

2011

OUR MISSION

To perform the Corporal Work of Mercy of burying the dead and to care for their resting places; to preserve, promote and protect the Church's teachings on death and resurrection; and to console the bereaved.

CATHOLIC CEMETERIES: The Communion of Saints

by Most Reverend David A. Zubik, D.D.

My dear friends in Christ,

Countless times throughout our lives, when praying the Apostles' Creed, we have said the words, "...I believe in the Holy Spirit, the holy Catholic Church, the communion of saints, the forgiveness of sins, the resurrection of the body and life everlasting." Have you ever paused to recall exactly what the *communion of saints* really is?

At first, it would seem to refer only to the saints in heaven, those women and men who lived holy and exemplary lives, who were received into God's heavenly kingdom upon their departure from this life. The communion of saints does, indeed, include them, but it is so much more.

The *Catechism of the Catholic Church* states: "We believe in the communion of all the faithful of Christ, those who are pilgrims on earth, the dead who are being purified, and the blessed in heaven, **all together forming one Church...**" (#962, emphasis mine) The communion of saints, then, includes the faithful in heaven, the faithful on earth and the faithful in purgatory—earlier documents referred to these three groups as "The Church Militant," "The Church Triumphant," and "The Church Suffering." Together, all three groups of the faithful make up the holy Catholic Church. The living, the dead, and those in purgatory are all united in Christ Jesus, and



what an incredibly powerful bond of faith it is!

Because of our belief in this unity, we pray to our loved ones who have gone before us, that they might intercede before the throne of God for our needs and the needs of others. And together with the saints, we intercede for the souls in purgatory, that they might come to the fullness of eternal life. How very blessed we are to be included in this communion of saints.

When you visit our Catholic cemeteries, I hope you will spend some time thinking about this doctrine of our faith. Reflect on the unbreakable bond that exists between you and your deceased loved ones, and between you and the souls in purgatory. Pray to the faithful in heaven for your needs, and pray for the faithful in purgatory, who rely on those prayers. May the awareness that you are a part of the communion of saints bring you comfort and peace.

God bless you!

Grateful for our belief that "Nothing Is Impossible with God," I am,

Your brother in Christ,

+ *David A. Zubik*

Most Reverend David A. Zubik
Bishop of Pittsburgh

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2011 PROVIDING EXCELLENCE IN CUSTOMER SERVICE The Best, Providing the Best for You!

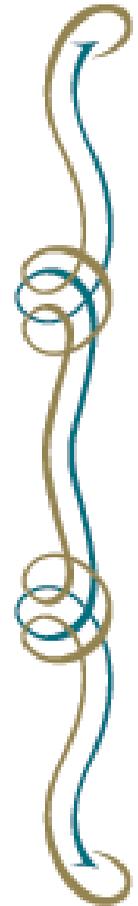
Customer Service Coordinators and Customer Service Assistants are vital to the effective operation of The Catholic Cemeteries Association. These dedicated employees provide administrative support to all of our diocesan cemetery offices.

The Customer Service Coordinators and Customer Service Assistants are integral members of our Family Service Team. They support the Sales Managers, Sales Counselors and cemetery Foreman. They ensure the accuracy of the interment orders, sales contracts and other documents essential to the operation of the cemetery. They are responsible for product ordering and for ensuring that their office complies with all of the policies and procedures established for effective and efficient operation.

The Catholic Cemeteries Association has been actively involved in computerizing the diocesan cemetery records into a cemetery software program known as H.M.I.S. The Customer Service Coordinators and Customer Service Assistants have been instrumental in entering this data from historical records. All of our current work is entered daily. Approximately 85% of all historical data has been entered into the H.M.I.S. program for all 15 active cemeteries. This represents approximately 900,000 burial records to date. The software is run on our network which allows each of our offices to access information for all 15 cemeteries from one location. Thank you, ladies, for your dedication and commitment to excellence!



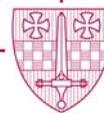
Seated: Anne Moore, CSC, All Saints & Good Shepherd, Melanie Atmore, CSC, Resurrection/Holy Souls, Becky Williams, CSC, Queen of Heaven, Patty Sam, CSA, Queen of Heaven. **Standing:** Sheila Christian, CSC, Mount Carmel, Carolyn Baker, CSC, Our Lady of Hope & Holy Savior, Teresa Vieira, CSC Coordinator & CSC, Sacred Heart, Linda Carr, CSA, Calvary, Virginia Agnew, CSC, Christ Our Redeemer & St. Stanislaus, Nancy Spirko, CSC, Calvary



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VISIT US ON THE WEB:

WWW.CCAPGH.ORG
WWW.CLAPGH.ORG
WWW.CFPPGH.COM



THE CATHOLIC FUNERAL PLAN™

The Plan and Elder Law Considerations

The Catholic Funeral Plan™ has become one of the planning tools preferred by elder law attorneys for those individuals who will be entering a nursing home, and applying for Medicaid or Veterans benefits. The unfortunate reality for many families today is that they will be faced with the probability of placing a parent or other loved one in a skilled nursing facility. Skilled nursing care can cost, on average, nearly \$8,000 a month, quickly depleting savings, life insurance, homesteads, and other assets of parents.

In general, Medicaid will only pay for the individual's nursing home care once someone has exhausted all other resources. At the time of death, this leaves the burden of paying for funeral expenses and cemetery expenses on the family. Advanced planning using the Catholic Funeral Plan™ can assure this does not happen to your family. The Plan protects final expense assets without disqualifying an individual for Medicaid or Veterans benefits.

One of the major benefits of the Plan is the flexibility it affords. Families enrolled are under no contractual obligation to use any particular funeral home, and they are free to change any of their funeral preferences, including the funeral home, without penalty. The Plan can be used at any funeral home in the United States.

A second major benefit of the Catholic Funeral Plan™ is that the family maintains control of the disposition of the funds at the time of death, and not the funeral home or other third-party provider. A design-

ated family member is selected to be in charge, and the funeral home is paid only when the services are delivered as promised. All funds in excess of the funeral costs are returned to the family of the deceased or other designated beneficiary.



The Catholic Funeral Plan™ was instituted over 12 years ago to provide Catholic families with a faith-based alternative for planning their funerals. It has proven to be not only an effective way of overcoming the short comings of a typical funeral arrangement process, but it is an effective planning tool for those entering a nursing home, and eventually applying for Medicaid and Veterans benefits.

We encourage those families facing the possibility of putting a family member in a nursing home to seek out the services of a certified elder law attorney, and to enroll in the Catholic Funeral Plan™.

For more information on the Catholic Funeral Plan™, and a list of certified elder law attorneys call 1-877-866-7526 or complete the attached reply card.

2201 Babcock Boulevard, Suite 1
Pittsburgh, PA 15237
Toll free 1-877-886-7526

CATHOLIC CEMETERIES ESTABLISHED IN 1952

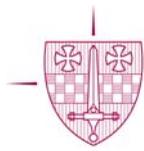
Did you know?

The Catholic Cemeteries Association was established in 1952 by then Bishop John Dearden to assist the diocesan bishop with his responsibility to provide sacred resting places for the faithful. The Association began with four founding cemeteries: Braddock Catholic, Braddock Hills; St. Mary Cemetery, Penn Avenue; Calvary Cemetery, Hazelwood; and North Side Catholic Cemetery, Ross Township. The Association has expanded over the years to 16 cemeteries from the original four properties

In addition to the 16 diocesan cemetery properties that are owned and operated by The Catholic

Cemeteries Association, we have 116 parish cemeteries in the Diocese of Pittsburgh. The parish cemeteries are owned and operated by the parishes to which they are attached. All 16 properties owned by The Catholic Cemeteries Association are designated as "diocesan cemeteries," meaning that they are usually larger than most parish cemeteries and designed to serve the needs of multiple parishes rather than just one parish community.

Combined together with the parish cemeteries, we are the second largest Catholic cemetery system in the country!



2011 PROFESSIONAL CAREER OPPORTUNITIES AT CCA Yes, we're hiring at Catholic Cemeteries!

With 15 cemeteries and over 3,800 burials each year, the task of servicing our families from a sales and customer service perspective remains one of our most important objectives at The Catholic Cemeteries Association (CCA). Our cemetery offices range in location from communities such as Tarentum in the north, to Monongahela in the south, and from North Versailles in the east, to Moon Township in the west. Given this broad geographical spectrum, The Catholic Cemeteries Association is always looking for individuals interested in working with us in markets throughout the greater Pittsburgh area.

Our recruiting process usually starts with a potential candidate responding to one of our employment advertisements found on the internet, on our website, in a local newspaper, or even as a result of someone being referred to CCA from a current customer or employee. Once we have identified a candidate, there is an extensive interview and review process before a candidate is offered a position as a counselor.

Once an individual is hired, they undergo a comprehensive professional training program. Depending on the particular skills and personalities of the employee, they are assigned to either the Family Service Division or the Memorial Counselor division.

Family Service Counselors assist families who have experienced the death of a loved one. They inform families of the various options available to them and help them in making final arrangements at the ceme-

tery.

Memorial Counselors assist Catholic families on the pre-need side – those pre-planning for their final arrangements, which helps to avoid stressful decisions at the time of a death. Most of our existing coun-

“if you're intereted in working in a professional enviornment, helping others in need, we would love to talk to you!”

selors have been with the organization for a number of years, and are committed to helping Catholic families with these eventual needs. As a counselor they earn the respect of the families they serve and experience the personal satisfaction of promoting the rich traditions of the Catholic Church at the time of death.

If you are interested in working in a professional environment with people who share your appreciation for helping others in need, with flexible hours and attractive amenities, we would love to talk to you about what we do! Or, if you know of someone who might be interested in working with us, please tell them about these opportunities.

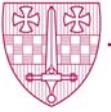
To learn more about career opportunities within the Counseling /Customer Service Department at CCA, please call Denise at 1-888-966-2424, or email your resumé to jobs@ccapgh.org

NEW SECTIONS FOR PRIESTS OF THE DIOCESE Thou Art a Priest Forever...

“The Lord has sworn and He will not change His mind, you are a priest forever according to the order of Melchizedek...” Psalm 110: 4

Many of our diocesan cemeteries have sections dedicated for the burial of our priests. While some priests have burial arrangements in a family or personal plot, many prefer to be buried among their brother priests, as an expression of the priestly fraternity they share. To accommodate that wish, over the years The Catholic Cemeteries Association has sections dedicated in most of our diocesan cemeteries for the burial of priests.

This past year, a new priest section was established in Christ Our Redeemer, (North Side Catholic) Cemetery on Cemetery Lane in Ross Township. The Priest Section is located adjacent to the chapel mausoleum and consists of 24 grave spaces. An appropriate religious feature will be installed in the new section properly identifying it as a resting place for priests. The first priest to be interred there in December 2010 was the Reverend Dennis Bradley. *May his soul and all the souls of the faithful departed, through the mercy of God, rest in peace.*



TWO NEW CHAPEL MAUSOLEUMS DEDICATED Above-Ground, the preferred option

Above-ground entombment continues to be the preferred option among large numbers of Catholic families. In response to this ongoing demand, this past year The Catholic Cemeteries Association dedicated two new chapel mausoleums in the diocesan cemetery system. The first building is located in Saint Joseph Cemetery on Route 30 in North Versailles. It contains 1,264 interior crypt spaces, 806 patio crypt spaces and 320 niches for the inurnment of cremated remains.

The building was dedicated by the Very Reverend Frederick Cain, Regional Vicar for Vicariate 2. The new mausoleum provides the cemetery with a beautiful chapel for final committal services and it provides above-ground entombment options for Catholic families for many years to come. The building was designed and constructed by McCleskey Construction Company located in Buford, Georgia. The highlight of the project is the very beautiful 25 foot stained glass window depicting Mary, Mother of Christ, which is installed in the chapel. The window was manufactured by Conrad Pickel Studio, Inc. in Vero Beach, Florida. Two beautiful life sized fibre-bronze statues of the Blessed Mother are installed in the two corridors adjacent to the chapel – one dedicated to Mary, Queen of the Universe and one to Mary, Queen of Peace. The statues were provided by LP Bronze International, Inc., headquartered in Toronto, Canada. Both the window and the statues are available to sponsor as memorials for deceased loved ones. For more information about this beautiful new addition, or the many memorial opportunities available, please contact the cemetery office at 412-823-9111.

The second chapel mausoleum project completed this year is the new Our Lady of Hope Chapel Mausoleum located in Our Lady of Hope Cemetery in Frazier Township, in the Tarentum area of Allegheny County. The mausoleum was dedicated on April 3, 2011 by Most Reverend David A. Zubik, Bishop of Pittsburgh.



**Mary, Mother of Christ Chapel Mausoleum,
St. Joseph Cemetery, Route 30, North Versailles, PA**

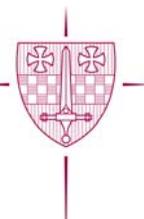
This beautiful mausoleum was constructed by Gibraltar Mausoleum Construction Company headquartered in Pittsburgh, Pennsylvania. The building contains 252 chapel crypt spaces, 434 outdoor patio crypt spaces and 256 niches for cremated remains. The natural stone front on the building is in perfect harmony with the rural setting of the cemetery. A rare life sized statue of Our Lady of Hope stands in the chapel greeting all who visit. The statue is one of only four ever made. The first three all belong to the Bob Hope family. Delores Hope commissioned the first statue to be placed at the gravesite of Bob Hope,



**Our Lady of Hope Chapel Mausoleum,
Our Lady of Hope Cemetery, Bakerstown Road,
Tarentum, PA., Frazier Township**

one is in the garden at the home of Delores Hope and the third belongs to the Hope daughter. The statue is a beautiful depiction of Our Lady of Hope and it brings a sense of hope and peace to the mausoleum. It was provided by LP Bronze International, Inc., headquartered in Toronto, Canada. The statue

is available to sponsor as a fitting memorial to a deceased loved one. For more information about this new mausoleum or the memorial opportunities, please contact the cemetery office at 724-224-2785.



TO SERVE YOU BETTER Options, Options and more Options

With the knowledge that our death is certain, as affirmed in scripture, the teaching of the Church and from our human experience, it is a practical and caring act to plan ahead for the needs that we will inevitably face. To adequately plan for these needs we have to make choices regarding the kind of burial we want and also provide for the means to address the costs associated with those choices.

The Catholic Cemeteries Association (CCA) provides a number of ways for Catholic families to pay for their burial plans. CCA provides terms of payment that are as long as 84 months and also include interest free periods that vary from 36 to 84 months in length, as well. This means that any payments made during the interest free period are applied entirely to the principal balance. There are also no pre-payment penalties associated with any of CCA's payment terms.

Another option that CCA provides its families is that it accepts credit cards as a means of payment at its cemetery offices. The credit cards that are accepted are Mastercard, Visa and Discover. Some people prefer to pay in this way because of the benefits they accrue on their credit cards, such as additional frequent traveler miles, cash rebates and discounts. Credit cards may be used for the purpose of making the down payment on a purchase that has been financed through CCA or they may be used to pay the balance in full at the time of the purchase. Credit cards may also be used to pay off the entire balance of an open account.

The use of credit cards is also an especially helpful

option for families at the time of death when the entire cost of the burial property and merchandise to be used and the services to be performed must be paid in full in order for the burial to be performed. The only payment for which credit cards may not be used is to make a monthly payment due on amounts financed by CCA.

Today, more and more of our banking is done electronically. Social Security payments and pension payments are now directly deposited into the recipient's checking account and many people have their salaries or wages directly deposited to their checking account. Many people also have their monthly bills paid electronically. Payments that are frequently made in this way are monthly utility bills, mortgage payments and car payments. CCA also provides its families with this monthly payment option. On the day that your payment is due the exact amount of your payment will be paid by your bank from your checking account and it will be deposited directly into CCA's checking account. By enrolling in this payment plan you keep your money in your checking account longer and your payment is always on time. It is not a day early or a day late. The payment is also credited to your account at CCA on the same day it is made.

If you are interested in having your monthly payments made in this way call Cathy Gilbert in the CCA Accounting Office at (412) 208-1186. You'll be glad you did!

YES, WE HAVE A DIOCESAN CEMETERY NEAR YOU!

All Saints Catholic Cemetery
1560 Brinton Road
Pittsburgh, PA 15221-4899
412-271-5950

Calvary Catholic Cemetery
718 Hazelwood Avenue
Pittsburgh, PA 15217-2807
412-421-9959

**Christ Our Redeemer
Catholic Cemetery**
204 Cemetery Lane
Pittsburgh, PA 15237-2722
412-931-2206

**Good Shepherd
Catholic Cemetery**
733 Patton Street
Monroeville, PA 15146-4530
412-824-0355

Holy Savior Catholic Cemetery
4629 Bakerstown Road
Gibsonia, PA 15044-8993
724-625-3822

Holy Souls Catholic Cemetery
100 Resurrection Road
Moon Township, PA 15108-7759
724-695-2999

Mount Carmel Catholic Cemetery
7601 Mount Carmel Road
Verona, PA 15147-1518
412-241-1260

**Our Lady of Hope
Catholic Cemetery**
1898 Bakerstown Road
Tarentum, PA 15084-3213
724-224-2785

**Queen of Heaven
Catholic Cemetery**
2900 Washington Road
McMurray, PA 15317-3278
412-831-3360

Resurrection Catholic Cemetery
100 Resurrection Road
Moon Township, PA 15108-7759
724-695-2999

Sacred Heart Catholic Cemetery
97 Sacred Heart Road
Monongahela, PA 15063-9605
724-258-2885

St. Joseph Catholic Cemetery
1443 Lincoln Road
North Versailles, PA 15137-2448
412-823-9111

St. Mary Catholic Cemetery
Penn Avenue & 45th Street
Pittsburgh, PA 15224
412-421-9959

St. Stanislaus Catholic Cemetery
St. Anthony Catholic Cemetery
700 Soose Road
Pittsburgh, PA 15209-1544
412-821-4324

THE CATHOLIC CEMETERIES ASSOCIATION

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