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Catholic Funeral & Cemetery Community Digest

A word from our CEO, Jerry Del Core

“What is Eternal Care?” and “How does it work?”

Eternal Care, or the more common name - Endowment Care, is a term used with every cemetery contract with Catholic Funeral & Cemetery Services of the Diocese of Sacramento (CFCS). Often, we are asked questions like “How does Eternal Care work?” or “Why do you charge so much for Endowment Care?” Other times, families have been known to say, “I paid Eternal Care, why (and you can fill in the blank).” Why is my husband’s marker dirty?” or “Don’t your guys know how to grow grass?” or one of many other options.



Our Ministry is one of the Corporal Works of Mercy. We focus on burying the dead. This includes planning for when someone passes, preparing a decedent’s body, and celebrating the Catholic Funeral Rites including burying the dead.

With this in mind, our job is to take care for our cemeteries until the end of days. This is no small task since we have no idea when that day will come. Eternal Care is collected with the goal of taking care of our cemeteries until the end of days.

The Catholic church did not always collect “Endowment care” monies for its’ cemeteries. In fact, some of our cemeteries have no endowment care money. Many of these are older cemeteries. Some of these cemeteries have entire “Non-Endowment Care” sections that do not get serviced regularly. These “Non-Endowment Care” cemeteries are run at a deficit every year. CFCS services these cemeteries with excess funds when available.

Over the years, the Catholic Church has tried different way to create a steady flow of endowment dollars to fund the upkeep of its cemeteries. Some of you may remember laying someone to rest and being asked to pay a “monthly” Endowment fee... “forever.” The Church saw monthly payments gradually drop off and eventually stop as the months and years passed. Again, this left the Church short on funding the ongoing care and maintenance of its cemeteries.

This eventually led to Endowment Care, or as we term it, Eternal Care. Why is it called “Eternal Care”? Simply, because our job is to service and maintain our cemeteries long after they are full... long after we have passed away... until the end of days!

When you pay an Endowment Care fee as part of your cemetery agreement... let’s say it’s \$250, CFCS does not get to use \$250. The \$250 is placed into an independently managed trust. We do not hold your money. CFCS can earn up to 4% interest annually. We are not allowed to touch the monies placed inside the trust. This ensures the trust will never run out of money and will always be able to provide funds to improve the cemeteries... even after the cemeteries are completely full and there are no new funds coming into the cemetery or trust.

Below are some simple rules and examples describing how our cemetery trust operates and how it may impact your family:

- CFCS is allowed to use up to 4% of the interest earned from the trust annually.
- If you paid \$250 in Endowment Care and the trust provided 4% interest in a given year, that generates \$10 for CFCS to use in that given year for your location. That's not a lot of money per location.
- Imagine if the trust earns only 2% in a given year. Only \$5 in interest would be available to CFCS for use in earned interest for that year.
- Let's be optimists and imagine the opposite occurs. The trust generates 8% interest in a given year. Only 4% of the earned interest (or \$10) could be available for use by CFCS. Any interest overage, in this case \$10, would be invested back into the trust.

Know that CFCS keeps our cemeteries as beautiful and welcoming as possible. This takes time and money. In the past few years, we have invested in wells and irrigation systems, pre and post-emergent treatments to grow greener lawns, added hundreds of trees, rebuilt a pond and much, much more.

Herein is our challenge. Know that we are committed to building and maintaining beautiful cemeteries for you to share and honor with your loved ones, families, and friends. We have a long-term plan. Know that we are working to fulfill that plan. We ask for your patience and support in making our cemeteries beautiful spaces for everyone to enjoy.

I hope this information is helpful and informative. If you have questions or if there is something else you would like to ask, please reach out to me directly at: Jdelcore@scd.org. I will try to address your questions in an upcoming issue. Happy Easter and God Bless.

Getting to know a Family Service Advisor Steve R. Patton



Handling Death with Mercy and Hope: The Work of a Catholic Family Service Advisor

When you work as a Family Service Advisor (FSA) in a funeral and cemetery center you know that every day you'll be helping people deal with death. I have found that what's essential to being fully effective in every situation, from the simple to the complex to the tragic, is being fully present not only as a professional but also as a Catholic. Here are a few examples.

Two sisters came in with their elderly parents. Though neither parent was facing imminent death, they and their daughters wisely figured it's only a matter of time, so it would make sense to plan and prepay for their funeral services and cemetery location. The conversation got a bit squirmy for mom when she looked at her casket options, but I lightened the moment for her and everyone with a favorite line: "Hey, it's your funeral." The religious dimensions of death didn't seem to be of great interest to any of them, but still I sensed there was enough openness that I asked if we could close our meeting with an ancient Catholic "Prayer for a Happy and Peaceful Death." They agreed and were each moved and grateful.

A woman called about burying her husband's urn. Only in his 50's he had died of COVID a year earlier, and she now wondered if he could be buried in a grave near her mom. I explained there were no empty graves available anywhere near her mom's, but it might be possible to have his urn buried in the same grave as her mom's, that is, in the ground above her. It would be a little complicated, but doable if she would gather the necessary documentation. And, I told her, if she would do that, she could, at the same time, also

secure in advance the right for her own urn (she had indicated that she intended to be cremated too) to be buried with him. That way the two of them, with her mom, could await the resurrection together. As sad as she was about losing her beloved husband, I could hear the relief, and even some joy, in her voice.

A couple's 34-year-old son was scheduled to die the next day. Three weeks earlier he had suffered total, irreversible brain damage and tomorrow he was to be taken off life support. Though they had come in to talk about his funeral and cemetery options, I asked first, knowing they were Catholic, if, given COVID restrictions, he had been allowed to receive the Sacrament of the Sick (formerly known as the "Last Rites"). They said no, they had asked for this, but were told only that a deacon had been in to bless him. I advised them that he had a right to receive the actual Sacrament and they had a corresponding right to insist upon it. They would tell me in our follow up meeting a few days later that my words had encouraged them to delay their consent to terminate life support until accommodations could be made for a priest to give their son the Sacrament. The hospital administrators adjusted plans, a priest was allowed in, the Sacrament was received, and their son died a day later than originally planned.

What makes our work as Catholic FSAs different? It's not so much **what** we do; secular establishments also provide families with professional funeral, mortuary, cremation, and cemetery services. It's also not necessarily **how** we do it, because I would hope any FSA anywhere approaches his or her families with the ordinary compassion due to a fellow human being grappling with death. What makes our work different at the heart is **why** we do it. We believe our job is not just to be professional and compassionate but indeed to be living conduits of God's own mercy and tenderness for our families. We also believe the human body to be a sacred temple, both in death and in life, and so our families will never sense that we are in any sort of "body disposal" business. Lastly, we believe and have hope both in an afterlife with God and a final resurrection of our bodies. Each of these core Catholic "whys" affects all of our day-to-day "hows" and our "whats", and that's what makes us different as we serve our families.

Ministry of Consolation

Deacon Mike and Chaplain Barb Turner are passionate about meeting the needs of grieving people. So much so that they were

not only trained to do the ministry themselves, but now facilitate training others to do the same.

Individuals from all over the Diocese of Sacramento with an interest in serving those who are grieving gathered virtually and in person at St. Mary Cemetery &

Funeral Center on March 19th and 20th, 2022. A smaller group came together at St. Joseph Marelllo parish in Granite Bay.



The resounding message throughout the two-day training was clear. **It is vitally important to offer those who have suffered loss the space to grieve and to mourn.** Participants were taught and were also able to practice essential skills like asking open-ended questions, being comfortable with silence, and being comfortable with not having the answers. Deacon Mike and Chaplain Barb were examples of the training that they were teaching. They asked good questions, created space, and they cared deeply about those participating. Understandably, many of the participants have experienced their own challenging losses. As Sabrina Abero, a receptionist at Calvary Cemetery & Funeral Center, put it, "[a]s the event progressed, I noticed something. **There was a sense of**

community within the group of people who chose to attend in person and those who attended virtually. That community of individuals brought forward the willingness needed to discuss the difficult topics presented.” The facilitators not only trained but also offered the space for those who wished to share to do so. It seemed like the Holy Spirit was at work because there were a couple of times that participants did role-playing exercises and could deeply relate to the role that they drew out of a hat and could more personally share.

The training was focused on those who are open to starting or continuing a bereavement ministry in their parish, but the tools are useful to so many more. Dana Killian, a Funeral Director at St. Mary Cemetery & Funeral Center saw the value of the training for her own work. She shared that “[w]orking with grieving families on a daily basis puts me in a unique position to offer support not only as a Funeral Director but as an individual. Many families come to me long after the arrangement process and even after their services with questions that span all aspects of what happens when we die. More often than not, families just want to talk. They want someone to listen.” Like many others, she has been reminded through the training of the incredible value of offering space to another person in an intentional way with a listening ear and a kind heart.

Catholic Funeral & Cemetery Services of the Diocese of Sacramento hosts this 16 hour/2 day training every other year with the Turners. If you have any questions please reach out to us.

Upcoming Events

Stay up to date on all of our events by clicking here:



Please join us
Cemetery Restoration
& Clean Up Day

Saturday, April 23rd

10 am to noon

All Souls Cemetery & Funeral Center
550 Glen Cove Road, Vallejo

Lunch will be provided. No experience necessary.

Advance registration required
at cfcssacramento.org/events or 916-840-2138



Join us at All Souls Cemetery &
Funeral Center on Saturday, April



Please join us
Cemetery Restoration
& Clean Up Day

Saturday, April 23rd

10 am to noon

St. Patrick Cemetery
10844 Rough & Ready Hwy, Grass Valley

Lunch will be provided. No experience necessary.

Advance registration required
at cfcssacramento.org/events or 916-840-2138



Join us at St. Patrick Cemetery in
Grass Valley on Saturday, April 23rd

23rd as we look to clean up and restore our cemetery. Lunch will be provided.

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[Learn More and RSVP here](#)

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Memorial Day

Mass at 10 am followed by Patriotic Celebration



Flags will be placed in Veterans Lawns.
Flags available for pick up to families of Veterans not located in our Veterans Lawn at our office starting May 25.*



cfcssacramento.org

**Supplies are limited, first come first served.*



Join us in remembering our fallen heroes at a Memorial Day Mass. After Mass will be a Patriotic Presentation at the Flag pole outside the chapel.

[Learn More Here](#)



Join our Team by clicking here and apply easily from your computer!

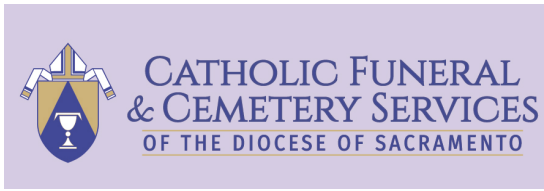
Join our Team!

Join our collaborative community of leaders desiring to bless the church with the gift of their lives. We live as His handiwork when we, rooted in love, step confidently into who God made us. As a new creation in Christ, you have been sent on a mission to glorify the Lord by your life. At Catholic Funeral & Cemetery Services of the Diocese of Sacramento you get to access your talents and receive God's vision to help build the kingdom. Come ready to serve and leave transformed.

See some of our current Employment opportunities here, for a full listing visit our website.

- IT Network Administrator
- Senior Accountant
- Sales Manager
- Outreach positions
- Multiple Funeral department positions

Visit our website: cfcssacramento.org



Catholic Funeral & Cemetery Services is a full service provider of End-Of-Life care for the Catholic Community in the Diocese of Sacramento. We accompany families as they affectionately honor their loved ones in harmony with the Catholic Rites of Christian Burial. We cooperate with Parishes from Vigil to Mass and the Committal, bringing to all the consolation and mercy of Jesus.



Visit our Website



Catholic Funeral & Cemetery | 6509 Fruitridge Road, Sacramento, CA 95820 916-452-4831

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