



www.joineranderson.com

Table of Contents

Page 3	History	Page 11	What to Do First
Page 4	Statesboro Staff	Page 12	Understanding Benefits
Page 5	Sylvania Staff	Page 13	The Will & Probate
Page 6	Did You Know?	Page 14	Memorializing your Loved One
Page 7	Funeral Arrangements	Page 15	Bulloch Memorial Gardens
Page 8	Preplanning Guide		



The History

Since December 1996, Joiner-Anderson Funeral Home & Crematory has served as a locally owned provider of a wide range of funeral services. From the beginning, the cornerstone of Joiner-Anderson's mission has remained steadfast: owners being onsite every day to, above all, serve others and provide the highest level of care for families who are experiencing grief and heartache. The genesis of this servant-leadership focus comes from the conviction of founder Tracy Joiner.

Joiner began his apprenticeship at Smith-Tillman Mortuary, under the tutelage of funeral director Jake Smith, at age 18. From the start he understood clearly the sacred hallmark of the funeral business: to focus on families above all else. Having been reared in the small caring community of Leefield, Georgia, the importance of family, friends and building relationships, were values instilled at an early age.

Joiner believed he could establish a true local community business built on face-to-face service, building relationships and establishing trust. He envisioned a business that would serve families in a very personal way.

In December of 1995, Joiner, along with ten local investors, broke ground on a new type of funeral home, one that would provide local families serving local families in their time of need.

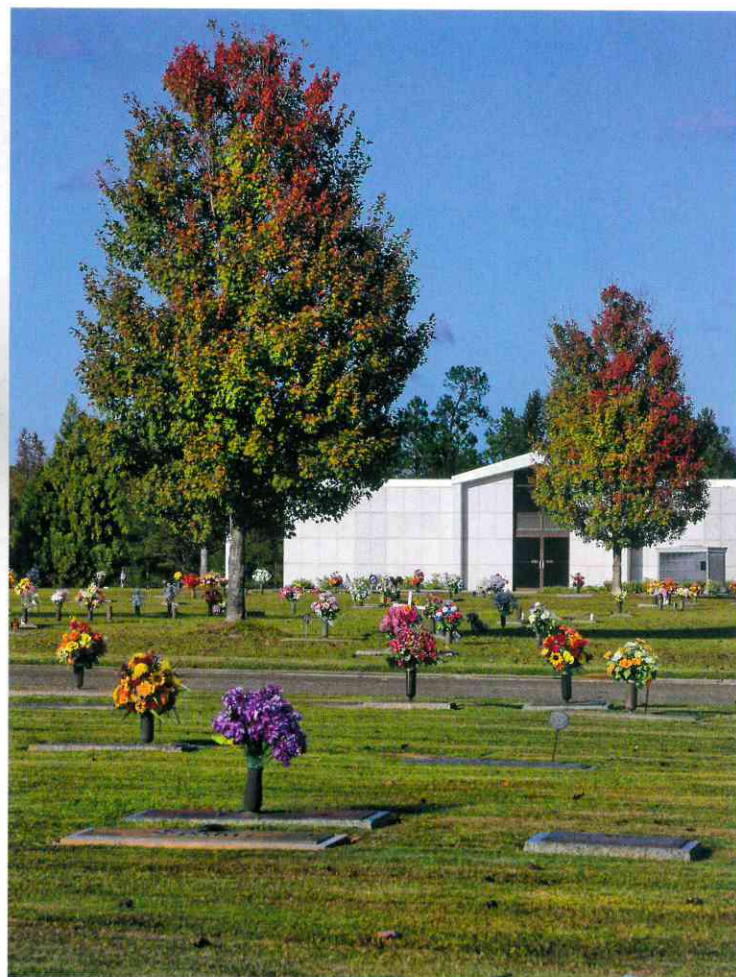
One of the original investors in Joiner-Anderson was Mark Anderson, who served as the funeral home's Pre-Need Insurance Manager. In 1999, Joiner and Anderson acquired the funeral home from the original group of investors. Anderson began work as an Apprentice Funeral Director and was among the first students of Ogeechee Technical College's Funeral Service Education Program.

In 2004, Joiner-Anderson Funeral Home expanded services with the addition of an on-premise crematory and the purchase of a perpetual care cemetery in Statesboro, Bulloch Memorial Gardens. In December of 2008, Joiner-Anderson expanded again opening the Screven County Chapel in Sylvania, Georgia, along with Phil Graham, Managing Partner, and Ed Thompson.

Bulloch County native Bland Mathews began as an apprentice, following the path that Anderson took to become a funeral director, and joined Joiner-Anderson Funeral Home & Crematory as an owner in November 2012. Mathews graduated from Bulloch Academy and attended Auburn University, earning a degree in Business Management in 2010. He then earned an Associates of Applied Technology in Funeral Services Education from Ogeechee Technical College in 2012.

Today, Joiner-Anderson's full line of funeral services are provided by over 30 dedicated full and part time employees with the highest level of professionalism, empathy and caring for families who are experiencing the loss of a loved one.

Joiner-Anderson Funeral Home & Crematory was recognized and honored by the Statesboro-Bulloch County Chamber of Commerce as Small Business of the Year in 2009, for outstanding commitment to upholding the highest standards of business ethics and practice and for demonstrating a high level of commitment to customers, employees and service to the community.



Statesboro



Tracy Joiner
Funeral Director,
Embalmer & Owner



Mark Anderson
Funeral Director,
Embalmer & Owner



Bland Mathews
Funeral Director,
Embalmer & Owner



Barry Turner
Funeral Directors
& Embalmers



Tessa NeSmith Martin
Funeral Directors
& Embalmers



Cindy Culp Hulsey
Funeral Director & Bulloch
Memorial Gardens Manager



**Sandy Blackburn
Forehand**
Office Manager



Ronnie Alderman
Funeral Assistant



Autrey Moore
Funeral Assistant



Jarrett Cartee
Apprentice Funeral Director
& Funeral Assistant



Laura Cowart Brown
Funeral & Visitation
Assistant



Sherri Allen Akins
Funeral & Visitation
Assistant



Richard Pylant
Funeral Assistant



Sandra Rushing Stall
Visitation Assistant



Ernie Edwards
Funeral Assistant



Frances Bonnett Aaron
Receptionist & Visitation
Assistant



Irend Groover Hodges
Pianist



Donald Joiner
Bulloch Memorial Gardens
Grounds Manager



Jose Quintanilla
Bulloch Memorial Gardens
Grounds Keeper

Sylvania



Phil Graham
Funeral Director,
Embalmer & Owner



Ed Thompson
Funeral Director
& Embalmer



Alex Smith
Apprentice Funeral Director
& Funeral Assistant



Redo Brinson
Funeral Assistant



Patricia Lacienski
Funeral Assistant



Billie Ann Ruel
Funeral Assistant



Mike Ruel
Funeral Assistant



Did You Know?

- Joiner Anderson Funeral Home & Crematory is locally owned and operated
- Joiner Anderson owns Bulloch Memorial Gardens perpetual care cemetery
- We accept transfers of funeral pre-arrangements from other funeral homes
- We offer many options for cremation from basic to traditional funeral services
- We offer peace of mind through pre-planning for your funeral arrangements
- We offer funeral funding through a financing company at Joiner Anderson and Bulloch Memorial Gardens
- We specialize in assisting families in dealing with Medicaid, Social Security and nursing homes
- We provide services for ordering and placing monuments and markers
- We provide a full line of memorial jewelry and keepsakes
- Our chapel can accommodate 280 or more people and has a professional sound system which can provide audio recordings of the funeral proceedings.
- We provide a warm secure environment for families to meet and gather for viewings and funerals to honor their loved ones.
- If you wish to receive a daily email obituary notification from us please visit our website at www.joineranderson.com and select the obituary tab to submit your name and email address.



Planning Ahead

What is Pre-planning

Pre-planning is simply the process of designing plans for a funeral before one is needed. The process involves gathering a variety of family information and making the decisions about the type of funeral service one would like, (i.e. location, type of service, who should participate, etc.). Working together with a funeral director, you may plan, organize and record all of your special requests for your final arrangements.

Our staff can lead you through the process, providing advice and guidance along the way. We will insure that you have all of the information needed about our products and services, to allow you to make informed decisions.

Why Choose Pre-Planning

The greatest motivation can be the desire to protect your family by ensuring they won't face the difficult task of making arrangements at the time of loss. You may choose to pay for the arrangements in advance, or your plans can simply be held on file at the funeral home to be carried out when needed.

What About Pre-Payment

Choosing to pre-fund your arrangements is another way in which you can protect your family from unnecessary anxiety. For many, funeral pre-planning is an extension of the estate planning process. It is simply one more thing one can choose to take care of as one plans for retirement and the next stage of life.

Should I Pre-Pay

There are advantages to pre-planning to consider. Often accomplished during the years leading up to retirement, pre-planning can be accomplished during the highest earning years in which the most expendable income is available. For many this is the easiest time to take care of a potential future expense to the estate.

Also, our pre-planning program offers a payment plan option that allows one to pay the cost of selected services and merchandise over a period of time. We recommend an insurance plan as the ideal way to take care of pre-plan arrangements. Insurance plans offer the flexibility and protection for the individual and the family. Coverage is available right away, even if one chooses to make payments over several months or years.

Your funeral director will be able to tell you more about how these plans can work for you, and may be able to offer you additional choices and benefits depending upon the arrangements that you make.

Funeral Arrangements

Whether you are planning for yourself or a loved one, the funeral service is one of the most important elements of a person's final arrangements. With the opportunity for great personalization, the funeral service can truly reflect the uniqueness of the life it honors.

Burial Plans

One of the first decisions many make is whether they prefer traditional burial or cremation. This decision will influence other important considerations, such as elements of the funeral service and type of final resting place needed.

Funeral Service Options

A formal or informal ceremony or ritual prior to burial, a funeral service often provides a sense of closure for family and friends. Although your faith or culture may dictate some elements of the funeral service, the casket or urn is usually present, and you may choose for the casket to be open or closed.

Visitation or Viewing

Typically held the evening before, or immediately prior to the funeral service, the visitation – also known as the viewing – provides a way for friends and acquaintances to pay their respects and offer condolences to your family.

The Funeral or Memorial Service

When planning your own funeral service in advance, think about the way you would like to be remembered. You may prefer a traditional funeral aligned with certain religious or ethnic customs. Or, a celebration focusing on great memories made with family and friends. Maybe you would like a combination of both. You can have one service or several to honor your life. Regardless of the service or services you choose to include in your funeral plan, you can personalize them in almost any way imaginable.

Consider the following questions when planning for your service(s):

- Where should the funeral or celebration be held? At your place of worship? At the funeral home chapel?
- Who should officiate the service?
- Will your service adhere to traditions of faith or culture?
- Do you want a eulogy? Who should deliver it?
- Would you like an open or closed casket?
- What music should be played?
- What readings would you like to have read?
- Are there any special photographs or other memorabilia that you would like to be displayed?
- Should the décor reflect a specific hobby or interest of yours? Fishing? Gardening? Music?
- Should refreshments be served or a more elaborate party held after the service?

Graveside Service

As its name implies, a graveside service may be held at the grave site just prior to burial of a casket or urn, and usually consists of final remarks, prayers or memories. A graveside service may occur before, after, or in place of a traditional service.

Burial

Most people are familiar with the concept of burial or interment, but may not be aware of the variety of options that are available. Many cemeteries offer:

- Ground burial: burial of the casket below ground
- Mausoleum: a large building that provides above-burial spaces, known as crypts, for entombment
- Private Family Mausoleum: a small structure that provides above-ground entombment of on average two to twelve family members
- Private Family Estate: a small section of a cemetery, usually bordered by gates, shrubbery or other dividers, that allow for ground burial of several members of the same family

Cremation

Many people overlook the importance of a cemetery property for those who choose cremation, but permanent placement of the ashes or "cremated remains" is an important part of the final arrangements. Just consider:

- A permanent site gives loved ones a physical place for visitation and reflection
- The ceremony accompanying the placement of an urn in a cremation niche or a cremation garden provides family and friends with closure after their loss
- When cremated remains of a loved one are kept with relatives, they can easily become misplaced or discarded through the years. A permanent placement provides future generations a location to visit

Cemetery Placement Options for Cremated Remains

Columbarium: located within a mausoleum or chapel constructed of numerous niches designed to hold urns.

Cremation Garden: a dedicated section of a cemetery designed for the burial, scattering or other permanent placement of cremated remains.

Memorial Benches: benches that either simply memorialize a loved one scattered or buried in a cremation garden, or actually contain the remains within.

Headstones

We offer many options for memorialization. In order to preserve the natural beauty of the landscape, Bulloch Memorial Gardens offers sections that feature headstones which lie flat against the ground, called markers. Other sections of the cemetery feature upright markers or headstones, which provide more choices for memorialization.



Vital Information About Me

Full name (First, Middle, Last) _____

Address _____

City _____

County _____ Zip Code _____

Residence Located Inside the City Limits? (Circle One) YES NO Date of Birth _____

Social Security Number _____ Gender _____

Place of Birth (City, County, State) _____

Occupation _____

Employer _____

Business/Industry _____

Military? YES NO Branch of Service _____

Marital Status: Single _____ Married _____ Widowed _____ Divorced _____

Maiden Name _____

Name of Spouse (Include Maiden Name) _____

Father's Name _____

Mother's Name (Include Maiden Name) _____

Highest Level of Education _____

Church Membership or Affiliation _____

Background Information for Obituary (length of stay at residence, education/degrees, occupation, honors, etc.) _____

Service Information

Location of Service _____

Lie-in-State (Time) _____ Military Service with Honors YES NO

Officiating Clergy & Contact Phone Number _____

Visitation Night Before (hours) _____ Same Day (hours) _____

Interment

Name of Cemetery _____ Contact Person _____

Location of Gravesite _____

Active Pallbearers (and phone numbers) _____

Honorary Pallbearers _____

Musician(s) and Music _____

Memorial Contributions & Addresses _____

Newspapers for Obituary Placement _____

Description of Casket Spray & Name of Florist _____

Appearance _____

Clothing _____

Hairdresser & Contact Phone Number _____

Make-up & Nail Polish Description _____

Jewelry to be Included or Removed _____

Survivors

Relationship

City of Residence

Preceded in Death

Insurance Information

Additional Information

Practical Information for You & Your Family: In addition to pre-planning your funeral, completing the Personal Information Form and giving copies of it to your personal representative, spouse, children and funeral home, gives you peace of mind knowing all the information they need to properly handle your wishes is in their hands.

Tip: Don't put this form in the safety deposit box at your bank. These are often difficult to immediately access following a death.



What To Do First: A Checklist

When a death occurs there are so many things to consider and decisions to be made.

When a Death Occurs:

At Home: If the deceased was under hospice care, notify the hospice nurse. The nurse will contact the funeral home on your behalf. If the deceased was not under hospice care or another at-home medical care provider, call 911.

At a Hospital: Notify the hospital which funeral home you have selected. The hospital will contact the funeral home once they have completed the necessary documents.

At a Hospice Facility: Notify the staff about the funeral home you have selected; they will notify the funeral home on your behalf.

Out of State/Out of the Country: Even if a death occurs away from home, you should notify your local funeral home. If you plan to have the deceased casketed and brought home, or if you plan to have local services, the funeral home can help facilitate transportation and coordination with the funeral home where the death occurred.

Secure Vital Statistics of the Deceased:

- Full legal name. Identify other names as "AKA" (also known as)
- Date and place of birth
- Social Security number
- Home address

Documents to Collect:

These may be required to establish rights for insurance, pensions, survivor benefits, ownership, etc.

- Will
- Military discharge papers (discharge certificate or DD214)
- Legal proof of age (driver's license or birth certificate)
- Marriage license
- Insurance policies

To Discuss with the Funeral Home:

- Where your loved one is to be buried or cremated and the disposition of your loved one's cremated remains
- Providing photos of your loved one for the production of a video tribute
- Service details (e.g. would you like a visitation period? Formal or informal service? etc.)
- Clothing in which the deceased will be buried or cremated
- Clergy members or officiants engaged for the service
- Pallbearers, music, flowers, scripture or other readings
- If you would like for a charity to receive donations in memory of your loved one
- Arrangements for interment at a cemetery, mausoleum or estate
- An itemized general price list (GPL) of services provided by the funeral home (casket, burial container, embalming, etc.)

If Casket Burial

- Would you like other members of the family to be with your loved one in the future? This determines the size of the burial property needed.
- What type of memorial would you prefer? An inlaid marker or upright headstone?
- Outer burial containers also known as vaults.

If Cremation:

- The deceased will be placed in a container prior to cremation. There are many options of cremation caskets and alternative containers from which to choose
- Often families choose a traditional service with viewing using a cremation casket or a rental casket prior to the cremation
- Personal items may be placed in the container with your loved one or in the urn after cremation is complete
- Will there be a service prior to or after the cremation? You will need to plan the memorial service with the funeral director
- Handling of the cremated remains. (e.g. container selection, distribution of the ashes, etc.)

You will Need to Pay for:

- Funeral arrangements, including clergy, florists, newspaper obituary, transportation, casket or urn, and other selected services and merchandise
- Cemetery charges (e.g. lot, opening/closing of the lot, vault or liner, headstone or marker, etc.)
- Current and urgent bills (e.g. home mortgage, rent, taxes, telephone, etc.)

Acknowledging Kindness

In the month following the funeral, it is customary to send thank-you notes to friends and family who served as pallbearers, made memorial donations or sent flowers, food or other condolence gestures. For your convenience, you will receive acknowledgement cards from the funeral home.



Understanding Benefits

Veterans Benefits

All dependents of veterans should apply for Veterans Benefits immediately. The funeral director will be able to assist you with filing for these benefits. You can also download the forms from the internet at: <http://www.vba.va.gov/survivors> or call the local VA office @ 912-871-8719.

Veteran Death Benefits can include the following:

- **Veteran Burial Flag:** Anyone who has served in the U.S. Armed Forces is entitled to a U.S. flag. The flag is presented to the spouse or appointed family member at the conclusion of the funeral service.
- **Military Funeral Honors:** An eligible veteran may receive a military funeral honors ceremony. This typically includes a two-person detail to fold and present the flag, and play Taps.
- **Headstones and Markers:** A government headstone or marker for the grave of an eligible veteran can be applied for and placed in any cemetery around the world. NOTE: If the death occurred before December 27, 2001, the VA may provide a headstone or marker only for previously unmarked graves. The funeral director will assist you in ordering the VA headstone or marker. The delivery time may vary depending on many factors. There may be cost for installation of the marker.
- **Interment in a National Cemetery:** This can include grave, vault, opening and closing of the grave, and marker. If the veteran is married, the spouse is entitled to the same benefit next to the veteran.

IMPORTANT: You will need a copy of the DD2124 to apply for benefits.

To Obtain a Copy of the Military Record: Military records are maintained by the National Personnel Records Center (NPRC). To obtain these records, you will need to complete Standard Form 180 – Request Pertaining to Military Records. Veterans or next of kin may use the online order form at vetrecs.archives.gov. Next-of-kin are considered to be surviving spouse that has not remarried, father, mother, son, daughter, sister or brother. All others must complete the Standard Form 180 and submit it to:

National Personnel Records Center
Military Personnel Records
700 Page Avenue
St. Louis, MO 63132-5100

Social Security Benefits

If the deceased was receiving benefits, we will report the death to the Social Security Administration. If you think you may be eligible for survivor's benefits, you should contact the SSA to apply at www.socialsecurity.gov.

Information Needed:

- Your Social Security number and the deceased's Social Security number
- The death certificate
- Proof of the deceased's earnings for last year (W-2 forms or self-employment tax return)
- Your birth certificate
- A marriage certificate if you are applying for benefits as a widow, widower, divorced wife or husband
- A divorce decree if you are applying for benefits as a divorced wife or husband
- Children's birth certificates and Social Security numbers of applying for children's benefits
- You checking or savings account information for direct deposit of your benefits.

All documents should be original or certified by the issuing agency. You may mail or bring them to the office. Social Security will make photocopies and return the originals.

A Special One-Time Payment:

In addition to the monthly benefits for family members, a one-time payment of \$255 can be paid to a spouse who was living with the worker at the time of death. If there is none, it can be paid to a spouse who is eligible for benefits; a child or children eligible for benefits. This payment cannot be made if there is no eligible spouse or child.

A Reminder:

If the deceased was receiving Social Security benefits prior to death, any checks which arrive after death must be returned. If Social Security checks were being directly deposited into a bank account, the bank must be notified of the death as well.

For More Information:

For more information write or visit any Social Security office or phone the toll-free number, 1-800-772-1213. You can speak to a representative weekdays 7 a.m. – 7 p.m. You can also visit the website at www.socialsecurity.gov.

Life Insurance

We accept most life insurance companies as a method of payment for funeral expenses. In cases where a family chooses to use life insurance proceeds it is necessary to bring a verifiable policy or policies to the arrangement conference. They must be assignable policies. Due to privacy laws, it is required that the beneficiary of the policy be present at the arrangement conference so that they may speak to the customer service representative for the insurance company. We are not able to accept insurance policies in which the beneficiary is deceased and there is no contingent beneficiary listed.

The Will and Probate

What is a Will?

A Will is a legal document that allows you to give direction to your family concerning how you want your estate handled after your death. It is a legal document administered by an attorney and can be extremely helpful in avoiding misunderstandings between family members and loved ones when it comes to distribution of your estate.

Advantages of having a Will

With a will, you name an executor of your estate. The executor is your "personal representative," and may be a family member or a trusted friend. They will be in charge of the administration of your estate.

- A will allows you to name a guardian for your minor children
- A will allows you to gift specific items to your family and loved ones
- A will allows you to name your beneficiaries
- A will should save on estate taxes and probate costs (check with your attorney or accountant)

What Happens if There is No Will?

If someone dies without a legally executed Will, the courts will appoint an executor and will decide how your estate will be divided among your heirs. The court will not know your wishes, and your assets may be distributed differently than you may have desired.

How Do I Make a Will?

When deciding on a Will, it is best to seek legal advice from an attorney. An attorney will guide you through the process and provide answers to any questions, along with suggestions, should you need them.

What to Take to Your Attorney:

- The name of your executor
- The name of a guardian for your minor children
- A complete list and description of your assets
- The names and addresses of your beneficiaries
- A list of specific gifts (monetary and non-monetary), and the names of recipients
- A photo ID

Once you execute a Will, you will need to update it as your life situations change (marriage, births of children, divorce, etc.)

Probate

Probate is the legal process that takes place after a person dies to pass ownership of his/her assets to heirs. It also ensures that the decedent's debts are paid in an orderly fashion. Probate Assets are those that are in the decedent's name at the time of death, or that lacked a provision for automatic succession of ownership at death. These may include: bank accounts, investment accounts, real estate and life insurance policies without a named beneficiary. Intestate (without a Will) the decedent's probate assets will be distributed to the decedent's heirs. The hierarchy of heirs for any distribution is determined by state or local jurisdictional rules.

The probate process begins with filing papers (death certificate and Will) with the Bulloch County Clerk of Probate Court. There is a filing fee to be paid. The court will issue a file number that is used to identify the case through the proceedings. A probate judge reviews the validity of any Will and issues Letters of Administration to the Executor. The Letters give the Executor the right to conduct business on behalf of the decedent. A "Notice to Creditors" and "Notice of Administration" about the estate is published in the County's legal oracle/newspaper.

Power of Attorney

When drafting a will, be sure to designate a power of attorney for healthcare, property and finance. Please remember that the power of attorney ceases at death, with the exception of the power of attorney for healthcare when it concerns the disposition of the body.





Memorializing Your Loved One

Memorial Gifts

Honor the memory of a loved one who has passed with a beautiful remembrance gift. Selecting funeral, memorial gifts and personalized sympathy gifts to honor your loved one or to share with other people who are grieving shows a kindness that will long be remembered. We offer a variety of personalized memorial gifts and keepsakes, from garden accent stones to music boxes; blankets to figurines; ornaments to frames. Each selection may be personalized as a beautiful symbol of love and a touching tribute to honor a loved one.

Memorial Jewelry

Deeply personal and expressive, memorial jewelry allows the wearer to always keep a loved one close at heart. We offer an array of styles and designs from elegant to modern, each finely crafted and thoughtfully illustrated with a personal sentiment. From wedding ring holders, to necklaces, pins, bracelets and earrings, a personal piece of jewelry can be a beautiful reminder of your loved one.



Bulloch Memorial Gardens

Bulloch Memorial Gardens is a licensed, state regulated perpetual care cemetery owned by Joiner Anderson Funeral Home & Crematory. Perpetual care is a one-time fee paid when purchasing a ground space, mausoleum or niche for a final resting place. For you, perpetual care means that funds are held in a perpetual trust which are to be used to maintain and provide the necessary care of the cemetery forever.

Whether you are purchasing cemetery lots, monuments or flat memorials, these items are usually purchased through the cemetery of your choice and are not included on the funeral pre-arrangement contract. At Joiner Anderson, we offer cemetery items and funeral home items on the same contract.

General Information:

- We offer 24-month payment plans at no interest, with a 20% down-payment
- We offer granite or marble monuments for Bulloch Memorial Gardens and for other cemeteries
- You can purchase vaults at today's price in Bulloch Memorial Gardens that can be used in other cemeteries
- We have the capability to design bronze memorials and stone monuments to create a most heartfelt tribute to your loved one, you can also incorporate bronze and stone in the same memorial
- A one-time fee is assessed at the time of burial, to open and close the grave, crypt or niche.

Entombment:

- A gasketed casket is necessary for placement in the mausoleum, but no vault is required
- A wooden casket may be chosen, but would be placed in a casket sealing wrap prior to entombment
- We have Tandem Crypts available in the chapel mausoleum which means two people may rest in the crypt lying head to head.
- When a crypt is purchased for two, you are also purchasing the inscription the sir name and the given names and birthdates. It is not necessary to purchase a bronze memorial or stone monument

Interments:

- Interments are in-ground burials with the deceased's remains in a casket. Caskets are then placed in an in-ground vault.
- Vaults must be concrete or metal. A concrete vault is a lined burial container. A metal vault can be made out of galvanized or non-galvanized steel, powder coated aluminum, stainless steel, copper or bronze.

Mausoleum Crypts:

Mausoleum crypts replace the need for a cemetery space, outer burial container and monument or memorial because the crypt is the cemetery space and outer burial container and the lettering on the crypt replaces the need for a monument or memorial. At Bulloch Memorial Gardens, we offer a choice of inside (Chapel) or outside (Garden) crypts.

Inurnments:

Both Columbarium niches and ground inurnments are available. The cost of the niche includes the inscriptions.

Memorials:

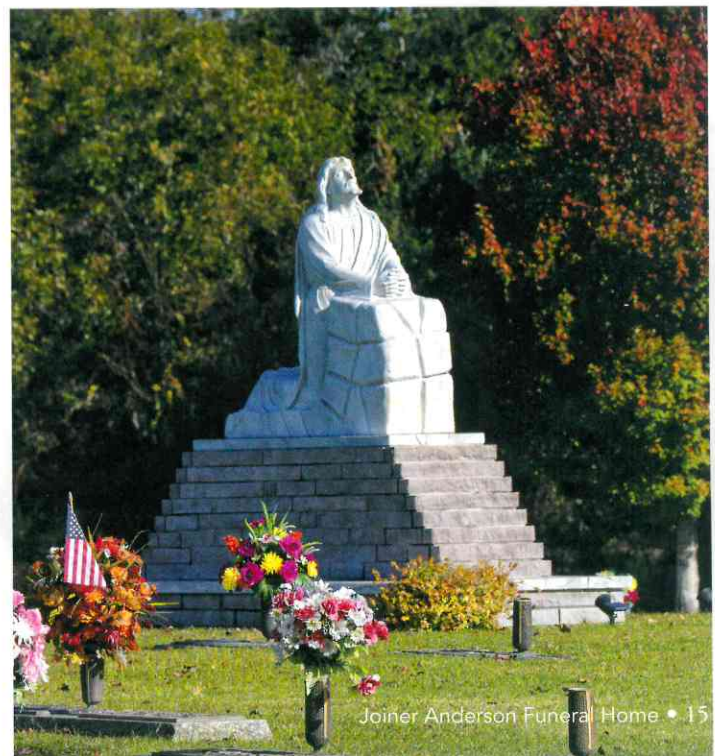
Bulloch Memorial Gardens offers a variety of ways in which to memorialize your loved one. Markers, headstones, statues, benches and plaques may be ordered to honor the deceased. Purchasing memorials during pre-planning means the monument may be purchased at today's prices and be placed in storage until needed. Bulloch Memorial Gardens also offers refurbishment of existing memorials.

Services:

Bulloch Memorial Gardens offers funeral services and memorial services in the chapel mausoleum and at graveside. Pre-planning of the entire funeral and burial may be done on site at the cemetery in the BMG office. Our after care services never end.

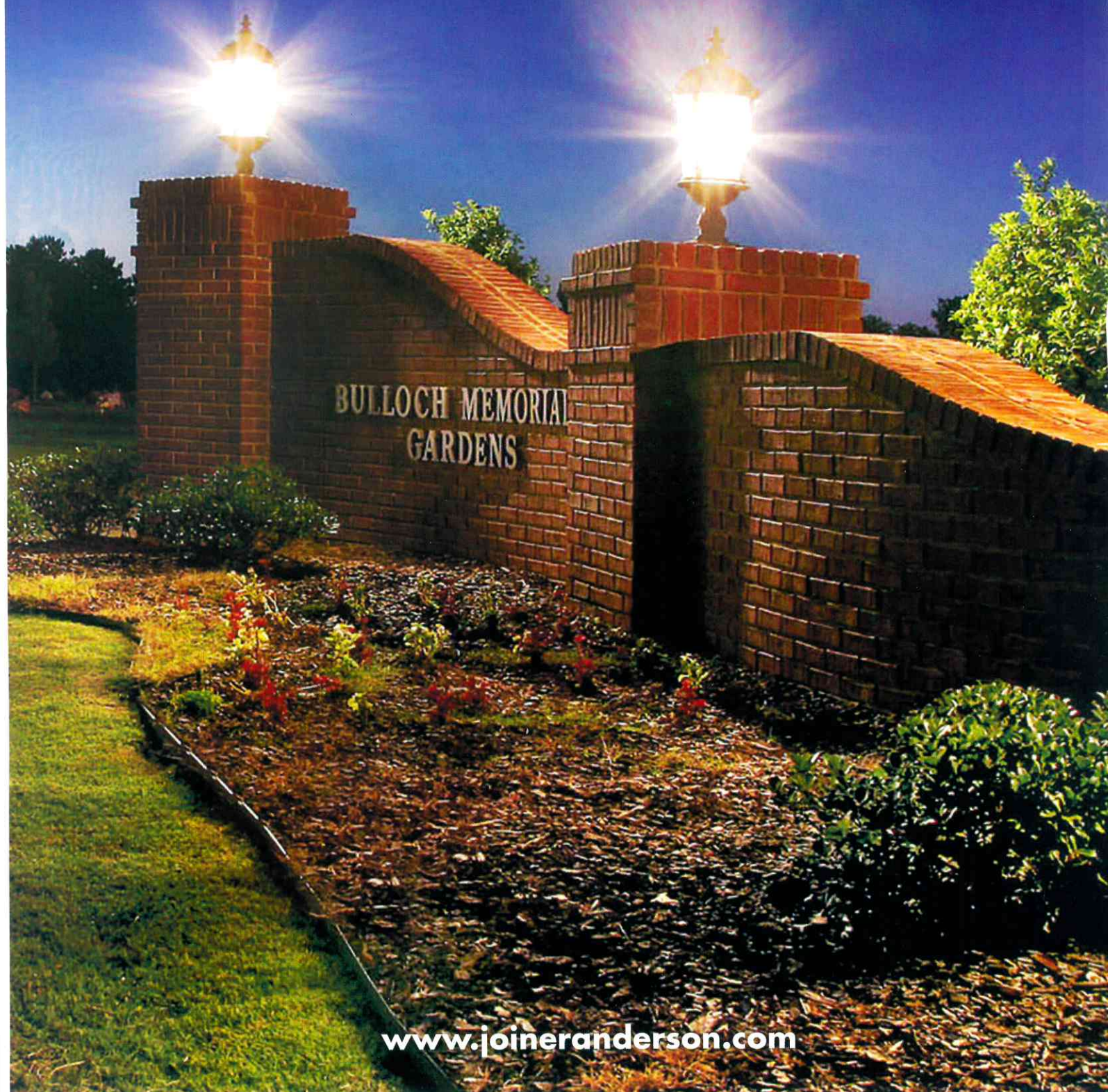
Flowers:

As part of our perpetual care, we offer an annual flower program which ensures your loved one is acknowledged with flowers at various times throughout the year. We offer stay-in-the-vase flowers for bronze memorials and potted silk flowers for granite and marble vases.



Bulloch Memorial Gardens

Owned & Operated by
Joiner Anderson Funeral Home & Crematory



www.joineranderson.com