



# Calumet Park News

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Fall 2008

## Responding to Tough Times

It seems that everywhere you go, people are talking about how tough times are. The price of gas is sky high, which means everything else is going up. Money that had been earmarked for fun things in the past is now being burnt up in our fuel tanks, and we are still only getting from point A to point B. Businesses are in the same boat. Many are closing their doors: restaurants, airlines, mills (Do you remember when there were thousands and thousands of people with good paying jobs at the steel mills?), and more.

Calumet Park Cemetery and Funeral Chapel (funeral chapel is another name for funeral home) deals with the tough economy every day. Families come to us in a time of pain and despair, and for many, money is a big issue. In intellectual conversations, it is easy to say that we do not care about our funerals, and that we do not want people gawking at us in a casket, and that we don't want a lot of money to be spent on our cemetery and funeral arrangements. Intellectually, it is easy to detach.

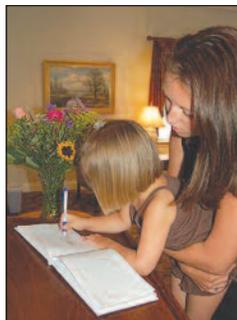
In real life, when it is our mom, or our husband or wife, or our child, intellectualism is extinguished from our minds as quickly as the death that sucked our loved one from our life. When death comes, we curse the grim reaper and we sometimes curse anyone in our path, including cemetery and funeral home workers. We want our loved one back, and knowing that will not be, we tend to spend on funerals in a greater degree than our intellects may suggest. After all, it is the last gift we can give to our son, or daughter, or father.

However, with the current high cost of everyday living, the cost of dying is getting so out of hand that families sometimes feel like they have to settle for less than their hearts may hope for. It is because of Calumet Park's compassion and understanding of what people would do if money were not such an issue that we decided to review our pricing and give something back to those who have supported us for the past 80 years. As our 80th anniversary gift to you, we decided to drastically cut prices on funeral services. A traditional funeral service is made up of the basic services of the funeral director, embalming, other preparation, transfer of remains, hearse, visitation and viewing and the funeral ceremony.

The average price in this region of 27 funeral homes as of April 2008 was \$4418. Our price was at \$4796 for property owners and \$5995 for non-property owners. **We have reduced this to \$3386 for property owners and \$4232 for non-property owners.** Hopefully, when the time comes that you are in need of a funeral home, you will consider us. We bought the Stilinovich and Wiatrolik funeral home on Taft Street in Merrillville in 2004, which is two blocks south of the cemetery entrance. The building has been completely remodeled, is all on one level for easy access for those with special needs, has a children's play area, a coffee lounge, a huge flat screen TV to play the **free DVD that we produce for our patrons for a short photo journey in memory of a life that was lived**, plenty of accessible parking and more.

If you would like to have a private tour of the facility, call 219-736-5840 and it will be arranged at your convenience. It is good to shop around for all your needs. Come and shop our funeral home to see if it feels right for your future needs. We have 0% interest available on all of our payment programs to fit almost any budget. As part of our response to tough times, we have one complimentary grave space available at the cemetery (pre-need only) which makes almost everyone able to qualify for the loyalty pricing on our funeral services as a property owner.

**Calumet Park Cemetery and Funeral Chapel drastically reduces prices for traditional funerals.**



## Our 80th Anniversary of Serving Families

# 1928 - 2008 80th Anniversary

## Focus on Family Service

Maria Wolff



Maria Wolff is a family service counselor with Calumet Park Cemetery. She came to CPC with experience in this very important work, and has helped families here since 2003. Prior to working in the cemetery/funeral business, Maria worked for six years as the catering director at the famous Chicago Blackstone Hotel, and ran her own catering business in Lansing, Illinois for six years before that. Maria played a prominent role as a guest on an Oprah show on women entrepreneurs in 1984. She has a dedicated love of this business and has received her share of accolades from the “families” that she has served. Maria is of Greek heritage, and offers two of her favorite Greek recipes that are easy to prepare and delicious to eat, just in time for the holidays. Enjoy ...

## Maria's Favorite Recipes for the Holidays



### Lemon Rice Soup

**Ingredients:** 1 quart or more chicken broth, 4 large eggs, 1 fresh lemon, 1 cup Uncle Ben's rice or Rosa Marina Noodles

**Instructions:** Bring 1 quart of broth to a boil and add rice or noodles. Boil until it's cooked (approx 20 minutes). Remove as much rice (noodles) as possible, set it aside and then add additional broth if needed. Bring to a boil (you want to have about 3/4 of a quart of broth). Juice the lemon and set aside while you beat eggs. Add lemon and whip together and slowly add hot broth to egg mixture and beat. Add rice (noodles) and serve. Umm ... umm ... good!

### Chestnut Dressing/Stuffing

**Ingredients:** 3 lbs ground round or ground sirloin, 2 lbs fresh chestnuts, cooked/peeled/crumbled, 1/2 lb chopped walnuts, 1 medium onion diced, 3 ribs of celery diced, 1/2 lb butter or margarine, 1/4 lb box of crushed saltines, 4 eggs, slightly beaten, 2 cups milk or a little more if needed.

**Instructions:** Sauté onions, celery, ground meat in the butter ... salt and pepper to taste. Chestnuts need to be scored, boiled, and peeled, and then crumble by hand and add to meat mixture. Fold in so as not to mash the chestnuts. Crush the saltines and add milk and eggs, soak for a minute then add to meat mixture along with the walnuts. Stuff into a 15-18 lb turkey and bake according to instructions for weight of turkey. Scrumptious!

## Project Updates

Calumet Park Cemetery has over 60,000 property owners and over 40,000 burials during our 80 year history. That leaves around 20,000 active files that need to be maintained. Over the years, many of these people have moved away. Some have died and been interred in other parts of the country. It is our lofty goal to meet with as many property owners as possible and update our records.

We are currently in the process of putting in a new computer system, and feel this would be the best time to match your records to ours to prevent any undue problems when the time of need arrives. Should you get a call asking you to meet with a family service counselor, please agree to the meeting and bring all of your paperwork.

## The Parts of A Funeral

Traditional burial with a viewing at a funeral home.

*A grave*

*A grave liner or vault*

*A casket*

*An opening/closing*

*A marker or monument*

*A funeral service*

*Miscellaneous items such as register books, prayer cards, obituary expenses, and death certificates*

## Thanks for your continued support



## Butterfly Garden to be ready by Spring 2009



Calumet Park is in the process of putting in a beautiful butterfly garden near our West entrance. On your next visit to the cemetery you will see dirt being placed to form a hill on which flowers will be planted in the Spring. The flowers will be selected specifically for their ability to attract butterflies, as well as for their beauty. The garden will be in the shape of a butterfly. Some families like the idea of releasing butterflies at a funeral. The activity is an acknowledgement of a life lived and the hopeful passing and celebration of grandeur. A butterfly release expresses, by sight, what the soul feels, and these unutterable emotions ride on the beating wings of an equally speechless butterfly. These soul sounds are carried through the air by the butterflies, and all who observe their flight are connected by a special understanding of the event that has taken place. Express your soul with a butterfly release! Calumet Park Cemetery and Funeral Chapel is exploring the idea of helping arrange such releases, when desired by the family and when cocoons are available. More on this in our Spring issue of *Calumet Park News*.



**Calumet Park Cemetery  
has been owned and operated  
by the same families since 1928.**

## Angel Tree Lighting Ceremony

On Thursday, December 4th, Calumet Park Funeral Chapel will present its fourth annual tree lighting ceremony. The event will be in honor of those families who have lost someone during the previous year. For this special occasion, a member of each family will be presented with a personalized "Guardian Angel Ornament," which will be placed on our tree by you in remembrance of your recently departed loved one. It may remain on the tree throughout the holiday season, or you can take your angel with you. For those who leave their angel on the tree, it will be returned after the holidays.

Arrival for the ceremony will be 6:00 p.m. sharp. We will have a local high school choir sing a medley of Christmas carols, to be followed by a reading of the names of those being honored. A guest speaker will make some appropriate comments to be followed by the reading of the names and placing of the angels, concluding with a time of fellowship over complimentary homemade cookies and drinks.

This event offers an opportunity for people to join with others who want to remember their loved ones in a special way during the holiday season. Although there is seldom a dry eye by the end of the evening, the tears are but an expression of the emotions that build up over time. It is a healthy outlet, and has been received by all attendees in the spirit of the season; a spirit of love.

Special invitations will be sent to those who allowed Calumet Park Funeral Chapel to serve their families during the past 12 months. However, we are opening this event up to all families who wish to be involved in this program. **Angels will be made available ONLY to those people who respond no later than November 15th.** Should you wish to have an angel to hang on the tree, call 219-736-5840 at once to make your reservations. Space is limited, so avoid being disappointed as angels are custom made in advance. Cameras and video recorders are encouraged.



## Help Wanted: Come Join the Calumet Park Team

Calumet Park Cemetery and Funeral Chapel is the 3rd largest cemetery in the state. We are now accepting applications and resumes for career minded individuals who are service oriented, financially ambitious and enjoy helping others. Calumet Park Cemetery has been continuously family owned and operated since 1928. Experience in the industry is a plus. Medical benefits, paid vacation, profit sharing and 401K available when you qualify. Fax your resume to Daniel Moran at 219-736-7409 or Email to [dmoran@calumetparkcemetery.com](mailto:dmoran@calumetparkcemetery.com), or call 769-8803.

## Not-so-random Thoughts on Pre-Arranging One's Cemetery and Funeral Needs

To have a complete burial in-ground, a person needs a grave, which we are currently offering on a pre-need basis at no cost (valued at \$900). The complimentary graves are in a prime location. If we gave away a space that was not desirable, we would never get any follow-up business. Graves are like real estate in all of our everyday lives. The nicer the neighborhood, the more a house costs. Buy a house on a lake in an upscale neighborhood with all the amenities and you will expect to pay through the nose; willingly by the way. If you buy in a town that is in a depressed part of the region, you can get the same square footage for a lot less money. Buy a grave on our lake and you will pay more. Some go for over \$5000. We have graves that sell for higher amounts when they are part of a section that has been set aside for private estates/private mausoleums.

Anyway, to be buried, you need a grave, an opening and closing (digging of the grave and filling in), an outer container called a grave liner or a vault (not a law, but few cemeteries will allow burial without an outer container for the casket). One of the reasons for the outer container is to hold up the earth. It prevents graves from caving in. Aside from the emotional distress this could cause a family, sunken graves mean greater upkeep and greater costs for a cemetery as there would be the cost of constantly filling in and replanting grass. An outer container also provides for full recovery in cases that a disinterment is requested for someone to move to a different part of the cemetery, or to

a different cemetery. Heavy equipment is used to dig a grave, which adds a greater load rolling over the graves that the equipment must traverse. To continue, a casket is needed, and some sort of funeral service, from a traditional service with viewing to a direct burial.

So, a grave, opening/closing, casket, funeral service. These are all things that nobody wants to ever have to buy. The only part of the entire process that people really want, given the fact that the death has occurred and they are heartbroken, is a marker or a monument. A marker is a flush memorial versus a monument that rises above ground. By the way, people usually buy a lot, which contains two, three, four, six or eight graves, depending on their current and future needs.

The cost for all of this depends on a family's financial condition, on their emotional state at the time of a death, and on variables within each family that are not always shared with us. Some people want the very best. Some want what Dad or Mom wanted. Some want the cheapest. Some buy out of guilt. Imagine if I just had a fight with my wife or child and God took them away. In that state of mind, a person generally overspends to compensate. So, how much does it cost to bury someone? How much does a car cost? The average is around \$4000-\$6000 at the funeral home and about the same at the cemetery, including the marker or monument.

This is the reason I am in the business, and it is the reason a lot of people are in this business. Besides handling the at-need families, we are

in a position to help their friends and family from going through a lot of the stress that they just experienced. Pre-need really is beneficial for a number of reasons. The primary one's are you get to choose, you get to control what you will pay, you get to keep your family from doing something against your wishes, you get to prevent the horrible task of making funeral and cemetery arrangements being left to your grieving family, and you get to freeze the price and pay no interest. This may sound like a sales pitch to some. But sit in with a family who is not prepared, has little or no money, and has to make arrangements that are totally unsatisfactory to meet their needs, and you will appreciate the value that is being exchanged by coming to terms before a time of need.

As far as cremation is concerned, we have reduced pricing on cemetery niches (place for cremains above ground) or a person can take the free grave and actually use it for two cremain burials. Cremation services are at a reduced cost if you own property here by 20% versus if you do not own. Yes, we have two price lists for our funeral home and for all of our services (approved by the Federal Trade Commission), one that is for property owners and one that is for non-property owners. There is a 20% loyalty savings enjoyed by those who plan to use our cemetery. It is a thank you for choosing us instead of a different cemetery. However, with the free grave program, everyone can become an owner and get the savings.

*Continued on next page.*

## Tax Break for Widowed Homeowners

A recent article from the AARP magazine written by Sid Kirchheimer says that “you now have up to two years following a spouse’s death to sell your jointly owned home and keep up to \$500,000 in profits tax-free, thanks to a provision of the Mortgage Forgiveness Debt Relief Act signed into law last December. That change should allow recently widowed homeowners more time to grieve and better plan their future, instead of rushing a home sale to avoid paying more taxes. Previously, a home had to be sold the same year as a spouse’s death to qualify for the \$500,000 exclusion; widowed homeowners who waited two years were only eligible for up to \$250,000, any longer, they wouldn’t be eligible at all.”

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The price list, called a General Price List, or GPL, falls under the Federal Trade Commission’s rules. What this means to the public is that every funeral home must ... not if they feel like it ... they must give a GPL to every family before they start talking about funeral services, and they must give any price on the phone when asked for it. The FTC also laid out certain items that constitute a traditional funeral service so the consumer can compare apples with apples. You can call any funeral home you want, or stop in to any or all in the area, and they must comply with this rule. That is where the price comparisons may be gotten. We collected, or got on the phone, the prices of every funeral home in the area. We discovered that with our new pricing, we are actually lower than almost every funeral home we checked, and we checked 27 of them back in April of this year. Our goal was to help people realize that, just because their family always used a particular funeral home in the past, they are not obligated to. And when you look at the different prices for essentially the same service (granted, there are some funeral homes that do a better job than others), during these tough times, shopping around might be a good idea.

Calumet Park Cemetery and Funeral Chapel attempts to treat each family with absolute respect and dignity. It might be mentioned, the favor is not always returned from some families. We take solace in the fact that they have lost someone important to them, and they sometimes have a need to strike out at someone, and sometimes we are the ones in their line of fire.

Some people object to some of our rules, rules that were laid out 80 years ago. We have made every effort to accommodate everyone’s needs while remaining true to the founders’ visions on absolute care and respect of the dead. This is not an easy task in today’s era as people like the idea of rules, but not when it comes to meeting their own needs, regardless of how it effects the rest of the population.

It is difficult sometimes to come to work knowing that, for the most part, the people you will see on any given day are distraught, are exhausted, are filled with pain, and to top it off, have to come up with a bunch of money ... all at the same time.

Our employees are not supermen or superwomen, although I believe they do super things. They are people like you, or your family, or your co-workers, or your neighbors. However, sit across from a person who just lost a baby,

or a spouse, or a parent, or the friend of someone who just lost a friend due to AIDS, or cancer, or any number of illnesses or accidents. It is a challenge every day to balance handling difficult cases (and every one is difficult) and maintaining one’s own sanity. And no, you do not get used to it, because every person you see is being crushed emotionally, and you have to guide them through unfamiliar territory and then have to ask them for money at the end of the process. It is hard, and I applaud our employees for showing up every day with a willingness to serve.

Most people in this business love their jobs, not because it is easy but because it is important. Should you lose a family member, and have a need of our services, it is Calumet Park Cemetery’s management team’s obligation to be vigilant in making sure that the best people are available here to serve you. Yes, serve. It is the goal of this organization to help families through one of the most difficult times of their lives, and if we can provide as seamless a service as is possible, from the first call to a follow-up after the service to see that you are as OK as might be expected, then we can continue with the privilege of serving you, our friends and neighbors. For 80 years, we have successfully met our mutual goals.

## GREAT GIFT IDEA

**If you have been thinking of ordering a monument or flush memorial marker, now is the time, before cold weather hits!**

**\$200 off all monuments**

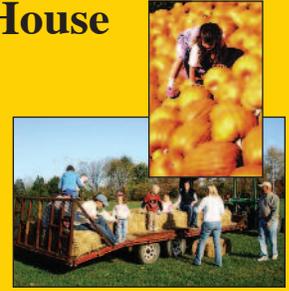
**\$100 off all companion flush markers**

**\$50 off all single flush markers**

## Free Hayride and Pumpkin Decorating and Open House

On October 19, 2008 from 1:30 - 4:00 there will be a day of fun on the Calumet Park Funeral Chapel grounds. This is not a Halloween party, but rather it is a time for refreshments, a hayride, face-painting for the little ones and a chance for adults to have a short, guided tour through our funeral home. The tour is for those who have questions about funerals and would like a non-threatening opportunity to "see for themselves" what a funeral home is all about. For the rest of you, an afternoon of fun for the family will be had by all.

*Thank you to all of our men and women in the Armed Services willing to sacrifice for our freedom!*



## What does a funeral director do?

People often wonder what exactly a funeral director does? Few people think about it until they need the services of a funeral director, and then are either too emotional, or are too shy, to ask. So, let's answer the question here, away from sitting down at a time of need, and see if we can help you understand and appreciate just what a funeral director does.

A funeral director takes the first call from a hospital or home that a person has passed away, and gets permission for the release of the body to be taken to the funeral home. If circumstances are such that a need for embalming is established, the funeral director will get the proper legal permission to embalm. The quicker such permission is granted, the better the person will look for a viewing. Personal effects will be recorded and made safe. If needed, a car will be sent for the family to come to the funeral home to make arrangements. At times, a funeral director will go to a home to define the desired arrangements and handle all the legal documentation to allow a funeral to take place. Vital statistics will be captured, service details will be designed, and products to fulfill the desired arrangements will be chosen by a family. Pallbearers, musicians, singers, clergy and arrangements with a church will be handled by the funeral director as well as coordinating with lodges or societies to which the deceased belonged. Cemetery needs will be arranged, including the opening and closing of burial space and vaults when needed. Floral pieces must be ordered (we have beautiful rental floral pieces made of silk which can cut the cost of flowers by 2/3). The funeral director will help write the obituary and place it in whatever papers the family desires, or at least minimally, a death notice for papers. The funeral director will secure the signing of a death certificate and secure the certificates/duplicates as needed by a family, get burial permits and transit or shipping permits when needed. The funeral director secures the clothing, handles cleaning of the body, shaving, hair style, embalming and restoration, manicuring, applying cosmetics and dressing of the body. While all this is taking place, the funeral director handles floral tributes in the funeral chapel, home and church. He or she resumes the gentle caring of your loved one by placing the deceased in the casket and arranging the body for proper lighting effects for the viewing and visitation. At the visitation, the funeral director escorts visitors to view the body. This all takes place before and during the visitation. There is this much and more that needs tending as the transition from funeral home to church to cemetery takes place. To make sure things go smoothly, the funeral director coordinates all of the participants and family's activities from the funeral home to the cemetery, from clergy and pallbearers to lining up cars and getting everyone to the cemetery safely and on time. Flowers need to be taken to the church and the cemetery. A military guard must be arranged when applicable. On top of all these things, the funeral home, cars, hearse and flower vans must be kept clean inside and out at all times. Handling vet benefits, social security, insurance, donations of money and organ donations is all part of a days work for a funeral director. Prayer cards and register books and flags and caskets and so on must be selected, and ordered, and always must be there within 24 hours. And look out, everyone, if a mistake is made!

A list of funeral directors duties exists at the office that you are welcome to look at that contains over 136 items performed by a funeral director for each service handled. The above was all written as one paragraph because so many of the activities tend to overlap; at times it feels to a funeral director that they are all happening at the same time.

On top of all of the above detailed elements of a funeral, a funeral director must be caring, and at times be a big brother, a parent, a priest, a friend, a mentor and a psychologist, an absolutely accurate clerical person, and a person who must be the level-headed, patient leader to help guide a family through one of the worst days of all of their lives. And guess what? Each day he or she gets to wake up and do it all again.

**Coupon good for one complimentary  
grave space valued at \$900\*.**

**For pre-need only. May be used as a \$900  
credit toward upgrades on spaces or crypts.**

**Call 219-769-8803 for details!**

**20% loyalty savings on all funeral services  
for all property owners.**

\*valued at \$275 for all niche spaces



## Winter Grave Blankets

Traditional grave blankets have been around for years and are made from live pine branches, pine cones and red ruscus. They are used to decorate grave sites in the winter when flowers are not available or are too fragile to withstand the bitter cold. A grave blanket is to a grave what a wreath is to a door. They are designed for decorating the grave site for a short time and are then removed by the end of March. Calumet Park Cemetery is not responsible for damage to grass from winter blankets.

## Calumet Park Cemetery 2008 Winter Blanket Order Form

Blanket Types: Adult grave blanket with red ruscus \$85.00 x # of blankets \_\_\_\_\_  
 Infant grave blanket with red ruscus \$55.00 x # of blankets \_\_\_\_\_  
 Total amount enclosed with order (includes 7% sales tax): \_\_\_\_\_

**Make checks payable to Calumet Park Cemetery Corporation.  
 Your cancelled check will serve as your receipt.**

**To order by phone, have your VISA, MasterCard or Discover card available,  
 including card type, number, expiration date, name of cardholder.**

**Enter location below if known. Thank you for your help.**

Name: \_\_\_\_\_ Phone #: \_\_\_\_\_

Address: \_\_\_\_\_ City/State/Zip: \_\_\_\_\_

Email: \_\_\_\_\_

Full name of deceased: \_\_\_\_\_ On grave in section \_\_\_\_\_

\_\_\_\_\_ Lot # \_\_\_\_\_ Grave \_\_\_\_\_

\_\_\_\_\_ In front of monument \_\_\_\_\_

Full name of deceased: \_\_\_\_\_ On grave in section \_\_\_\_\_

\_\_\_\_\_ Lot # \_\_\_\_\_ Grave \_\_\_\_\_

\_\_\_\_\_ In front of monument \_\_\_\_\_

Calumet Park Cemetery, Inc., 2305 West 73rd Avenue, P.O. Box 10487, Merrillville, IN 46410  
 Email address: [cpc@calumetparkcemetery.com](mailto:cpc@calumetparkcemetery.com) [www.calumetparkcemetery.com](http://www.calumetparkcemetery.com)

Grave blankets may be purchased beginning October 15th by filling out the form above, or by calling 219-769-8803, or by stopping by the office in person to place your order. Calumet Park Cemetery orders 500 blankets, and they are sold on a first come, first served basis. Blankets may be placed on graves or in front of family owned monuments. Blankets purchased from us will be placed around Thanksgiving and will be left on the graves until late March. Please keep in mind that no artificial decorations will be accepted by Calumet Park and will be removed and destroyed, should you elect to purchase your grave blanket elsewhere and they don artificial decorations. Blankets must be made of natural greenery and may be decorated with a red ruscus spray. A note from Tim McClure, Superintendent of Grounds: If you are planning on having a winter grave blanket, be aware (especially on newer graves) that there is a possibility of the grasses being killed off as they are tender and vulnerable to the cold. Older graves are even subject to grass kill off during exceptionally harsh winters. The cemetery is not liable for damage to grass caused by the placement of grave blankets. Further, there could be a problem with "critters" hiding and nesting under the blanket. While they do not affect the integrity of the grave, they do burrow enough to stay warm in the winter and may impact the new spring grasses. Should the grass on your grave be damaged due to grave blankets, we are able to reseed for a nominal fee come spring.



*Calumet Park*  
**Cemetery and Funeral Chapel**  
2305 West 73rd Avenue, Merrillville, IN 46410  
Cemetery Office: 219-769-8803  
Funeral Chapel: 219-736-5840  
[www.calumetparkcemetery.com](http://www.calumetparkcemetery.com)

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## Fear of Funeral Homes?

The best way to overcome our fears of anything is to face them. Quite often, once we understand the things we fear, we become fearless. Funeral homes, for example — many people fear them. Perhaps if the words were shifted just a little, if we changed it from funeral homes to homes for funerals?

In days gone by, funerals were conducted in one's home. If you think about it, the real fear is confronting a death that most of us fear, and we have somehow projected these feelings to the place that the body is "housed" at as the place to be feared.

You are but a phone call away from setting up an appointment for a 15-20 minute tour of Calumet Park's home for funerals. Get your questions answered from a funeral director who sees no question as too bizarre.

*Peace of mind is but a phone call away!*



**Need a simple idea for a fundraiser  
for your school or organization?  
Earn cash for every adult who  
tours our Calumet Park Funeral  
Chapel. Call for details!**

**219-736-5840**

**Our 80th Anniversary of Serving Families**