



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

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Contact The Society:

**1911 Cliff Valley Way NE
Atlanta, GA 30329
(404) 634-2896**

**sallymeyer@uuca.org
www.memorialsocietyofgeorgia.org**



**A Message
From The President**

Knob Knobel

2008 was a very productive year for the Memorial Society of Georgia (MSOG). New membership increased significantly and our financial status

improved as well. We continue to work actively with end-of-life legislation and research. Senator Nan Orrock continues to sponsor investigative legislation concerning an Advance Directive registry, POLST (Physician's Order for Life Sustaining Treatment) authorization, and Alzheimer's support. The Society maintains close coordination with Compassion & Choices to advance end-of-life education and research. A major effort in this area is a study of the interaction of Alzheimer's with the Advance Directive process.

The annual meeting of the Memorial Society was held on April 6, 2008, and was well attended. The speaker was Kimberly Campbell, who discussed the green burial activities in Georgia and South Carolina.

At the end of June, Sally Meyer, our Executive Director, and I attended the national meeting of Funeral Consumers Alliance (FCA) in Seattle, Washington. We had a number of meetings with Joyce Homas, President of FCA, and Joshua Slocum, FCA Executive Director. These conversations reinforced the fact that the MSOG

program is well in step with the goals and objectives of the national program.

The Columbarium and Memorial Garden at the Unitarian Universalist Congregation of Atlanta continue to expand and will be the subject of MSOG's upcoming annual meeting program on March 29. (See page 2.) Our website is active and is attracting increasing numbers of "hits," drawing new members who subscribe through the on-line application form. Bruce Kitchell deserves great thanks for making the website so effective and important to the Society.

I extend much appreciation to Sally Meyer and our Board of Directors, which helps MSOG to prosper. Special thanks go to Dr. Cappy Ricks for manning our Society telephone service, Lyn Conley for her excellent minutes, and Jess Hill, who has so capably served as Treasurer. Thanks go also to our dedicated cooperating funeral directors for their continuing support at the time we need them the most, and to Clark Howard for his regular mention of the Society on his radio and television programs.

—Knob Knobel

Great Occasions: Finding Readings for Memorial Services

by Rev. Marti Keller

Memorial Society of Georgia Board Member
and Assistant Minister, Unitarian Universalist Congregation of Atlanta

One of the most well-worn and well-used books on my ministerial office bookshelf is one published more than 40 years ago: *Great Occasions*, by late Unitarian minister Carl Seaburg. This is a rich collection of readings for what Seaburg identified as the “distinguishable days” in the lives of people of all heritages—what he described as the “significant junctions where ordinary human beings find themselves at an important transition point.” In the human frame, he wrote, there are four corners: birth, coming of age, marriage, and then death. While there is no civil requirement that we mark these passages with ceremonies, our need to gather in mourning and remembrance, for

example, has created the occasions of funerals, memorial services, and celebrations of a life.

For this rite of passage, the Rev. Seaburg saw that the purpose of all of the elements—from the eulogy to the Bible passages to the music and secular readings—was to acknowledge that it is good to have lived, that death fits into life, and that all remains well.

Seaburg saw the need to augment the hymnals, prayer books, and service manuals already available to those planning their own service as part of advance preparations and to those faced with doing so when no such process has been undertaken ahead of time. He wanted to research and include in this book supplemental

materials that he believed were of satisfactory literary quality, intellectually and emotionally honest, and suitable for use, mindful that they would be read aloud.

In the section on death, Seaburg included 451 readings from what he called “the whole written-down expression of humanity,” ranging through time and cultures, many of them contemporary, as he deliberately bypassed what he called the “old chestnuts” familiar to most of us through standard collections. While many of the pieces in his book are credited to well-known authors such as Walt Whitman, Robert Frost, Ralph Waldo Emerson, and May Sarton, quite a few are anonymous, having been so borrowed from and altered that it is now impossible to identify the original source. Together these pieces center around what he saw as twelve major themes of helplessness, desolation, grief, loss, resignation, acceptance, courage, hope, memory, commemoration, love, and affirmation.

This anthology, available from Skinner House Press, remains one of the most comprehensive resources for selecting readings for memorial services, but there are numbers of others as well. A quick scan of the Internet will reveal other books and websites dedicated to providing this assistance. There are usually copyright protections for these materials, so permission must be obtained in order to print them in a program or order of worship.

Memorial Society Annual Meeting March 29, 2009



The annual meeting of the Memorial Society of Georgia will be held at the Unitarian Universalist Congregation of Atlanta, 1911 Cliff Valley Way NE, Atlanta, Georgia, on Sunday, March 29, 2009, from 2:00 to 4:00 PM. All members and friends are cordially invited to attend.

Our program will be dedicated to a discussion of memorial gardens and columbariums like the one that UUCA has developed. Members of the Memorial Garden ministry will discuss the many benefits it provides to individuals and their families at the end of life as well as to society as a whole.

After the Memorial Society meeting, refreshments and a tour of the Memorial Garden will be provided. Sally Meyer, our Executive Director, and our Board of Directors will be available to answer questions and accept new members. Books, handouts, and pamphlets will also be available. We hope to see you all at the meeting.

Memorial Society of Georgia Board of Directors



President	Roland (Knob) Knobel
Treasurer	Jesse Hill
Director	Judy Bender*
Director	Carolyn (Lyn) Conley
Director	Elizabeth B. Connell
Director	Erl Dordal*
Director	Wally Kelleman
Director	Marti Keller
Director	Jack Reynolds
Director	Henry (Cappy) Ricks
Executive Director	Sally Meyer

**resigned*

Contact The Society:

Memorial Society of Georgia
1911 Cliff Valley Way NE
Atlanta, GA 30329

(404) 634-2896

sallymeyer@uuca.org

In These Times of Diminishing Dollars

by N. Wallace Kelleman Esq., LLM, PC

Did you know that if you are a veteran or the spouse of a veteran, there is money to help care for you? A little known program called AID and ATTENDANCE is a monthly pension that will be paid as veterans benefits to those who qualify.

To qualify, a veteran must have served at least ninety consecutive days, with one of those days having occurred during a qualified war period, and must not have been dishonorably discharged. A widowed spouse must have been married at least one year to the veteran, or have had children if married less than a year, and not have remarried unless the new spouse was also a veteran.

This is a needs-based program and is based on age expectancy. A qualified elder law attorney can help you determine what you must do to qualify. If you have less than \$50,000 and a home, and are in need of physical assistance from another individual—whether at home or in another setting such as assisted living—you could apply and receive up to the following:

- Single Veteran: \$1,644 per month (\$19,736 /year)
- Married Veteran: \$1,949 per month (\$23,396 /year)
- Widowed Spouse: \$1,056 per month (\$12,681 /year)
- Veteran married to Veteran: \$2,540 per month (\$30,480 /year)

If you have over \$50,000 in assets, asset protection planning done with a lawyer will help you to determine whether these benefits are worth seeking.

For many families, planning ahead will make a great deal of difference in sustaining a good quality of life. While you plan for the end of life, please don't forget to plan for your golden years. We wish you long life. How do you plan to pay for it?

CALLING ALL EMAIL ADDRESSES!

Does MSOG have your email address? To save on printing and mailing costs, we will be publishing electronic versions of the MSOG newsletter and will be able to notify you when the on-line version is available if your email address is on file. Please email sallymeyer@uuca.org from the email address you wish to use, and include your name and phone number for cross reference.

www.memorialsocietyofgeorgia.org

Recommendations From Your Executive Director

It is important to tell family members, designated friends, and significant others what your end-of-life wishes are. Recently, it has come to my attention that many of our Memorial Society members have died but their families did not use our cooperating funeral directors. Whether this is by choice or error, I cannot say. What I am concerned about are that the members didn't share their wishes with anyone in advance, and therefore their intended wishes were not fulfilled.

It is not unusual to be hesitant to talk about death. Some people don't want to talk about it; others don't want to listen. But since you have made the effort to become a



member of the Memorial Society of Georgia, it is your responsibility to inform someone what your wishes are and what plans you have made.

Give a copy of your pre-arrangement form to your child, relative, or other trusted individual, or at least show this designated person where you keep the prearrangement form and other important documents. Do not just stick these papers in a filing cabinet or a safety deposit box that may not be examined until many days after death. I often get phone calls from a member's family days or weeks after he or she has died, telling me that the prearrangement form had just been discovered among the member's important papers—after it was too late to take the member's wishes into consideration.

Continued on page 7

Compassion & Choices of Georgia

by Elizabeth B. Connell, M.D., President

The primary mission of Compassion & Choices of Georgia (CCOG) continues to be increasing public awareness of end-of-life issues, leading to improved healthcare, increased utilization of Advance Directives, and allowing death to be peaceful and dignified. Various methods of education used in previous years have been improved and expanded, and new initiatives have been undertaken.

Several years ago a display panel was created for use at various meetings. While informative, it was ultimately felt to be less engaging than it could be, and was reformatted. It now contains a proclamation by Governor Perdue announcing Advance Directives Month and a clearly readable statement of the goals and objectives of both CCOG and the Memorial Society of Georgia (MSOG).

A PowerPoint presentation was started in 2007. With time it, too, was felt to be in need of expansion and updating. Old information was replaced by more up-to-date material and new topics such as Alzheimer's were added, including a section of MSOG. The new version has been shown both at individual meetings and at formal educational courses at Emory and Mercer Universities.

Information on the talks using the display panel and the newly-formatted PowerPoint presentation can be obtained from Laura Pace, Speakers Bureau Administrator, at 404-606-2059 or lapace7@comcast.net.

While CCOG has access to a website set up by the national office, it was decided that one relevant to Georgia might be of interest. This decision has proved to be a good one, as measured by the site's viewership and increased interest in our programs. It currently contains pages not only on CCOG and its activities, but also on timely updates on end-of-life concerns. The website can be accessed at www.compassionandchoicesga.org.

In an attempt to extend our activities in new ways, we met with faculty members at the School of Public Health at Emory University. We explored ways to work together by having students develop projects of mutual interest. We felt that they would be of benefit to the students and also generate new and potentially useful information. Currently a study on Alzheimer's is ongoing.

Thus there continues to be active collaboration between CCOG and MSOG, since their goals are often overlapping and continued cooperation is of mutual value.



Financial Statement

	2007	2008
<u>INCOME</u>		
Book Sales	\$ 6	0
Donation	123	560
Funeral Home Payment	1,530	1,440
Interest Income	788	910
Memberships	14,885	16,860
Refund	-200	-105
Transfer	<u>10</u>	<u>40</u>
Total Income	\$ 17,142	\$ 19,705
<u>EXPENSES</u>		
Annual Corporate Fee	\$ 30	30
Annual Meeting	130	48
Bank Charges	0	10
Education	0	1,870
FCA Annual Dues	1,786	2,087
Newsletter	3,354	3,422
Office Supplies	252	320
Postage	524	579
Presort Postal Rate	160	175
Printing	1,616	696
Rent	3,600	3,600
Salary	4,800	4,800
Telephone	<u>466</u>	<u>442</u>
Total Expenses	\$ 16,718	\$18,079
	=====	=====
NET INCOME OVER EXPENSES	\$ 424	\$ 1,626

VALUE OF ASSETS

12/31/2007:	\$ 27,034
12/31/2008:	
Money Market Account	\$ 3,639
Checking Account	4,663
Certificates of Deposit	<u>20,358</u>
TOTAL ASSETS	\$ 28,660

Society Cost Schedule

Cremation — No greater than \$995. This includes transportation of the body to the funeral home, cremation, a simple cremation container, and filing of death certificate.

Simple Burial — No greater than \$1,950. This includes removal of body; casket; care, dressing and casketing of body; filing of death certificate; and transportation to cemetery.

Simple Burial and Simple Cremation do **not** include space and time at funeral home for viewing, nor memorial service. You can arrange this service with the funeral director at their listed price, or at a place of your choosing. Simple Burial does not include embalming, cemetery plot, opening and closing of the grave, nor committal service.

Vaults — Most cemeteries are now requiring vaults. If you choose burial, we recommend that you purchase your vault from our funeral Directors. Prices vary.

Transportation — \$1.50/mile beyond a 30 mile radius of funeral home (per vehicle).

Meals and lodging expense for funeral home personnel in connection with non-local transportation — At Cost

Other Requested Services — Any other requested services, including extra Death Certificates, will be provided at the funeral home's predetermined prices. Price list furnished by funeral director upon request.

The Memorial Society of Georgia exists to offer you, the member, an alternative to the high cost of traditional burial and cremation, which continues to escalate as large corporations are buying the individually (family) owned funeral homes. We can only offer this service through the fair-minded funeral directors with whom we have agreements. They realize there are people who do want a simple burial or cremation only. Please be aware that you do not have to buy a casket to be cremated. The membership fee is \$35 for each person. When you join the Society, you will be sent prearrangement forms for each adult member. A copy of that completed form will be placed on file with the funeral director you have chosen from our list. The Society lists your name on the computer and retains a hard copy. Please inform your family of your plans and give them a copy of your arrangements. Immediate completion of prearrangements is mandatory; it contains your instructions for final disposition of your remains and tells the funeral director that you are a member.

You must be a member of the Society for 30 days prior to death for paperwork to be completed and filed. If you are a member and your papers are not on file with the funeral director, it causes communication delays as well as a \$50 additional fee.

MSOG's Cooperating Funeral Directors



The Latest News from FCA

Bridges Funeral Home

PO Box 1267, Athens, GA 30603 • 706-543-2551
PO Box 783 (Macon Chapter), Gray, GA 31032
478-986-1311 & 800-816-9622

Byars Funeral Home

155 Professional Park Dr., Cumming, GA 30040
678-455-5815

Carter Funeral Home

1822 East Oglethorpe Hwy., Hinesville, GA 31313
912-876-5095

Fischer Funeral Care and Cremation Services

3742 Chamblee Dunwoody Road, Atlanta, GA 30341
678-514-1000

Goolsby Mortuary

1375 Jonesboro Rd. SE, Atlanta, GA 30315 • 404-588-0128

Higgins Hillcrest Chapel

1 Bullsboro Dr., Newnan, GA 30263 • 770-253-4723

Hutcheson Memorial Chapel

71 Park Heights Dr., POB 491, Buchanan, GA 30113
770-646-3878

Lincoln Funeral Home & Chapel

2321 Candler Rd., Decatur, GA 30032 • 404-289-1510

Medford-Peden Funeral Home & Crematory

1408 Canton Hwy. NE, Marietta, GA 30066 • 770-427-8447

Mountain View Funeral Home

119 Murphy Hwy., Blairsville, GA 30512 • 706-745-3456

Roy Davis Funeral Home

5935 Mulberry St., Austell, GA 30168 • 770-948-2552

Starling Funeral Home

Hwy 78 at 190 S. Fairview Dr., Harlem, GA 30814
706-556-6524

Stewart Funeral Home

201 Morningside Dr., Buford, GA • 770-945-9345
300 Simonton Rd., Lawrenceville, GA 30045
770-962-3100
670 Tom Brewer Rd., Loganville, GA 30052 • 770-466-1544
2246 Wisteria Dr., Snellville, GA 30078 • 770-979-5010

Wages & Sons Funeral Home

1031 Lawrenceville Hwy., Lawrenceville, GA 30045
770-277-4550
1040 North Main St., Stone Mountain, GA 30080
770-469-9811

The Funeral Consumers Alliance (FCA), headquartered in South Burlington, Vermont, is a federation of nonprofit funeral information societies in the United States, of which the Memorial Society of Georgia is an affiliate. Its Executive Director, Joshua Slocum, continues to coordinate the FCA's national program, with particular emphasis on the Federal Commission and its impact on consumers. The FCA continues to pursue lawsuits against the major national funeral amalgamations and casket manufacturers to protect cemetery and funeral home consumers from illegal procedures and unscrupulous marketing and sales activities.

The FCA sponsored a very successful and productive semiannual national meeting in Seattle, Washington, in June of 2008. It was jointly sponsored by the Seattle FCA, which is the largest alliance member in the United States, and the University of Seattle. The Seattle FCA recently established the member-owned People's Memorial Funeral Cooperative (PMFC) to provide direct cremations and internments to its 100,000 Washington state members without the intervention of traditional funeral home and cemetery providers. The program included sessions and lectures dealing with green burial, specific state laws and regulations, cemetery and funeral home marketing, joint FCA and Compassion & Choices programs, and website development.

The FCA revitalized its website to include a weblog, an affiliate resources section, and a discussion forum. Just bring up www.funerals.org to review the great job they have done. Joshua Slocum reports that legislatures in a number of states have enacted laws affecting funeral consumers' rights and options. He cites Utah, which is enacting a law to permit a family to care for their own dead without a funeral director, and Austin (Texas) Memorial Burial & Information Society, where a recent funeral price survey disclosed costs of \$10,000 for a full service burial. You win some and you lose some! The Georgia website is linked to the national FCA website.

We continue to appreciate the national FCA efforts and encourage your contributions to the organization. For more information, please write:

Funeral Consumers Alliance
33 Patchen Road
South Burlington, VT 05403

Tell A Friend or Relative About The Memorial Society of Georgia



Purpose & Organization

The Memorial Society of Georgia, incorporated in 1973, is a nonprofit, consumer-education organization dedicated to encouraging and assisting individuals in making preparations in advance for those needs that inevitably arise as one approaches life's end.

The Society is democratically controlled by its members and directed by a volunteer Board of Trustees elected annually by the membership. Through our affiliation with the Funeral Consumers Alliance (FCA), we have arrangements for the reciprocal exchange of services and transfer of membership to other Societies.

The Choices Are Yours

Members are free to choose the arrangements or services they desire for the disposition of their remains. They may change their prearrangements at any time through written instructions to the Society. The Society does not prescribe any type of ceremony, nor does it advocate departure from the religious practices of any faith. We believe each family should receive the service that best meets their religious and philosophic needs.

Since members may elect to have their remains given to medical education and research or to designate organs to help the living, information on anatomical gifts and organ donations is available from the Society.

Recommendations

from Your Executive Director

Continued from page 4

If possible, take your designated person with you to visit your funeral director and discuss your end-of-life plans together. Keep your funeral director informed of any changes you want to make on the prearrangement form or your plans in general.

If you move out of state, your Memorial Society of Georgia membership is transferable to another FCA affiliate. You can let me know, and I will facilitate the transfer. Also, it would be helpful if you would inform

your selected funeral director about your move. Some of our funeral directors have been working with us for many years and have numerous records; knowing your status helps them to be able to manage those records and keep their files up to date. Questions you may have about Memorial Societies in other states can be easily answered by contacting the FCA home office at 1-800-765-0107 or at the website: www.funerals.org.

When phoning the Memorial Society of Georgia (404-634-2896), please provide as much information as possible, which will help us more easily locate your membership record and

return your call promptly. It helps to give your full name, address, and phone number slowly and clearly, and repeat it. If you are providing change of address information, please give the former address as well as the new address.

For those members who have not yet completed the prearrangement form, please do so as soon as possible. This is a necessary part of your membership. Thank you for your assistance in helping to keep the records up to date.

Respectfully,

Sally A. Meyer,



**OFFICIAL MEMBERSHIP APPLICATION!
DETACH AND GIVE IT TO A FRIEND OR RELATIVE!**

Return to: The Memorial Society of Georgia
1911 Cliff Valley Way NE, Atlanta, GA 30329

Lifetime Membership Application

Lifetime Membership Application

NAME _____
(print) Last, First, Middle Initial

Address _____

Telephone (_____) _____

Email _____

I wish to join the Memorial Society of Georgia. Enclosed is a check for \$35. Please send the Pre-Arrangement Form, which I will complete and return for myself and my dependent children under age 18.

Signature _____ Date _____

Please send _____ brochures for relatives and friends. I heard about the Society from (friends, relatives, newspaper, etc.):

NAME _____
(print) Last, First, Middle Initial

Address _____

Telephone (_____) _____

Email _____

I wish to join the Memorial Society of Georgia. Enclosed is a check for \$35. Please send the Pre-Arrangement Form, which I will complete and return for myself and my dependent children under age 18.

Signature _____ Date _____

Please send _____ brochures for relatives and friends. I heard about the Society from (friends, relatives, newspaper, etc.):

cut here



1911 Cliff Valley Way Atlanta, GA 30329

Phone: (404) 634-2896

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To: