival of our organization, we need some of our members' live and energetic bodies to help us ensure our not-for-profit organization can serve all of Georgia. These are some of the opportunities available:

Treasurer

The Treasurer records income and expenses, using accepted accounting procedure and our bookkeeping software; pays bills on time; maintains permanent record of financial activity; reports on finances to other board members and to the membership; files annual IRS return; presents records for annual review by an outside auditor.

Cooperating Funeral Home Liaisons

A Cooperating Funeral Home (CFH) Liaison serves as the primary contact for designated CFHs, maintaining and nurturing the relationships with directors and staff; initially deals with any issues, escalating as necessary; monitors the contract/ agreement with each CFH to assure reasonable compliance; renews the contract/agreement when needed; regularly reports to the board on status of each CFH; helps recruit new CFHs as needed to cover the entire state.

Education Committee Members

Members of the Education Committee prepare and edit content and curriculum materials for at- and after-death issues; participate in developing virtual and in-person delivery of the "Got Your Ducks in a Row?" PowerPoint presentation; review and revise other educational content

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Your Right to Access Cost Information

In 2018 a study published by the Federal Reserve Board reported that 47 percent of respondents said that they would have to borrow money or sell something in order to meet an unexpected emergency expense of just \$400. With cremation and burial both costing substantially more than that, it is clear that over half of citizens, when faced with a death, have a critically important need to find the lowest cost alternatives. Yet identifying those alternatives can be extremely difficult since fewer than 8% of Georgia funeral homes put their General Price List (GPL) on their website. For the other 92%, getting an accurate understanding of options and pricing of funeral services and funeral merchandise is often time-consuming, confusing, and frustrating.

A new bill currently in the Georgia Legislature would require all funeral homes with an existing website to post their GPL on that website. House Bill 525 (www.legis.ga.gov/legislation/59819), which has had its second reading in the Georgia House of Representatives, is a clean-cut and simple bill to benefit Georgia citizens. The bill's intent is to make it easier for consumers to obtain cost information without substantially adding any financial cost for the funeral home. A hearing on this bill by the Georgia House Regulatory Subcommittee of the Regulated Industries Committee may be viewed at <https://livestream.com/accounts/25225474/events/8729727/videos/218020304>.

As discussed in the "Funeral Home Price Lists On Line" article on page 4, the federal Funeral Rule was enacted by the FTC to provide important

protections for funeral consumers. The Funeral Rule requires every funeral home to have and maintain a General Price List, whose main purpose is to allow the consumer to compare specific services and prices. However, The Funeral Rule only specifies that that a funeral home must *provide* a GPL upon request, and does not require that one be *mailed*. Furthermore, since The Funeral Rule went into effect in 1984 (pre-Internet) of course there were no provisions for sending by email or posting on a website.

Marvin Lim, House Representative from Georgia District 99, has introduced HB 525 to make funeral cost information more readily available to the public. The MSOG joins our sister organization, the Funeral Consumers Alliance of Georgia, in advocating for this bill. We believe that requiring funeral homes that already have websites to post their

General Price List on that website is a very reasonable obligation, particularly since the funeral homes are already subject to the federal requirement that they provide the GPL for free whenever it is requested.

It is expected that the funeral industry will resist this proposed law because it makes it easier for a consumer to "comparison shop," which would quite possibly change which funeral provider the consumer selects. Since the Georgia House of Representatives has four elected members who are providers in the funeral industry, the bill may have a tough time being passed, despite its obvious benefit to the public at large. We urge you to use any contacts you may have to help advocate for the passage of House Bill 525!

**YES to
House Bill
525!**

From Our Frequently Asked Questions Page...

Q: *Are the Memorial Society plan costs locked in when I join? So will I pay \$995 for a Direct Cremation even if I live for another twenty years?*

A: Probably not. The MSOG plan costs do get updated every few years, to keep in line with inflation and general market conditions. While our goal is always to keep prices as low as feasible, we certainly don't expect our Cooperating Funeral Directors to lose money when they provide service for our members. So we keep an eye on industry trends and market pricing and then update our contract pricing when/as needed, aiming to stay as low as practical but still be reasonable. The contract price that is in effect at time of a member's death is what will be charged by the Cooperating Funeral Director.

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Georgia counties can now get better prices on the open market than they can through a MSOG membership, and we tell them so when they call us, anxious for guidance at the time of a death.

A few years ago, MSOG leaders saw these emerging trends in the funeral industry and in the changing missions of memorial societies across the United States, and they took action to create a new, separate organization, the Funeral Consumers Alliance of Georgia (FCAGA), to take up and expand the education of Georgia funeral consumers and advocacy roles on their behalf. Incorporated in 2017 as a 501(c)(3) not-for-profit entity, FCAGA is funded through tax-deductible donations rather than through memberships, and it eventually will add grants from foundations and other funding bodies to more robustly sustain and advance the important services that it provides to Georgia residents.

Membership in the Memorial Society of Georgia remains important to residents wanting to pre-plan for their final services. But membership is about more than chasing the absolute lowest prices in a volatile market; members also receive the peace of mind of knowing that we have vetted our Cooperating Funeral Homes, worked out the details for the plan options, and have their backs if their selected provider goes out of business, leaves the MSOG network, or otherwise becomes unviable. In such cases, we help switch their enrollment to another

participating provider to meet their final care needs affordably and with dignity.

Unfortunately, many Georgians live in counties that are not yet served by a Cooperating Funeral Home. We need help to reach those Georgians and to identify reputable providers that can join our network, enabling us truly to be the Memorial Society of Georgia—ALL of Georgia. Can you help us with this endeavor? Here is how:

1) Identify and tell us about reputable funeral homes and crematory services that have served their communities affordably and well so that we can explore their willingness to enter an agreement with the Memorial Society of Georgia.

2) Put us in touch with congregations and other community groups across the state for whom we can provide virtual educational presentations.

3) Volunteer your skills with PowerPoint and video preparation and/or presentation to help our Education Committee reach those groups safely and effectively in the continuing Covid-19 pandemic and beyond.

Together, we can reach other Georgians and Owens throughout the state—all of the Georgians who need our services but don't just happen to have a family member serving on the MSOG board of directors who can share with them the tools that they need.

Mary Andrus-Overley

President, Memorial Society of Georgia

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appropriate for Georgia; coordinate presentations and volunteer presenters; help prepare and manage marketing and public relations for the presentations.

There is an old adage that those inside an organization's inner leadership circle tend to see the boundary between themselves and others in the organization as much like the flat lines painted on a gym floor, easy to step across in order to share one's gifts in service to others. Those outside the inner circle, however, are more likely to see that boundary as something more akin to a high stone wall keeping them out. Well, the MSOG has no stone walls! We would love to welcome you into our leadership circle and show how you can serve this worthy organization. Please consider stepping across that flat line on the floor to share your body—and your mind, energy, and skills—in any of these areas.

To raise a hand or get answers to questions, please contact MSOG President Mary Andrus-Overley at 404-502-2927 or President@MemorialSocietyofGeorgia.org.



An Affiliate of the Funeral Consumers Alliance


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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:

The Memorial Society of Georgia
Annual Meeting
Sunday, June 6, 2021, 2 - 3 PM

All are welcome to this
on-line meeting via Zoom.
Georgia House Representative Marvin Lim
will be our keynote speaker.
Pre-registration is required.
For more information and instructions,
please visit our page at



www.MemorialSocietyOfGeorgia.org/annual-meeting.