

Congregational Policies and Procedures

October 2017



**Sisters of
Saint Joseph™**
CHESTNUT HILL • PHILADELPHIA

**Congregational
Policies
and
Procedures**

**Sisters of Saint Joseph
Chestnut Hill
Philadelphia, Pennsylvania**

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Part I

General

Alcoholism and Related Chemical Dependency

Alcoholism and/or chemical dependency, diseases which can and do occur among us, generally manifest themselves in a threefold impairment of body, mind and spirit which unless arrested, can lead to irreparable damage and even death. The best professional authorities, including the World Health Organization and the American Medical Association, recognize these as treatable human diseases.

The primary purpose for this written policy and these procedures is to assist those sisters in our Congregation who are suffering from the disease of alcoholism and/or chemical dependency. It is also designed to help us to assist intelligently and compassionately those sisters who suffer from the disease. It is incumbent on all of us to familiarize ourselves with the facts of this illness that we might better recognize such dependence in its early stages.

A person has an addiction problem when the consumption of drugs, solid or liquid, interferes with the proper performance of her assigned duties, reduces her dependability, impairs her behavior or affects her physical, mental, emotional, and/or spiritual health. The problem is not measured solely by the volume or frequency of consumption but also by its effects upon the behavior and the functioning of the sister.

Extensive experience indicates that persons having this disease are usually unaware of the developing symptoms in themselves and are rarely capable of effective self-help. Hence, we consider it our obligation in justice and charity to establish procedures to facilitate proper treatment and productive recovery. Since an alcoholic or drug-dependent person is rarely able to diagnose herself and volunteer for treatment, firm and clear assistance is needed to help the dependent sister begin the process of treatment and recovery.

The sisters in the local community have the primary obligation to point out the need for help to a sister who is suffering from alcoholism and/or drug abuse. The sister's friends also have the responsibility in true charity and justice to confront their sister. They do this by expressing concern and presenting facts that indicate why they are concerned. The center for holistic living is available to assist the sister, the local community, and congregational leadership.

Our primary objective and concern is to relieve pain and suffering, restore health and dignity, and return our sister to productive and rewarding involvement in the Congregation and in her ministry.

This policy is implemented according to the needs of the individual sister and her local community with great care and compassion. The following steps are intended as guidelines for implementation of the policy:

- Inappropriate behavior which indicates that a sister has lost control of her substance use or is under the influence of some drug, solid or liquid, requires a response to get help for the sister.
- The greatest charity one sister can offer another, who is drinking and/or using drugs inappropriately, is to meet with her on a one-to-one basis, express concern, present the facts related to the concern, and offer help. Each sister should be willing to assume this responsibility for her sister. The professional staff of the congregational center for holistic living is an appropriate resource to suggest to the sister for assistance and referral.
- If the inappropriate behavior continues, the members of the local community can and should intervene. This should be done after the sisters have consulted with the area delegate and a professional who is experienced and competent in the field of alcoholism and addiction.
- If the sister refuses to accept her chemical dependency as a disease and denies this in the face of competent recommendations to the contrary, the area delegate shall strongly encourage her to seek appropriate help.
- If she still refuses to accept treatment, the congregational president will discuss with the sister her responsibility to receive treatment. Consequences of not complying with this request include the possibility of sister's withdrawal from participation in ministry and loss of driving privileges.

N.B. If a sister is arrested for driving under the influence (DUI/DWI), the sister, her local community, and/or friend should immediately contact the area delegate. Congregational leadership will comply with all legal ramifications, holding the sister accountable.

Every sister who is treated, upon satisfactory completion of therapy and with a professionally indicated follow-up, enjoys the same privileges in the matter of ministry, studies, and community living as any other sister in the Congregation.

Allegations of Physical and/or Psychological Abuse of the Elderly by a Member of the Congregation

As Sisters of Saint Joseph, we value right relationships. Our mission calls us to preserve these relationships and to promote a spirit of unity among all persons. In our ministries we endeavor to treat all persons lovingly and respectfully. Ministry to the elderly is a particular way in which we embrace the spiritual and temporal needs of our “dear neighbor.”

The Congregation is dedicated to compliance and cooperation with applicable laws and programs dealing with allegations of abuse of the elderly in each jurisdiction where the Sisters of Saint Joseph serve. This policy is in addition to the policies of any institution in which a sister may minister.

The following steps outline the most effective way to deal with such allegations:

- All allegations or rumors of physical and/or verbal abuse of the elderly by a member of the Congregation should be considered serious and must be reported to the coordinator of ministry who will inform the congregational president. The person making the allegation should be assured that a response will be made. Such allegations or rumors are of grave concern to the Congregation and must be dealt with immediately in a confidential, responsible manner, showing compassion to the person making the accusation, as well as to the sister accused.
- The congregational president will authorize an immediate investigation of such allegations and a record of the results of the investigation will be kept. In allegations which are governed by law, the local reporting regulations must be followed in all details.
- The sister accused will be approached in a spirit of openness and fairness. If she admits to the allegation, or there exists reasonable probability regarding substantiation of the allegation of abuse, the sister will be removed immediately from a position of access to the elderly.
- The Congregation is committed to a healing process both for the sister and for all others who have been affected. If appropriate, the sister accused will be provided legal and psychological resources to assist her in dealing with the allegation. In a spirit of pastoral concern for the victim or the person making the allegation, the Congregation will attempt to provide counseling, if appropriate, to the complainant, as determined by the independent mental health professional. This assistance is not an admission of legal wrongdoing but a part of the pastoral process.

- Confidentiality shall be maintained. Only those individuals with a “need to know” will be apprised of the process and the status of any allegations and investigations. Should an allegation become public, the local community in which the accused sister resides will be offered support and direction, as needed. The congregational president will designate a spokesperson who will handle public statements for the Congregation.
- The facts elicited by the investigation and any legal action will determine whether the sister’s ministry can be continued. Next steps for the sister will depend upon the outcome of the investigation. There may be a need for a sister to change her ministry.

Allegations of Physical and/or Psychological Abuse of Minors by a Member of the Congregation

As Sisters of Saint Joseph we value right relationships. Our mission calls us to preserve these relationships and to promote a spirit of unity among all persons. In our ministries we endeavor to treat all persons lovingly and respectfully. In our tradition, children have been a particular focus of that love and respect. In our ministries with children, we attempt to create an atmosphere of love, comfort, safety, and self-respect.

The Congregation is dedicated to compliance and cooperation with applicable laws and programs dealing with allegations of child abuse in each jurisdiction where the Sisters of Saint Joseph serve. This policy is in addition to the policies of any institution in which a sister may minister.

The purpose of this policy is to outline steps necessary to most effectively deal with cases involving allegations of physical and/or psychological abuse of children.

All allegations or rumors of physical and/or psychological abuse of children by a member of the Congregation should be considered serious and must be reported to the coordinator of ministry who will inform the congregational president. The sister who receives the allegation should listen carefully and assure the person that a response will be made. Such allegations are of grave concern to the Congregation and must be dealt with immediately in a confidential, responsible manner, showing compassion both to the person making the accusation as well as to the sister accused.

The congregational president will authorize an immediate investigation of such allegations and a record of the results of the investigation will be kept. In allegations which are governed by law, the applicable local reporting regulations must be followed in all details.

The sister accused will be approached in a spirit of openness and fairness. If she admits to the allegation or there exists reasonable probability regarding the substance of the allegation of abuse, the sister will be removed immediately from a position of access to minors.

The Congregation is committed to a healing process both for the sister and for all others who will be affected. If appropriate, the sister accused will be granted legal and psychological resources to assist her in dealing with the allegation.

In a spirit of pastoral concern for the victim or the person making the accusation, the Congregation will attempt to provide counseling, if appropriate, to the complainant as determined by an independent mental health professional. This assistance is not an admission of legal wrongdoing but one piece of a pastoral process.

Confidentiality shall be maintained. Only those individuals with a need to know will be apprised of the process and the status of any allegations and investigations. Should an accusation become public, the local community in which the accused sister resides will be offered support and direction as needed. The congregational president will designate a spokesperson who will handle public statements for the Congregation.

The facts elicited by the investigation and any legal action will determine whether the sister's ministry can be continued. Next steps for the sister will depend upon the outcome of the investigation. There may be a need for a sister to change her ministry.

Allegations of Sexual Abuse of Minors and Other Vulnerable Persons by a Member of the Congregation

As Sisters of Saint Joseph of Philadelphia we commit ourselves to live and work so that all people may be united with God and with one another. We value right relationships and endeavor to treat all persons with dignity and respect. We are committed to the continued growth and development of our members, and, in conjunction with our already established ongoing formation program, seek to educate our members regarding issues of misconduct, in particular, sexual abuse. Any mistreatment of an individual is contrary to our mission. We acknowledge the gravely serious nature of sexual misconduct and do not condone such behavior.

The following policy pertains to the sexual abuse of minors and other vulnerable persons and applies to all members of the Congregation, including those currently on leave of absence and women in formation, beginning with those in the second stage of candidacy. Deceased members are also covered. This policy also pertains to former members, if the alleged events took place during the person's time in the Congregation. The Congregation is dedicated to compliance and cooperation with applicable laws and programs of the states in which our sisters minister. This policy is in addition to the policies of any institution and/or diocese in which a sister serves.

All allegations of sexual abuse by a member of the Congregation are to be reported immediately to the congregational president or her designee. Such allegations are of grave concern and are to be dealt with in a responsible and confidential manner, showing compassion and respect both to the alleged victim and accused member. The Congregation will deal as openly as possible with those involved in the investigation, while making every effort to protect the rights and privacy of all concerned. Pastoral concern for the alleged victim and the accused member, along with concern for the Congregation and the wider community, are to be of primary importance.

Comprehensive criminal background checks will be performed on each candidate seeking admission to the Sisters of Saint Joseph and those seeking to transfer to the Sisters of Saint Joseph. If a conviction or charge of sexual misconduct is evident, the process for admittance will cease.

Initial Response to Allegation

Any allegation of sexual abuse of a minor or vulnerable person by a member of the Congregation that comes to another member of the Congregation must be reported immediately to the congregational president.

As soon as an allegation is reported to the congregational president, she will call together her council to inform them of the situation as soon as possible and seek their support. She will also call together her response team as quickly as the circumstances permit. They will provide the congregational president with immediate consultation and support, and help to determine how to best proceed in light of canon law, civil law, the needs of the alleged victim and the Congregation's own policy.

If the reported victim is currently a minor, the congregational president or her designee will contact the appropriate civil authority in the county where the alleged abuse occurred. The congregational president will not attempt to contact the alleged victim until the civil authority has given permission or has stated that they will take no action on the matter.

If the reported victim is not a minor, in a spirit of pastoral concern for the alleged victim, the congregational president or her designee will:

- respond to the alleged victim and inquire about her/his welfare
- assure the alleged victim that the allegation will be taken seriously and handled promptly
- explain the process that will be followed throughout the investigation
- assure the alleged victim that her/his canon and civil rights will be respected
- share that they will hear from the victim assistance coordinator to offer them supportive counseling, if necessary (This assistance is not an admission of legal wrongdoing but one piece of a pastoral process.)
- inquire into the exact nature of the allegation as sensitively as possible.

Upon receiving the allegation, the congregational president and her council will identify an appropriate person to serve as victim assistance coordinator. This person will offer to meet with the alleged victim to assess his/her needs and make a recommendation for assistance to be provided during the investigation and determination process.

In a spirit of pastoral concern for the accused member, the congregational president, after consulting her response team and her council, will designate an appropriate person to meet with the accused member. This person will:

- inform the accused member immediately that there is an allegation and its nature
- explain the process that will be followed in the investigation
- depending upon the circumstances, respective employment or applicable diocesan policies, place the member on ministerial leave pending the outcome of further investigation, as per the decision of the congregational president in consultation with her response team and her council

- advise the accused member of any legal obligations and ramifications
- assure the accused member that her rights, according to canon and civil law, will be respected and will be followed.

The congregational president will designate an additional sister who will offer personal support and assist the accused member in obtaining professional services, as necessary, including canonical or civil counsel, psychological, and/or spiritual counseling.

As follow up and for pastoral purposes, the congregational president may wish to meet with the accused member. As part of this conversation, she will inform the member of her right, under canon 220, not to comment on the allegation. The congregational president will remind the member that communication is not privileged under the civil law, but will assure her that it will be kept strictly confidential to the fullest extent possible.

Investigative Procedures

The congregational president will authorize an investigation by the review board. The congregational president and her response team will appoint an investigator.

The investigator will meet with the alleged victim in order to hear the details of the accusation. The investigator will:

- inform the alleged victim of his/her right to report any alleged abuse to civil authorities
- treat the alleged victim with respect, openness, and compassion and will inform him/her of the specific procedures that the Congregation will follow and the Congregation's commitment to confidentiality regarding all parties
- meet with the alleged accuser in order to review the accusations and to interview the accused member, and others likely to have significant information
- gather facts and review available information
- present the results of his/her investigation to the review board.

The review board will have access to experienced professional advisors. In order to establish the facts, the review board will:

- gather and review the available information
- listen to the summary of the detailed evidence of the investigator
- if for some unusual circumstance, the review board must hear from the victim directly, the members will also invite the accused member to appear, if she so chooses
- report its findings and recommendations, in writing, to the congregational president in a timely manner.

Resolution

Unsubstantiated Allegation: If the congregational president, after the investigation, determines that the allegation is unsubstantiated, ordinarily she or her designee will inform the alleged victim and/or family of the findings and the appeal process. The congregational president or her designee will also inform the accused member of the findings and offer the opportunity for healing. Additionally, the congregational president or her designee will inform the ordinary of the diocese/archdiocese and, if appropriate, congregational members and the public.

Substantiated Allegation: If the congregational president, after the investigation, determines that the allegation is substantiated, ordinarily she or her designee will inform the alleged victim and/or family of the findings and offer to provide psychological counseling to the victim. The congregational president or her designee will also inform the accused member of the findings and the appeals process, remove her from ministry and any environments posing foreseeable danger of misconduct with minors or vulnerable persons, and require her to undergo such treatment as medical/psychological consultants prescribe.

The congregational president will then appoint a person(s) to create a safety plan (see “definition of terms”). This person(s) will have familiarity with the accused member and knowledge of the resources of the Congregation. This person(s), after consultation with the medical/mental health professionals working with the accused member, will present the plan to the congregational president and her council for approval. The plan will include details about living arrangements and ministerial activity that will preclude access by the accused to any minors or vulnerable persons. The plan will be monitored regularly by the congregational president’s designee, e.g. the area delegate or mental health consultant.

Further, the congregational vice-president will monitor and assess the implementation of the safety plan and inform the congregational president.

Records

Throughout the various phases of the investigation careful and objective records should be kept by the congregational president or her designee, the investigator, and review board. Once the incident has been resolved, a summary should be prepared by the congregational president, or her designee, for the file. This summary should indicate congregational compliance with all legal regulations and canonical/congregational policies. Any exceptions to these should be noted with reasons for the exception. Complete, confidential records of the case should be kept by the congregational president, who alone has access to the files.

Communication

The congregational president will designate a spokesperson to handle public statements for the Congregation. Only the designated spokesperson is authorized to speak on behalf of the Congregation. To honor the confidentiality and privacy of all persons involved, the members of the Congregation are urged to abstain from talking about claims in public.

Definition of Terms

The following definitions are for the purposes of this policy:

Sexual Abuse: Sexual conduct between an adult and a minor or a vulnerable person, as well as any meaning ascribed to it in the applicable statute of the jurisdiction in which the abuse allegedly occurred.

Minor: Any person under the age of 18.

Vulnerable Person: Any person over the age of 18, who because of physical, mental or emotional incapacity, is unable to give informed consent to sexual contact or sexual conduct and/or is unable to report sexual abuse without assistance.

Congregation: All the Sisters, living and deceased, who comprise the group of women religious who belong to the canonically established religious entity known as the Sisters of Saint Joseph of Chestnut Hill, Philadelphia. This includes sisters who are professed, those currently on leave of absence, and the women in formation beginning with those in the second stage of candidacy.

Congregational President: The duly elected canonical leader of the Sisters of Saint Joseph of Chestnut Hill, Philadelphia. She has authority to govern the Congregation in accord with the law of the Church, and the Constitutions and Directory of the Institute. Her authority extends to all local communities and to all Sisters of Saint Joseph of Chestnut Hill, Philadelphia.

Council: The duly elected canonical members of the Sisters of Saint Joseph of Chestnut Hill, Philadelphia, who work with the congregational president and, as a team, help her to direct the Congregation in fidelity to its spirit and mission.

Members: All those sisters with canonical status and any woman who is in formation beginning with those in the second stage of candidacy.

Response Team: Professional advisors (e.g., civil law advisor, canonical advisor and mental health professional) whose role is to provide immediate consultation and support for the congregational president and to help her determine how best to proceed in light of canon law, civil law reporting requirements, and the needs of the alleged victim and accused member.

Review Board: Persons appointed by the congregational president and her council, who are competent to advise, investigate, and make recommendations to the congregational president regarding allegations of sexual abuse.

Investigator: A professional trained in forensic interviewing. This person is neither a member of the Congregation nor an employee of any diocese/archdiocese.

Victim Assistance Coordinator: A mental health professional (counselor, social worker, psychologist, etc.) who has the necessary expertise to meet with the alleged victim and assess his/her need for assistance.

Safety Plan: A detailed account of the arrangements made for the member when accusations of sexual abuse have been substantiated. This includes provisions for the member's daily living arrangements and ministry, as well as monitoring that will ensure prevention of harm to vulnerable individuals in the future.

Disclosure of Personal Information

Since each sister has legal and moral rights to privacy, this policy attempts to reconcile the individual's right to privacy with the need for freedom of inquiry, where and when appropriate. This policy pertains to current congregational members and former members, both living and deceased. If any sister receives a request for information regarding current, deceased or former members, she should refer this request to the office of information services (215-248-7278). Requests for phone numbers and/or addresses of current members should be handled as follows:

The person receiving the inquiry

- obtains the name and contact information (e.g. address, phone number and/or email address) of the inquirer
- explains that the sister is always given the option to respond to any query
- offers to pass the information, including particulars such as “the query is from someone you taught in first grade at...”

The sister in question is informed of the inquiry, given the information obtained from the inquirer and decides whether or not she wishes to be in contact with the person inquiring, doing so if she desires.

N.B. This will apply for all questions about a sister which, of course, includes where she lives or works. Aware that the annual directory provides contact information for current members, we share this prudently.

If the request is for sister's address and the sister receiving the request knows the inquirer well and is confident that no harm will come to sister, she might be less formal in responding.

Requests for a list of sisters who have lived and/or ministered in a particular place, e.g. diocese, parish, school, etc., should be referred to the office of information services. Since these requests usually concern a celebration of some sort, the information service staff is happy to assist within the scope of this policy and the availability of congregational records.

Medical information filed with the local community may only be shared with emergency responders or other appropriate medical personnel, if and as needed.

Financial Policies and Procedures Including Policies Related to Legal Matters

As Sisters of Saint Joseph, our individual, local community, and corporate financial decisions flow from the purpose for which our Congregation exists: **“We live and work so that all people may be united with God and with one another.” (Constitutions #16). Our Constitutions remind us that we can “further our mission of unity by sharing fully what we have and what we are with one another and with all persons.” (Constitutions #74)**

As members of a religious congregation dedicated to apostolic works, we have an obligation to support ourselves and others within the Congregation who are unable to support themselves. We are committed to doing all we can to help ourselves, even as we ask others to help us.

“Sisters of Saint Joseph hold all things in common. Whatever we receive by way of stipend, gifts, pensions, and insurance, or whatever we receive as members becomes the property of the Congregation. From this common source our material needs are met.” (Constitutions #78)

“Through central financing, all communities contribute to the support of the Congregation and its works.” (Directory #78.3) This is a concrete way in which we hold all things in common as an expression of our interdependence.

“To further our call to conversion we continually re-examine with integrity the simplicity that should be evident in our manner of life.” (Directory #74.1) “We continue to ask the Holy Spirit for light to recognize and to act upon those expressions of evangelical poverty to which we are called in our time as individuals, communities and Congregation” (Directory #82.2)

Individual Sister

“Each of us assumes responsibility for her spirit and practice of poverty according to our Constitutions and congregational norms.” (Directory #74.2)

Assets: Personal Bank Accounts, Stocks, Bonds, Trusts

“Vowed religious persons hold all funds in common.” (Constitutions #78) An individual bank account or a shared bank account that has a sister’s name and social security number on it are not in keeping with the vow of poverty lived by the Sisters of Saint Joseph, and are subject to tax review by the Internal Revenue Service. This can also jeopardize a sister’s medical care, prescription coverage, potential income from

Supplementary Security Income (SSI) benefits, and the Congregation's tax-exempt status. Personal bank accounts, or any other financial asset, such as stocks, bonds, CDs, held by an individual religious are extremely difficult and expensive to resolve upon the death or incapacity of the member.

Bank Accounts: Co-signing

Co-signing by a religious on a bank account, even that of a family member, can create legal and canonical problems. If necessary, it is possible for a sister to take care of a Supplementary Security Income (SSI) benefits, and the Congregation's tax-exempt status. Personal bank accounts, or any other financial asset, such as stocks, bonds, CDs, held by an individual religious are extremely difficult and expensive to resolve upon the death or incapacity of the member. relative's finances without being a co-signer on the relative's accounts. This can be done simply by using a power of attorney (POA) restricted to a particular account or accounts. A sister who accepts the responsibility of serving under a POA for a relative or friend assumes fiduciary duties very similar to those of an executor of a will. Power of attorney ceases at a person's death. A sister should contact the councillor for financial resources before assuming this responsibility.

Cessions

The vow of poverty requires a sister to give to another the right to administer her personal goods (property, money, etc.). This is done through a formal act of cession which is executed before first profession. A sister can designate the Congregation or anyone she wishes as administrator of her personal goods by completing a Power of Attorney (POA) document (Constitutions #80). By the act of cession, a sister also disposes of the use and revenues of her temporal goods.

To dispose of the use means to determine who will use the personal goods. To dispose of the revenues means to determine how the income or interest from the personal goods may be used. A sister may change the act of cession with the permission of the congregational president. When that occurs, a new document of cession is signed. If a sister leaves the Congregation, the act of cession becomes null and void.

Civil Will

A civil will stipulates the disposition of an individual's personal goods after death. Each sister makes a will before final profession. A sister is free to choose the beneficiaries of her will, and she also chooses the executrix of her will. This will may

subsequently be changed with the consent of the congregational president and a new document executed. If an individual leaves the Congregation, her will is returned to her.

Compensation

Any compensation earned by a sister in her regular ministry or in any other additional ministry is sent to the congregational finance office. When possible, direct deposit is the most helpful way for this to be done. The finance office will be able to provide the appropriate information needed for direct deposit.

Disclaimer of Remuneration

Each sister, before beginning the works of the Congregation, signs a Disclaimer of Remuneration. This states that all money or anything of value paid to the sister or to the Congregation on account of her services in ministry during the time she lives as a member of the Congregation belongs to the Congregation.

Donations

Donations/gifts received by a sister are ordinarily given to the local community. Jubilee and profession donations are sent to the congregational president .

Executor of a Will

Ordinarily, sisters do not accept the responsibility of serving as executor of an estate of a family member, friend, or person served in ministry. A sister contacts the councillor for financial resources before assuming this responsibility.

Health Insurance

Health Insurance is usually a benefit received from an employer. A sister may be on the employer's health plan, or the employer may pay for the sister to be on the congregational plan.

Each sister's awareness of her coverage, as well as timely submission of claims, benefits all of us. The use of health care providers within an individual's plan network offers significant savings and, depending on the plan, may save the sister from obtaining pre-authorization for procedures.

Patrimony

Patrimony is the personal property, including money and other assets, owned by a sister. It includes what she possessed in her own name at the time of entrance and additional property received later through family inheritance. Under the vow of poverty, a sister may not personally administer or independently use such property or spend its income or revenues. When an individual sister gives her monies and other assets to the Congregation as patrimony, the Congregation acknowledges an obligation to return that patrimony to the sister should she leave the Congregation. The congregational president may permit use of the patrimony, upon request by the sister, for special needs. **“A sister may renounce her patrimony, though this is not required.”**
(Constitutions #80)

A sister who inherits money or property contacts the councillor for financial resources to discuss the canonical and civil implications involved in the inheritance.

Personal Community Account

The Congregation offers sisters a special account called the Personal/Community account, in which to save money for large expenditures. Interest on the account is used to support various ministries and other good works. The form used to deposit or withdraw money from this account is available on the **Members Only** website, under *forms, financial*.

Personal Needs

Each sister requests an amount of money for personal use each year. The ordinary amount allotted is published annually with other financial information. Usually money for personal needs is requested monthly, including the summertime. This twelve month process has both security and cash flow advantages. It is not necessary that local treasurers include all personal expenses for the summer months in the June financial statement.

Ordinarily, the amount for personal use covers the following:

- clothing
- spiritual enrichment/retreat (for retreat costs over the amount designated in each year's financial update)
- mass stipends
- personal travel and telephone costs (as determined by local community discussion)
- stationery and postage

- books and subscriptions
- gifts
- charitable donations
- toiletries
- recreation
- repair of personal items

Sisters are asked to use the congregational **Chart of Accounts** for categories to account for receipts and expenses. The chart is available on the **Members Only website**, under *forms, financial*.

Power of Attorney

A sister who accepts the responsibility of serving as agent under a power of attorney for a relative or friend assumes fiduciary duties very similar to those of an executor of a will. A sister should contact the councillor for financial resources before assuming this responsibility.

Retreat

Each sister makes an annual retreat. The Congregation designates an amount of money each year toward the cost of retreat. This amount is published with other financial information each spring. Additional money for retreat is taken from the money allotted for personal use or the Spiritual Enrichment Fund.

Spiritual Enrichment / Holistic Health Fund

Sisters may request a designated amount each year from a special fund for spiritual enrichment or holistic health, e.g., spiritual direction, a retreat weekend, a gym membership. The amount available is published annually in the financial update. A form that can be used to request the funds is available on the **Members Only website**, under *forms, financial*.

Trusts

Under the vow of poverty, a sister is not free to use money from trusts without the permission of the congregational president. If a sister receives income from a trust, she may be liable for federal and state taxes even if she gives the money to the Congregation or other charities. A sister notifies the councillor for financial resources of existing trusts in order to insure adherence to income limits for certain programs and for tax issues. It is helpful for a copy of the trust to be on file in the treasurer's office.

Local Community

“As we live in community we receive with grateful hearts whatever is provided in order to sustain our life and mission. Mindful always that we are stewards, we use all things with care and respect.” (Constitutions #78)

Budgets

Every local community needs to prepare a house budget for each fiscal year. This budget is then posted in a public place for all to see. Each month, the local treasurer should update the monthly budget with actual income and expense so the members can view their progress in comparison to the projected budget.

Congregational Account – Local Community Expenses

The following personal and communal expenses are assumed by the central congregational account and are not included in local community budgets:

- car insurance and maintenance for congregationally-owned cars
- purchase of a car for local community use
- purchase of gas
- dental bill over \$400 (If the cumulative amount of lesser bills becomes a strain on local community finances, the congregational finance office should be contacted.)
- significant medical bills, including counseling bills, not covered by medical insurance (Procedures for financial arrangements for counseling services will be explained upon request to individual sisters, or local communities, by the area delegates. These procedures are designed to support confidentiality.)

If there is an extraordinary (unbudgeted) expense in a local community, no communal budget needs to be put under unnecessary strain. Local communities may request support from the central congregational account if the need arises.

Where applicable, a local community may send a proposal to the congregational finance office for financial support for any item requested for general use, if that item is costly and is not an ordinary local community expenditure.

Convents/Residences Other than Congregationally Owned Properties

The furnishings, maintenance, and utilities of a parish or diocesan-owned convent are the responsibility of the parish or diocese. We do not ordinarily invest congregational

funds for improvements or replacement of these items unless otherwise determined by contract. Consultation with the area delegate is important if things necessary for the convent are not provided even after negotiation with the appropriate persons.

Because a parish or diocese has furnished the convent or residence originally, furnishings are usually the property of the parish or diocese. Each house should maintain an inventory of household items and review it with the pastor or appropriate representative. If furniture or household items need to be replaced, contact should be made with the pastor or representative. In most cases, the Congregation is paying a housing fee that should allow for replacement of needed items. In those cases where a parish or diocese is not able to provide needed items, discuss the situation with your area delegate. If an item is purchased by the Congregation, a conversation with the pastor or appropriate representative is needed. The item purchased should be added to the inventory list.

Procedures for payment of utilities, repair, and improvements of residential properties other than parish or diocesan-owned convents, are usually determined by contract. These contracts require review by a congregational representative and, ordinarily, by a congregational attorney, at the time of negotiation.

Credit Cards/Debit Cards - Personal

Credit cards can be useful to individuals and local communities if the balance is paid off promptly every month. High interest rates and late fees can pile up quickly, if even one payment is missed.

It is often difficult for a sister to establish credit. If one member of a local community has a credit card she is likely to receive offers for additional cards. If she accepts an offer for a second card and names another sister from the same local community as an additional user, that sister will eventually establish credit. She can then repeat the process so that others in the local community may have the convenience of a credit card.

A debit card functions like a credit card, except that the amount of the purchase is withdrawn automatically from the associated checking account.

Employees

Persons employed by local communities for cooking or housekeeping must be paid through an established payroll so that the required taxes may be paid. A parish may be willing to provide this service; otherwise, call the congregational finance office for assistance. A regular employee should never be paid in cash.

Financial Records when Closing a House

See policy on **Closing of a Residence**.

Inter-Congregational Living

When sisters from other congregations ask to live with one of our local communities, the local community consults the policy on Inter-Community Living in the **Congregational Policy Book**. The sister contributes to the parish (or other housing provider) the amount specified by the diocese for housing, if applicable. The sister also contributes to the local community an amount for food, household items, etc. This amount is established by the Congregation and available on the **Members Only** website, under *forms, financial*.

Sisters who live with another congregation make similar financial arrangements with a representative of that congregation and/or the local community following conversation with her area delegate and/or the congregational finance office.

Jubilee Costs

Local community accounts support jubilee costs. Sisters plan for jubilees as early as possible to provide for the cash flow necessary at the time of the celebration. This celebration should be discussed at the time the budget is created. If assistance is needed for a jubilee celebration, the sister should contact her area delegate. Either the sister celebrating a jubilee, or the treasurer of the house, after discussion with the area delegate, contacts the congregational finance office to confirm the mechanics of transferring the necessary money. (See the Section in **Policy Book** on *Celebrations*.)

Statement of Accounts/Financial Reports

The local treasurer or finance committee prepares a monthly account statement and presents it for the attention of the local community. This statement represents monthly revenues and expenditures. Comparisons should be made with the actual and budgeted amounts of income and expenses.

Semi-annual (December) reports of local community finances are sent to the congregational finance office on, or before February 1, for review by the financial advisory board. Annual (June) reports are due on, or before August 1. From these annual reports information is gathered to establish the fair-market value for food, clothing, housing, health care expenses, personal travel, and personal community expenses, on which our social security taxes are levied.

Subaccounts

In the system of central financing used by our Congregation, all local communities use subaccounts of a master account; in this arrangement funds are treated as one large account for earning interest. No other local community accounts should be opened. The local community subaccount is used for all ordinary local community expenses.

More than one sister in each local community should be authorized to sign checks. Disbursements are made each month to the subaccount from the master account according to fixed or budgeted amounts. Local communities decide which method of disbursement best fits their needs.

Treasurer/Finance Committee

Local community subaccounts require sound financial administration in accordance with congregational policies. Each spring, the congregational finance office provides financial information pertinent to the required budgeting processes for individual sisters and for local communities. Each local community has a treasurer or finance committee to administer the ordinary financial affairs of the local community according to the yearly local community budget. It is imperative that at least one other person in the house knows where and how to access the financial information and appropriate passwords. If you need additional assistance, members of the financial advisory board are available to work with local communities on budget education and planning.

Congregation

“Each of us affects the whole membership in a unique way since we influence both present and future as spirit and heritage become ever more deeply expressed in our lives.” (Constitutions #96)

Congregational Funds: Fournier Retirement Fund and Current Fund

The annual financial report presents a consolidated statement of all congregational funds, including local community subaccounts, the Current Fund, and the Fournier Retirement Fund. This consolidation follows the procedures for reporting accounts by non-profit organizations. The two major congregational funds are the following:

Fournier Retirement Fund

This fund is used for the support of retired sisters at Saint Joseph Villa and the support of the personal and communal needs of sisters 70 and older living in local communities. The fund provides for the present and future retirement needs of all our

sisters. Sources of income for this fund include donations and bequests, social security and SSI, investment income, retirement benefits, and the national/diocesan retirement collections.

Current Fund

This fund is used for the support of the personal and communal needs of sisters 69 and younger, all congregational ministries and endeavors, car purchases and the administrative costs of the Congregation. Sources of income for this fund include compensation of our members, gifts and donations, investment income, and other sources such as insurance refunds, congregational programs, etc.

Development Program

The development program exists to advance the mission of the Congregation by inviting benefactors and prospective benefactors to make charitable donations. The development program sponsors fund raising events, sends direct mail appeals, seeks grants, bequests, and memorial donations and operates Saint Joseph Guild to help support the Congregation and its various ministries. An annual financial report is published acknowledging all donors, specifying how donations are used, and reporting expenses of the program. The development staff holds memberships in the National Catholic Development Conference (NCDC) and the Association of Fundraising Professionals (AFP).

Financial Advisory Board

“The financial advisory board is a group of members who meet regularly to review current financial issues and make recommendations as needed. They provide information and advice to the general council. This board also assists the Congregation at large in the implementation of our financial policies and with practical assistance as needed.” (Directory #189.5)

Investment Advisory Committee

The investment advisory committee is composed of congregational representatives and men and women who are professionals in banking, law, investments, asset management, and financial analysis. The board meets quarterly to review the outlook on the economy, the performance of our investments and to give recommendations for the future.

The investment committee of the Sisters of Saint Joseph shall make recommendations for the following:

- establishing overall financial objectives and guidelines within the investment policy
- setting parameters for asset allocations
- establishing a process and criteria for the selection and termination of investment managers, custodians
- selecting a qualified investment consultant
- selecting qualified investment manager(s)
- monitoring investment results quarterly to assure that objectives are being met and that policy and guidelines are being followed
- selecting a qualified custodian
- communicating on a structured and ongoing basis with those persons responsible for investment results

Church-related Ministries

Church-related ministries are those listed in **The Official Catholic Directory**. Contracts for sisters serving in these ministries are agreements between the employer and the sister. A woman religious working in an institution listed in **The Official Catholic Directory** is exempt from federal, state, city income tax, and social security tax. Compensation checks are payable to the Sisters of Saint Joseph, rather than to the individual sister.

Non Church-related Ministries

As of August 15, 1977, with Revenue Ruling 77-290, a sister working in any ministry not listed in **The Official Catholic Directory** is required to pay taxes. Any sister to whom this applies should consult the congregational treasurer. If, by law, a sister's salary is subject to taxes, a W-4 form must be completed and a 1040 form must be filed. The congregational treasurer files the 1040 form with the Internal Revenue Service. In order to do this, the treasurer needs a copy of the W-2 form or 1099 form which the employer will give to the sister at the end of the year. The Congregation pays the employee portion of the taxes and the employer pays the employer portion. For these ministries, salary checks are made out to the individual sister.

Sales Tax Exemption

As a Congregation, the Sisters of Saint Joseph are exempt from tax on goods for **institutional** use. Individual purchases of goods for personal use are not tax exempt. The state sales tax exemption numbers for Pennsylvania and New Jersey (the two states where the Congregations owns property) are:

Pennsylvania Sales Tax Exemption
New Jersey Sales Tax Exemption

75-23502-2
E-NJ3-002-692

If a form is needed, please contact the Finance Office.

Social Security

The Congregation of the Sisters of Saint Joseph is enrolled in the social security program. The Congregation pays the social security tax for each sister enrolled who is working in any ministry listed in ***The Official Catholic Directory*** until the normal retirement age as stated by Social Security. The Congregation pays both the employer and the employee tax because the government recognizes that the stipends received by vowed religious in these ministries are not personal earnings but belong to the Congregation. The Congregation is responsible for the food, clothing, shelter, and health care of the members of the Congregation. The social security tax is based on the ***fair market value*** of the food, housing, clothing, health care, personal travel, and personal community items provided by the Congregation to its members.

For the purposes of Social Security, the U.S. government and Internal Revenue Service will recognize sisters over their normal retirement age, as stated by Social Security, as retired and do not consider church-related ministry, i.e., ministry listed in ***The Official Catholic Directory***, as employment. Social Security is recognized as the sister's only income.

The Congregation will approach a sister at age 62, if she is eligible to receive social security benefits, to request that she consider taking the benefits early. Even though the income will be reduced due to receiving benefits earlier than normal retirement age, the additional income received for three years can be invested.

Sisters with taxable earnings over the allotment amount must wait until they reach their full retirement age to apply.

Sisters who receive Social Security sign a power of attorney authorizing the congregational treasurer to deposit checks, withdraw the funds and interest, etc.

Supplementary Security Income

Supplementary Security Income (SSI), a federal entitlement program run by the Social Security Administration, provides a monthly check to eligible sisters, 65 years of age and older, or to those at any age who meet certain criteria. SSI payments vary in relationship to social security income already received and other factors. The congregational finance office can facilitate a sister's enrolling in SSI.

Conclusion

The financial condition of an institute is not the sole or the most important determiner of viability. It does play a role in the long-range planning that is vital to the future of religious life. (A Critical Junction: Assessing the Viability of Religious Institutes, p. 40)

The preceding information is based on experience and an understanding of canon and civil law. It will not answer every question or respond to every situation, but may offer some helpful facts and directions. Conversation about a particular question or situation is always welcome, and assists the learning process for all involved.

Guide to Mental Health Services

“We recognize that our life...is a continuing process of growth in Christ. Each of us assumes responsibility to continue this process by developing and using our gifts for the sake of the Kingdom. Those in authority have the responsibility to provide ways to further our development in order to continue this dynamic process.” (Constitutions #144)

The Sisters of Saint Joseph of Chestnut Hill recognize that mental health services are sometimes necessary for a sister’s growth and well-being. There may be a time in a sister’s life when she can benefit from counseling or psychotherapy (the terms are used interchangeably) by a trained professional. A sister who recognizes this need and engages in therapy is taking responsibility for her own growth. If a sister does not recognize this need herself, a member of the Congregation may suggest that she seek therapy. If a sister’s functioning is seriously impaired, the area delegate will assist her in obtaining the appropriate services.

Psychotherapy

Psychotherapy is a process whereby a trained mental health professional uses psychological methods to foster personal growth, awareness, and change in a person. The psychotherapist and the sister jointly define the goals of psychotherapy and actively cooperate in this process. Goals generally focus on creating change in the sister’s thoughts, feelings, and/or behavior for the purpose of alleviating a psychological problem and/or enhancing the ability to enjoy life and relationships.

Types of Mental Health Professionals

There are several types of mental health professionals. It is important that a sister choose someone with whom she feels comfortable. During the first session she should freely ask questions regarding the therapist’s education, years of experience, approach to therapy, areas of specialty, and basic understanding of or openness to the concept of religious life.

Psychologists: Professionals possessing a Ph.D. or Psy.D. in clinical or counseling psychology or Ed.D. in educational psychology. Training typically involves four years of graduate coursework, a pre-doctoral internship, and a dissertation. A licensed psychologist also has a one year post-doctoral supervised internship and extensive written examination required for state licensure. The training of a master’s level psychologist (M.A.) includes two years of graduate coursework, a supervised internship, and often a thesis.

Psychiatrists: Physicians (M.D. or D.O.) whose training includes a three-year residency following the completion of medical school. They are the only mental health providers who may prescribe medications to alleviate symptoms related to psychological problems.

Psychoanalysts: Mental health professionals (typically psychiatrists) who have completed postgraduate training and supervision in the psychoanalytic theories of Freud, Jung, and others at an analytic training institute.

Clinical Social Workers: (M.S.W., L.S.W., or A.C.S.W.) Professionals whose training includes two years of graduate coursework, a thesis project, and supervised clinical experience.

Marriage and Family Therapists: Professionals possessing a master's or doctoral degree in marriage and family therapy or another mental health field, with specific training and supervision in marriage and family therapy.

Certified Addiction Counselors: Persons who often possess other professional degrees or qualifications prior to training and certification in this field. Requirements for certification include several thousand hours of supervised training and additional coursework in addictions.

Licensed Professional Counselors: Persons who possess a graduate degree in counseling. Licensing at the state level requires extensive additional supervision and a written examination.

Pastoral Counselors: Persons who possess a graduate degree in pastoral counseling that includes a supervised internship. They usually provide counseling services through parishes or other religious-affiliated organizations.

Career Counselors: Professionals possessing a graduate degree in counseling or a related field that includes supervision and training in career counseling. Certification at the national or state level requires three years of career development work experience and a written examination. Career counselors provide assistance in clarifying life/career goals.

Types of Psychotherapy

Outpatient Psychotherapy – This type of treatment usually consists of weekly 50 – 60 minute psychotherapy sessions which occur in the mental health professional's office. The majority of psychological problems and issues related to personal growth and enhanced coping skills can be managed in outpatient psychotherapy.

Inpatient Psychotherapy: Treatment of this nature occurs within a hospital setting and is warranted when a person is experiencing severe stress and can no longer function adequately in daily life, or when a person may be deemed dangerous to self or others. Some facilities offer an intensive, structured, day program (partial hospitalization) as an alternative to full hospitalization.

Length of Treatment

Length of treatment varies depending on the sister, the therapist's style, and the nature of the presenting problem.

Short term treatment: This type of treatment is indicated for relatively specific problems or situations.

Long term treatment: Long term therapy may be indicated if a person's problems are severe, if many areas of life are being affected, and/or if the problems have persisted for an extended period of time.

Types of Outpatient Treatment

Individual Psychotherapy: The psychotherapist and the sister meet in a one-to-one encounter and address the sister's personal issues and goals.

Group Psychotherapy: A psychotherapist with training in group psychotherapy meets with a small group of people (usually six to ten) and facilitates their interactions. This type of group can aid a person in coming to a greater awareness of herself, her behaviors, and her effects on others. Frequently, a group will be formed for the purpose of addressing a specific issue, such as overeating, sexual abuse, self-esteem, etc.

Support Groups: Persons gather together on an equal basis without the assistance of a trained psychotherapist. Such groups are frequently a very positive option for a person who wishes to grow in self-awareness, expand her coping skills, and/or seek support around a particular issue. There are Twelve-Step Support Groups as well as those that focus on such issues as bereavement, caring for elderly parents, etc.

Responsibilities

Therapist's Responsibilities: The therapist usually devotes the first few sessions to a detailed assessment of the problems that have brought the sister into counseling, along with extensive questions regarding personal life history. The therapist assesses various areas of the sister's life functioning. After problematic areas have been surfaced, the therapist and sister formulate mutually agreeable goals. The therapist

discusses the methods to be used in achieving these goals and gives an estimate of the length of time the sister could expect to be in therapy. The therapist also discusses fees and methods of payment.

Sister's Responsibilities: It is important that the sister be open and honest with the therapist in clearly describing problem areas and sharing feelings. It is crucial that the sister be an active participant in the therapy process and work towards the established goals. She should attempt to implement suggestions, skills, or tasks given by the therapist, as this will contribute to progress.

Evaluation of the Treatment

Many factors contribute to the outcome of therapy: The nature and extent of problems, the extent to which the sister is motivated to change, her willingness to engage in the process, the type of therapy, and the therapist's skill.

It is not unusual for a person to feel upset and angry about the therapy process and the issues that surface. It is helpful to discuss these feelings with the therapist. If a person is not satisfied with the type of treatment, it is helpful to first discuss this with the therapist. A sister needs to be aware that she is the consumer and is purchasing the services of the psychotherapist. As such, she has a right to seek a second opinion or switch to another therapist if the dissatisfaction continues. Even though a therapist may be quite competent, it is impossible for any one professional to handle the needs/problems of all persons.

If a sister feels that the therapist has been unethical in his/her behavior, she has a right to make this known to proper authorities. If the therapist is an employee of a mental health agency, the clinical supervisor may be contacted. The state or national licensing boards are also avenues through which the sister may voice her concerns.

Financial Information

Since therapy is one of our numerous health needs, the congregational health care budget includes money for this. It is in a spirit of accountability that the sister is aware of the cost and is knowledgeable about appropriate insurance coverage. Full information regarding coverage for mental health services is available in the information packets of the particular plan in which a sister is enrolled. The sister should discuss all of this with the therapist in order to arrive at a mutually agreeable method for payment of fees.

Payment for mental health services is supported by the central congregational account, not the local community account. Procedures for the financial support for

counseling services are explained upon request to individuals, or to local communities by area delegates (Area delegates may also provide referrals). Procedures include confidentiality.

Ordinarily, the cost of in-patient psychiatric care is covered for a limited time, by insurance. The sister or a congregational representative should seek necessary financial information prior to admission to an institution.

Confidentiality

Under the code of ethics, personal information shared with a therapist is confidential. This means that the therapist may not reveal any information about the sister to another person without her explicit permission. However, there are some exceptions to this:

- The therapist may discuss the case with a supervisor.
- Certain information, e.g., dates of treatment, diagnosis and history of presenting problems must be given to the insurance company to obtain reimbursement.
- If there is any danger of injury by the client to self or others, therapists are legally required to reveal this information to the appropriate persons.

Communications

A sister in therapy may benefit from some measure of openness with members of her local community who can be of support to her. This type of sharing requires personal reflection and, perhaps, some consultation between the sister and her therapist. It is important to assess how much, and when to share personal information. A local community may find it necessary, at times, to seek advice regarding ways to support a community member who is in therapy. The content of the sister's therapy sessions is not a matter for dialogue unless the sister offers this information and is comfortable discussing the content further. Since the Congregation shares the responsibility for the health care of its members and incurs financial obligations as a result of it, the sister in therapy periodically discusses her goals and progress with a congregational representative.

Center for Holistic Living

One of the purposes of the center is to assist sisters with many aspects of mental health and wellness. The professional members of the staff are available for consultation if a sister has any questions about psychotherapy and/or is in need of a referral to a mental health professional.

If a sister is hospitalized for psychological issues, in residential treatment, or referred for a psychological evaluation, the staff of the center may be called upon by the area delegate to assist in maintaining a connection between the treatment facility and the Congregation.

Housing Guidelines

We live in community, in a house of the Congregation, to be a sign of Christian unity and to be a creative and healing presence in our world. (Constitutions #47)

Providing residences that are both life-giving for the individual and supportive for our life in community continues to be of great importance to the Congregation, and the need to retain housing for all members becomes a crucial and increasingly complicated aspect of planning. The Congregation offers various types of housing in order to meet the evolving needs of sisters for ministry and residence. Sisters are missioned to live in various types of available residences, including congregationally-owned residences, parish-related facilities, diocesan facilities, and rental properties.

Discernment Process

Since a sister's living situation affects her options for ministry, retirement and community life, housing, community life, and ministry are always interdependent. Although a change of residence is not always, or only, a consequence of beginning a new ministry, housing considerations are always a component of missioning. Consequently, discernment and consultation are needed on the part of the individual sister and the congregational representative involved in the missioning process.

After conversation with the sister about why she desires to seek a new local community, the area delegate identifies communities where there is an opening for an additional sister. Together, the sister and the area delegate discern potential communities that might meet the sister's needs. The area delegate, in whose region the potential residence/local community is located, informs those sisters that a sister will be contacting them to set a date for a conversation. A mutually agreeable time for a visit and conversation is arranged and the sister meets with the local community.

The local community provides adequate time and a welcoming environment and prepares for the conversation. Should the community reside in a parish or a diocesan-owned convent, the appropriate person should be notified that a sister is considering joining the local community.

Following the meeting, the sister processes her experience, continues to discern, and shares the results of her discernment with the area delegate. The local community also processes the conversation and shares feedback with the area delegate.

The area delegate receives the feedback from both the sister and the local community and makes the necessary contacts. She notifies the appropriate person when a decision has been made that the sister will be joining the local community.

As a formal confirmation of missioning, the sister receives a letter from the congregational president. The Congregation is informed of a sister's missioning when the process has been completed.

New Housing Opportunities

Before making a decision regarding opening a new residence, the Congregation considers the following:

- the housing fee of the diocese/archdiocese in which the residence is located
- the cost per sister
- the number of sisters needed to be cost effective
- the impact on other residences in the geographic area
- transportation needs
- the openness to welcome additional members into the community
- other significant considerations that surface

Periodic evaluations of the need for the residence and annual costs are conducted.

Ordinarily, if a new housing opportunity for the Congregation becomes available, the area delegate and other designees visit the site. If the site and costs seem reasonable and other criteria are met, the area delegate informs any sister who has expressed an interest in living in that geographic area and might be interested in forming a new local community there. For the purpose of mutual discernment, conversation among the interested sister and her area delegate continues until a community is formed.

Intercongregational Living

A sister may choose to live in an intercongregational setting in order to facilitate accessibility to a compensated ministry in an area where the Congregation has no established residence. Consultation with the area delegate regarding this choice is an important part of the discernment process.

When a sister lives intercongregationally, she is encouraged to have an SSJ contact community. The contact community provides opportunities for the sister to share in special meetings and celebrations, and to stay connected with the Congregation. For further information, see Policies and Procedures, Part III: Local Community.

Residence at Saint Joseph Villa

If a sister is interested in seeking residence at Saint Joseph Villa for a short or long term, the policy regarding admission to Saint Joseph Villa applies. See: Policies and Procedures, Part IV: Villa.

Process for Taking a Corporate Stand

“With the Church, the Sisters of Saint Joseph affirm that justice is a constitutive element of the Gospel message.” (Constitutions #22) The taking of a corporate stand is an effort to be faithful to living the gospel message as we, Sisters of Saint Joseph, stand with those who are powerless and confront the unjust structures of our society.

A proposal for a Corporate Stand may be submitted at any time throughout the year by an individual sister, a local community or group of sisters, or a congregational committee. The proposal must be accompanied by 25 signatures indicating support for the proposed corporate stand. The persons indicating support must be members of the Congregation.

The form for a proposal to take a corporate stand is available from the commission for justice. The sister(s) complete(s) the form and send(s) it to the commission for justice. The commission for justice receives the form and reviews it within three months. The commission for justice meets with the author(s) if further revision is needed. If the proposal does not meet the criteria, the commission will return it to the author(s). The completed proposal is passed to the council who will respond as soon as possible. If two or more proposals are approved per year, the council will select the one to be presented to the Congregation. After the council approves the proposal, the Congregation will be notified.

The process will continue with the following steps:

- proposal sent to local communities
- distribution of proposal at a local community meeting
- individual study and prayerful reflection
- voting
- tallying of votes
- results of voting communicated to the Congregation
- promulgation of corporate stand

The process will take about four months.

Sisters Education and Forms for Study

“The education of our sisters is for mission. Professional training and programs of study aim to reconcile the individual’s desires and capabilities with the present and future ecclesial commitments of the Congregation and its resources.” (Directory #25.1)

These policies and procedures reflect the importance of recognizing the value of a sister’s education as a means of empowering her for mission through ministry. Decisions around study are made in light of a sister’s aptitude and discernment, ministry needs, the needs of the Congregation, and the limits of financial resources.

Undergraduate Study

All sisters of Saint Joseph earn a baccalaureate degree. Priority of funding and opportunity is offered to a sister studying for her first degree.

Graduate Study

Sisters are encouraged to earn a master’s degree and/or certification, as needed for ministry. Ordinarily, the type of degree, area of concentration and place of study are determined in dialogue with the councillor responsible for sisters’ education.

Decisions concerning a second master’s degree or other advanced study are made in light of ministry needs and congregational financial resources, and in consultation with the councillor for sisters’ education.

Professional Updating and Personal Enrichment

Sisters who have completed degree programs may apply for funding for professional updating or personal enrichment, including credit and non-credit courses, workshops, or seminars. Priority of funding will be given to requests related directly to ministry, and to sisters who have not had recent opportunities for study.

New Programs

Decisions concerning a new program of study are made in collaboration with the councillor for sisters’ education, A sister who has been approved for a degree or certification program may assume that her study will be funded until her program is completed or terminated. Decisions to change, interrupt or terminate a program should be made in consultation with the councillor.

Funding

An application for funding is sent to the councillor for sisters' education each semester, or for each workshop, or enrichment course. Copies of the forms are included with these policies and procedures. They are also on the congregational website.

A completed form including supportive documentation, (invoices, receipts, description of program) is necessary to apply for funding. Please note that approval for funding is required prior to registering for course, workshop, seminar, etc. Please email or call the councillor responsible for sisters' education. A sister is always welcome to make an appointment for a personal interview.

The Congregation pays all educational and living expenses for sisters who are full time students.

The Congregation pays tuition, room and board for those studying part-time. The local community pays for transportation, books and fees, so it is helpful to include these expenses at the time of local community budgeting.

Whenever possible, bills for tuition, room and board should be sent directly to the councillor responsible for sisters' education. Copies of bills and/or receipts are needed for any funding requested.

If a sister boards at one of our convents for study, the convent may be reimbursed for expenses.

Records

Sisters are asked to keep educational files current by sending grade reports, transcripts, and copies of other academic records, e.g., certificates, awards, honors, publications, to the councillor responsible for sisters' education.

Degree/Certification Programs

**Sisters' Education
Sisters of Saint Joseph**

Application for Funding

Sister _____
 (Family Name) _____ (Date) _____

Convent _____ Address _____

City _____ State _____ Zip _____ Phone _____

E-mail Address _____

Current Apostolic Service _____ Phone _____

COMPLETE FOR DEGREE OR CERTIFICATION PROGRAMS ONLY

DEGREE TITLE (Ph.D.) etc.) _____ AREA _____

CERTIFICATION AREA _____

INSTITUTION AND LOCATION _____

Year Began _____ Projected Year of Completion _____ Total Credits Needed _____

Semester: Spring Summer Fall Credits this Semester _____

FINANCIAL INFORMATION FOR DEGREE OR CERTIFICATION PROGRAMS ONLY

CHECKS NEEDED:

PURPOSE	AMOUNT	PAYABLE TO	DATE NEEDED	OSE
Tuition:	_____	_____	_____	_____
Room:	_____	_____	_____	_____
Board:	_____	_____	_____	_____

Please return this completed form to: **Sister Regina Bell**
9701 Germantown Avenue
Philadelphia, PA 19118-2694
215-248-7204

(This form can be completed, saved, and attached to an email to rbell@ssjphila.org)

N.B. Please check that all necessary information is included.

- Enclose an addressed stamped envelope.
- Complete a separate application for EACH funding request and make sure all information is complete and accurate.
- Attach all supportive documentation (invoice, receipt, program description).

Please note:

- If a course is canceled by either you or an Institution, please return checks or any reimbursement received to the councillor for sisters' education.
- If additional funding is needed, contact the councillor for sisters' education.

Application for Funding

Sister _____
(Family Name) (Date)

Convent _____ Address _____

City _____ State _____ Zip _____ Phone _____

E-mail Address _____

Current Apostolic Service _____ Phone _____

Address _____

Please Indicate Funding Needed for the Following Areas:

- Professional Enrichment
- Required (CEU's) for License
- Membership Dues
- License Renewal

**Financial Information for the Above:
Check Needed**

AMOUNT NEEDED	PAYABLE TO	DATE	OSE USE
_____	_____	_____	

Please return this completed form to:
(This form can be filled out, saved, and
emailed to rbell@ssjphila.org)

**Sister Regina Bell
9701 Germantown Ave.
Philadelphia, PA 19118
(215) 248-7204**

N.B. Please check that all necessary information is included.

- Enclose an addressed stamped envelope.
- Complete a separate application for EACH funding request and make sure all information is complete and accurate.
- Attach all supportive documentation (invoices, receipts, description of program)

Please Note:

- If a course is cancelled either by you or the institution, please return checks or any reimbursement received to the councillor for sisters' education.
- If additional funding is needed, contact the councillor for sisters' education.

Socially Responsible Investment Policy

As Sisters of Saint Joseph, we are called to union with God, all people, and our earth. This call is reflected in our concern for people who are materially poor, as an expression of our mission, and imposes on us the task of using resources wisely.

“Fidelity to the vow of poverty readies our hearts to hear the voice of Christ in the cry of the poor and oppressed and to embrace our interdependence with the entire human community.” (Constitutions #74)

“To live out a preference for the poor, the sisters, in whatever their ministries, work to raise consciousness in themselves and in those they serve. At the same time, some sisters will minister directly to the socially and materially poor, while some may work to influence systemic change in unjust structures.” (Directory #21.2)

Individual Christians who are shareholders and those responsible within church institutions that own stock in U.S. corporations must see to it that invested funds are used responsibly. Although it is a moral and legal fiduciary responsibility of the trustees to ensure an adequate return on investment for the support of the work of the church, their stewardship embraces broader moral concerns. As part owners, they must cooperate in shaping the policies of those companies through dialogue with management, through votes at corporate meetings, through the introduction of resolutions and through participation in investment decisions. We praise the efforts of dioceses and other religious and ecumenical bodies that work together toward these goals. We also praise efforts to develop alternative investment policies, especially those which support enterprises that promote economic development in depressed communities and which help the church respond to local and regional needs (U.S. Bishops' Pastoral Economic Justice for All: Catholic Church Social Teaching and the U.S. Economy, 1986).

From reflection on congregational and Church documents, we, as Sisters of Saint Joseph, recognize that stewardship demands that we use our resources to provide for our own needs while attempting to respond to the needs of the times by supporting those companies whose values are consistent with our own.

Investment Goals

As Sisters of Saint Joseph, we endeavor, as far as possible, to support those companies whose values are consistent with our own, embody the Gospel message, and the Church's social teachings, as we attempt to maintain a security of principal, and to achieve our targeted income growth.

We do this by following these guidelines and procedures:

- monitoring our stock portfolio in light of social issues
- prioritizing issues for stockholder action in light of our mission of unity
- using the power of our proxy vote to work for systemic change
- maintaining active membership in the Philadelphia Area Coalition for Responsible Investment (PACRI) and the Interfaith Center on Corporate Responsibility (ICCR)
- holding alternative investments that directly help those in need
- protecting principal by investing in securities of high quality
- reinvesting income where possible
- generating our target income from available assets
- using diversification and asset allocation to achieve gains while minimizing risk
- engaging managers who use environmental, social and governance criteria to promote positive impact investing that mirrors our social concerns
-

Corporate Responsibility

By membership in the Philadelphia Area Coalition for Responsible Investment (PACRI), we are affiliated with the Interfaith Center on Corporate Responsibility (ICCR), a coalition of Protestant, Roman Catholic and Jewish institutional investors. Membership in these organizations prepares us for decisions about shareholder actions and about buying and selling stocks. Together with other religious congregations, dioceses, other religious denominations, health care corporations and pension funds, we hold corporations accountable, using the power of persuasion, backed by economic pressure from consumers and investors.

Through the congregational social justice coordinator, we participate in local and national groups that file or co-file shareholders' resolutions, vote proxies, dialogue with corporations, attend shareholders' meetings, and communicate both information and suggested actions to Congregational members and others.

Each year selected investment managers are asked to retain at least a minimum dollar amount of certain stocks so that shareholder resolutions can be filed. Managers may also be directed not to purchase certain stocks, e.g., the stock of major weapons manufacturers.

Alternative Investments

Alternative investments are funds invested in groups or projects whose goal is to serve people who are materially poor by giving them access to resources for self-sufficiency, thereby enabling their participation in their own economic growth. As Sisters of Saint Joseph, we endorse alternative investments as a way of stewardship that prescribes actions consonant with Gospel value

There are several alternative investment options with a variety of risk rates of return. Decisions about such investments will be made year-to-year in light of our mission of unity and of investments already held.

A Challenge

As Sisters of Saint Joseph of Chestnut Hill, we recognize the challenges of stewardship for ourselves and for our world and so:

- we call ourselves as individuals to keep informed about issues of social justice, to educate and update ourselves, and to raise our consciousness about issues of social responsibility
- we call on the Commission for Justice, the financial advisory board, and other congregational groups to guide us in our endeavor to act from ever-increasing social consciousness
- we call those specifically charged with carrying out this investment policy, that is, the investment advisory committee and the general council, to maintain regular communication for the purpose of furthering the goal and objectives of the policy

Part II

Individual Sister

Change of Ministry Status

As Sisters of Saint Joseph, our mission and ministries are intricately connected. When we study our Constitutions, we find little written about ministry, but a great deal about mission. Throughout our history, mission has always been integral to who we are. Ministries are not entities in themselves, but are the means by which we follow Jesus' example and bring to fruition His mission "that all may be one." Ministries afford us the opportunity to use our gifts in service to our dear neighbor.

As Sisters of Saint Joseph, we encourage each other, on a regular basis, to prayerfully and carefully consider our personal resources, our energy level and health, in relation to our continuation of ministry. We need to be realistic about the expectations that we place on ourselves.

Discerning Change in Ministry Status

When a sister is considering a change in status in ministerial responsibilities, personal and communal discernment is an expectation for us as Sisters of Saint Joseph. As members of a Congregation of vowed women religious, we are not independent agents. During these pivotal moments of grace, the Congregation desires to provide support and encouragement.

Discernment around ministry takes place with a sister and a congregational representative when a sister feels drawn to:

- move from a fully compensated ministry to a partially compensated ministry
- from a fully compensated ministry to a volunteer ministry
- from a partially compensated ministry to volunteer status

Movement within any of these might be prompted by a sister's desire to reduce her schedule, her desire for more creativity in ministry, her physical limitations, housing closures or decisions by employers to reduce or eliminate positions. Of course, these decisions may have housing implications.

Expectation for Changing Ministry Status

Sisters **over the age of seventy** are not expected to remain in a full-time compensated ministry. Sisters of any age, affected by serious health issues, are not expected to remain in a full-time compensated ministry. Some sisters blessed with good health and stamina may choose to remain in a stipended-ministry for a time after the age of seventy.

Sisters **sixty-five through seventy** are asked to remain in full-time ministry, if possible, or to move to a part-time ministry, if necessary, after conversation with a congregational representative.

Sisters **under the age of sixty-five**, who are blessed with good health and energy, are expected to be employed in a fully compensated ministry that allows them to use their gifts and talents for the greater good.

Considerations Concerning Sisters Living With and Caring for Family Members

Sister as Caregiver

In recent years, an increasing number of sisters have been facing questions about responsibility for caring for ill and elderly family members. Forms of caregiving vary widely from weekend visits to full time live-in ministry. Requesting to be missioned to live with and care for family members raises a host of challenging questions for the individual sister, for the family involved, and for the Congregation. In an effort to provide guidance and support, suggestions based on experience are offered here.

Responsibilities and Possibilities

Experience has shown the value of being open and giving careful consideration to a variety of possibilities surrounding caregiver responsibilities. It is helpful for sisters and their families who might need to deal with questions of how to provide care for aging family members in the near and not-so-near future to begin now to explore and consider together the many aspects of these questions. Education can raise awareness of issues and alternatives. Long-range planning, especially before a crisis arises, can provide the time and space needed to find solutions that are life-giving for all involved.

Exploration and discussion include dialogue with siblings and other appropriate family members, reading, research, consultation with people who share similar concerns, and discernment with the area delegate. At times, the family and the sister herself may assume wrongly that a sister in religious life bears a greater responsibility than other family members for the care of a family member, possibly giving greater weight to marriage and job commitments than to the sister's commitment to community life and service in the Church. Many issues need to be explored before families can make decisions for the care of a family member which in the long run will be beneficial for everyone.

It is often difficult for an older person to move from his/her home but when it is necessary, retirement communities or total care facilities can provide both physical, social, and spiritual advantages that cannot be had at home.

When a sister requests to be missioned to live with and care for a family member, it is important that she speak with the congregational president. This missioning is reviewed annually in light of the uniqueness of each sister's experience. Missioning a sister to care for a family member relieves her of local community and congregational responsibilities. At the same time the Congregation, the local community, and the

sister herself make efforts to maintain connections and provide opportunities for a sister's participation in the life of the Congregation as much as is possible. The Congregation offers a sister ongoing support in such areas as legal questions, spiritual and educational programs, personal and local community outreach, and financial assistance.

The following guidelines are offered as a service and support to sisters facing questions about responsibilities for caring for ill and elderly family members:

- Dialogue among siblings and/or other family members is critical to any decision about responsibilities for caregiving.
- Requesting to be missioned to live with and care for a family member includes conversation with her area delegate who assists the sister in exploring all possible alternatives, taking into account the welfare of both the individual sister and the family member in need, participation in the life of the Congregation as well as the responsibility and resources of other family members, and the limits of both family members and the Congregation. The final decision results from these considerations. Missioning is granted by the congregational president with the council's consent.
- A sister is missioned to live with and care for a family member for one year. This missioning is reviewed annually. Yearly evaluation provides the opportunity to look at the needs of the sister with regard to her well-being and in relation to congregational support. It also provides a time to assess whether living with and caring for a family member is the most viable option for care.
- Some experiences which may support a sister's connection with the Congregation include:
 - regular contact with a local community
 - contact with area delegate
 - participation in congregational processes, such as assemblies, and consultations, responses to mailed surveys and evaluations, viewing videos, etc.
 - prayer days, workshops, and retreats
 - support from individual sisters, especially friends.

While the Congregation cannot assume the responsibilities that belong to families, it can sometimes offer resources in the form of information, contacts and opportunities to consult and discern with others about particular situations.

Suggestions for Local Communities Supporting Sisters Living With and Caring for a Family Member

These suggestions are offered as a way to match our resources with the needs of a sister living with and caring for a family member. One or more members of a local community may be willing to assume responsibility for bringing the sister who is caring for a family member into conversation when planning dates for community experiences. These suggestions are presently operative in some local communities and have been greatly appreciated by our sisters who are serving family needs:

- **Prayer**
Remember sister in local community prayer, and in personal prayer.

- **Outreach**
Offer to stay with the family member in order to give caregivers a respite. Assist with shopping needs, car inspection/servicing, and appointments. Use leftovers to create meals and deliver them if possible. Stop in to visit sister and her homebound relative.

- **Invitations**
Advanced notice is helpful. Significant times include Saint Joseph's Day, Founders' Day, sister's birthday, holidays, and retreat days. Specific sharings around congregational meetings, Chapter topics, etc. might also be possibilities. It is important that the sister feels invited and welcome even if she is unable to attend.

- **Ongoing communication**
Maintain contact through phone calls and cards, especially on the significant days mentioned above. Connect for a chat after Mass if living or ministering in the sister's parish.

Driving and Use of Automobiles

For Sisters of Saint Joseph, the use of an automobile is permitted according to ministerial, community, personal, or family need.

Cars are the property of the Congregation or other provider, and not of individual members. Shared planning for the use and care of cars helps to support the needs of our mission and members. To that end, all congregationally-owned cars in a local community are available to any sister for her personal, local community, or professional need. This includes congregational cars provided for ministry during times when those cars are not needed for ministry.

Congregational Cars

These cars are provided by the Congregation for the use of the local community. If the car is provided to an individual sister for ministry needs, outside of that ministry, any sister in the local community may use the car. These car assignments are evaluated when there is a change in the number of sisters in the local community or a change of ministry.

Ordinarily, when a ministry car is provided by the Congregation for a ministry other than internal services, the sister's compensation package includes an additional amount (currently \$6,000) for transportation which covers car expenses (insurance, depreciation, maintenance, repairs). If a sister is in a ministry which provides mileage reimbursement, these funds should be given to the finance office since those expenses are covered by the Congregation.

If a congregational car is no longer needed, it is returned to Mount Saint Joseph Convent. If a benefactor offers to donate a car, the congregational finance office is notified.

Employer-owned Cars

These are cars which the employer provides for the sister's ministry. In some cases, only the sister/employee may drive the car because of insurance norms. A fuel card, depending on individual employer agreements, may be requested for personal use. The employer assumes financial responsibility for maintenance and repairs. All other expenses are based on the ministry agreement between the employer and sister. All accidents involving a Sister of Saint Joseph should be reported to the employer and to the congregational finance office (215-248-7241).

Family-owned Cars

These cars are provided by a family member due to a particular family need for a limited period of time after discussion with an area delegate. A fuel card, depending on individual agreement, may be requested. The family assumes financial responsibility for maintenance and repairs. All accidents involving a Sister of Saint Joseph should be reported to the congregational finance office (215-248-7241) as well as to the insurer.

ARI

The Congregation contracts with ARI, a fleet management company, for car purchases, maintenance, and fuel cards. They also provide the expertise of experienced personnel to better maintain our fleet as well as providing analysis about maintaining vehicles in a cost-effective manner.

Fuel Card: A specific card is provided for each car. To use the card, a current odometer reading and individual sister's pin number is needed. The card can be used to purchase fuel only. (WEX Fuel Card)

Maintenance: All maintenance should be performed by an authorized ARI service vendor and the cost is covered by the Congregation. House funds are used for car washes, tolls, and AAA memberships.

Accidents: All accidents should be reported to the responsible person in the finance office (215-248-7241). That person will report the accident to our insurance carrier. Please follow the directions issued with the insurance card.

Since smoking depreciates the value of a car, all SSJ cars are smoke free.

Driving Eligibility

A driver's license issued by the state of residence is a privilege, not a right. Every driver must have a valid driver's license for the type of vehicle to be operated. The license must be in her possession while driving.

A driver is responsible for operating the vehicle in a safe, courteous manner and for driving defensively to prevent injuries to self, others, and property. Sisters who want to be eligible to drive must abide by all state motor vehicle regulations and the guidelines for driver safety established by our insurance company, as well as those in this policy.

Driver Safety

Our reverence for life in all its forms calls us to be attentive to anything concerning safety while driving.

A driver should assess her health and medical conditions prior to driving. The following are examples of conditions that may affect one's driving performance:

- a serious medical condition including heart disease, stroke, dementia, or major surgery
- medication that may affect reflexes, perception, or judgment
- experience of diminishment of vision, hearing, cognitive ability or mobility
- fatigue, depression
- effect of aging
- alcohol
- talking/texting on cell phones

At any age, a sister with a serious medical condition (temporary or permanent) may be requested to obtain a written medical clearance from her physician regarding her ability to drive safely. Also, written medical clearance is required after any surgery that could affect her ability to drive safely.

A driver's attitude is important. Caution should be taken when experiencing:

- stress or emotional strain
- pressure of lateness
- reaction to other drivers
- distractions while driving
- radio/tape/CD

It is better to be safe than sorry. If a driver is experiencing any of the above conditions, it may be better to let someone else drive.

If a sister has concerns about the driving of a member of her local community, this concern should be expressed with sensitivity to the sister, and if necessary, made known to the area delegate.

Preventive Measures

In some cases, when a sister's health, driving history or the effects of aging cause concern about the safety of the sister or the safety of others, the sister may be asked

to have a driving evaluation. This evaluation may also be required by our insurance company.

Examples of driving history that would call for an evaluation include:

- three moving violations within three years
- three or more accidents within three years
- two accidents in which the sister may have been at fault within two years

The evaluation consists of the following:

- an eye examination
- a medical examination by a physician chosen in consultation with a congregational representative
- a state-approved driving evaluation

If it is deemed unwise or unsafe for a sister to continue driving, she will be directed by a congregational representative to stop driving.

Any single instance of DUI (alcohol or drugs), hit and run, permitting an unlicensed person to drive, driving on a suspended or revoked license, or any criminal charge involving a vehicle will necessitate an immediate suspension of driving privileges and further evaluation or assessment.

Other Responsibilities

It is expected that each sister driver will do the following:

- abide by all motor vehicle regulations such as wearing seat belts and observing posted speed limits
- not drive under the influence of drugs or alcohol
- when necessary, request a qualified medical professional to review medical records and evaluate how present medication may affect her reflexes and the ability to drive
- abide by state laws regarding talking and texting on cell phones
- participate in a defensive driving course as recommended
- participate in an individualized, educational driving skill review with an experienced instructor when necessary (e.g., following two "at fault accidents")
- reduce her driving privileges to a modified driving plan as necessary (e.g., not driving at night, not driving on highways)

- be willing to admit when she needs to limit or suspend her driving privileges due to medical reasons or diminishing physical capabilities
- give up driving privileges as necessary
- assume personal responsibility for any fines or traffic violations
- assume the personal responsibility to report all vehicle accidents to the congregational finance office
- provide a statement when called by the adjustor of our insurance company
- cooperate with legal authorities assigned by our insurance company (e.g., depositions, court appearances, etc.)

Registration and Insurance

Each driver is responsible to see that she has a valid registration card with her before she operates the vehicle. If the registration card is lost, please contact the finance office (215-248-7241) for a replacement.

All congregationally-owned vehicles are insured through Christian Brothers Risk Pooling Trust (*the Trust*). Proof of insurance coverage will be provided for each car annually and must be in the possession of the driver. With this card, a *Car Insurance Update* outlining procedures to be used at the time of an accident is also sent for each congregationally-owned vehicle.

Liability

In addition to risk presented by drivers, other circumstances can contribute to the potential for liability. Financial coverage for a vehicle is determined by ownership of the vehicle. Generally, liability coverage follows the vehicle. When transporting passengers, the driver bears a greater responsibility. Permission slips should be used any time minors are transported by a sister in a congregationally-owned car, in the context of ministry. Our congregational policy covers personal injury to passengers only if there is no other insurance in the household where the passenger resides.

Maintenance

Sisters are responsible for the general maintenance of the car(s) provided for their use. The maintenance schedule provided by **ARI** should be followed. Before driving a vehicle, the tires should be checked; dashboard notifications should be checked and addressed promptly.

Rental Vehicles

When renting a car in the United States, no insurance needs to be purchased. In case of an accident, coverage is provided by the Trust. As with any accident, the

congregational finance office should be informed. Outside the U.S. it is necessary to purchase insurance.

If you are traveling into Canada with a congregational car, you will need to request a special auto insurance card from Christian Brothers specifying that coverage (5 to 7 business days) is being provided. This card can only be mailed to you, so please allow sufficient time to request the card through the finance office.

Other Drivers

If necessary, a licensed driver who is not a congregational member may drive a car owned and insured by the Congregation in the service of a congregational need or the need of a member. If non-members will be driving a congregational car frequently, contact the finance office to implement a special policy called for by our insurance carrier.

Driving Other Automobiles

It is sometimes necessary for a sister to drive a car owned and insured by someone else, e.g., a family member. In this case, the Trust is not liable for damages to the car if there is an accident. Claims are made to the insurance company that covers the borrowed car. As with any accident, the congregational finance office should be informed.

Accidents

Any accident involving a Sister of Saint Joseph as driver, passenger, or pedestrian must be reported to the congregational finance office whether the car involved is congregationally-owned and insured or not. Congregational insurance coverage may be utilized for injuries sustained by a sister even when the car being driven is not owned by the Congregation. See Appendix for specific procedures, *Automobile Accident Guidelines*.

Christian Brothers Risk Management Services and claims adjusters will make the sole determination regarding any damages from the accident and who will be responsible for payment. Do not offer to pay for an accident or state that you are at fault. These kinds of comments can be used unfairly against you later. Sisters may be asked to stop driving until all information has been gathered, e.g., police report, etc. The Trust is the primary coverage for a sister injured as a pedestrian.

All accidents involving a Sister of Saint Joseph should be reported to the congregational finance office. This includes accidents involving cars insured on another policy and also accidents involving a Sister of Saint Joseph as a passenger in another vehicle or as a pedestrian.

Driver Assessment Test

A Driver Assessment Test, including a road test, will be administered by a professional instructor, approved by our insurance company, to all licensed drivers who have celebrated their seventh-fifth birthday. Results of the evaluation will be communicated directly to the sister by the evaluator and a copy will be sent to the congregational treasurer and the appropriate area delegate.

Re-testing of approved drivers will be conducted every three years unless the initial evaluation indicates the need for a different timeline. Based on the recommendation of medical professionals, every sister will stop driving on her 90th birthday.

A Driver Assessment Test will be required if concerns arise regarding any sister's health or judgment, no matter her age. A sister who has a history of accidents will be evaluated as recommended by our insurance company. In either case, the sister's driving privileges are suspended until the final testing results and process are completed.

Note:

Not everything about driving and the use of cars can be covered in this policy. Some requirements vary from state to state. For example, some states require that address changes be registered with the Department of Motor Vehicles within two weeks of moving. Some states will issue a citation to a person who is a resident of that state but is using a driver's license from another state. (Residence is usually defined by the place where you vote.)

APPENDIX

Automobile Accident Guidelines

Insurance Carrier: Old Republic Insurance Company
Policy Number: MWTB 21543
Policyholder: Christian Brothers Services
Adjusters: Gallagher Bassett Services

Policy Coverage

- Congregationally-owned vehicle driven by sisters or designated employee
- Personal injury, vehicle or property damage
- Car rental when sister is listed as the sole driver on the agreement

Injuries

- PLEASE DO NOT GIVE YOUR MEDICAL INSURANCE INFORMATION TO ANY HEALTH CARE PROVIDER- GIVE YOUR AUTO INSURANCE INFORMATION.
- Have all medical bills sent to the finance office. This is very important. Most health care providers usually send bills directly to the insurance company. Should there be any question, ask the provider to call the congregational finance office at (215) 248-7241.

Report the following incidents:

- Damage to our vehicle, another vehicle, other property and injury to any person
- Windshield cracks, hit-and-run events, damages from potholes
- Vandalism and theft of personal item
- Accidents involving a sister driving any vehicle not on our insurance
- Accidents involving a sister-passenger in any vehicle
- Accidents involving a sister-pedestrian

Remain at the scene of the accident:

- Call 911. Wait for the police. This protects you, your story and evidence at the scene.

Philadelphia has new guidelines:

- In Philadelphia, call 911. The emergency operator will ask you questions to determine whether or not police must be dispatched to your accident scene. You will be given contact information on the appropriate police district to which the accident will be reported. Be sure to get the address and phone number of the district.
- You should not report the accident details to the Philadelphia Police by phone or in person if they will not dispatch an officer to your scene.

- If police do not come to the scene, exchange the information on the bottom of this sheet. Promptly call the congregational finance office at (215) 248-7241 to report the accident. If there is no answer, leave a message and a return phone number on the voicemail. Calling during off-hours, on a weekend or holiday is very important. Voice messages are checked so expect a return phone call as soon as possible.

Request the police to come to the scene of the accident:

- If the other party is disagreeable or if you think you are in a potentially dangerous situation
- If there is personal injury requiring an emergency response
- If there is damage to commercial, residential, or government-owned property
- If any vehicle cannot be driven safely from the scene

Remember these points:

- Always accept medical help if there is any questions of a minor injury
- Never admit fault or discuss the accident details with anyone except the police
- Refer any phone calls or letters regarding the accident to the finance office
- If possible, have AAA tow your vehicle or save receipts for partial reimbursement

Information Needed in the Event of an Accident

Accident Date and Time

Accident Location (street address, mile marker)

Police Information: Officer's name, badge number, accident report, police department, police department address, police department phone number

Other Driver(s): name, address, insurance company/phone number, policy number

Other Vehicle(s): year/make/model, VIN number, license plate/state

Witness(es): name, address, phone number

Person(s) Injured: name, nature of injury, name of hospital (if applicable)

Emergency Vehicles: ambulance company name, fire engine company name

Damage to SSJ vehicle

Damage to other vehicle(s)

Damage to other property

DURABLE POWER OF ATTORNEY: PREFACE

Under the heading in the table of contents **Durable *Power of Attorney*: Preface** are the following three documents, along with their respective instructions:

- Durable Power of Attorney (Legal and Financial)
- Combined Durable Health Care Power of Attorney/Living Will
- Affirmation of Life Statement

Instructions Regarding the Execution of a DURABLE POWER OF ATTORNEY

This **Durable Power of Attorney** is a legal document that authorizes another person to make legal and financial decisions for you in the event you are unable to make or communicate such decisions on your own.

In addition to the Durable Power of Attorney form, you must also sign and date the accompanying *Notice of Power of Attorney* in order for the document to be valid.

Because this Durable Power of Attorney involves legal and financial decisions, it is important that a congregational representative be the person named. Ordinarily, this is the congregational president; the section headed "To employ and delegate" empowers her to delegate some decisions to, for example, the congregational vice-president or area delegate.

The person who needs to act on a sister's behalf under the Durable Power of Attorney signs a form at the time indicating that she will act only in the sister's best interests.

The Durable Power of Attorney and Notice of Power of Attorney forms should be signed and dated in the presence of a witness and a notary public. It is recommended that you have four (4) copies: one to keep personally, one to be filed in your local community in a place where it is accessible to the local community, one to share with family and close friends and the original, notarized copy to be filed with the general secretary at Mount Saint Joseph Convent.

NOTICE OF POWER OF ATTORNEY

The purpose of this Power of Attorney is to give the person you designate (your “agent”) broad powers to handle your property, which may include powers to sell or otherwise dispose of any real or personal property without advance notice to you or approval by you.

This Power of Attorney does not impose a duty on your agent to exercise granted powers, but when powers are exercised, your agent must use due care to act for your benefit and in accordance with this Power of Attorney.

Your agent may exercise the powers given here throughout your lifetime, even after you become incapacitated, unless you expressly limit the duration of these powers or you revoke these powers or a court acting on your behalf terminates your agent’s authority.

Your agent must act in accordance with your reasonable expectations to the extent actually known by your agent and, otherwise, in your best interest, act in good faith and act only within the scope of authority granted by you in the Power of Attorney.

The law permits you, if you choose, to grant broad authority to an agent under Power of Attorney, including the ability to give away all of your property while you are alive or to substantially change how your property is distributed at your death. Before signing this document, you should seek the advice of an attorney at law to make sure you understand it.

A court can take away the powers of your agent if it finds your agent is not acting properly.

The powers and duties of an agent under a Power of Attorney are explained more fully in 20 PA.C.S. Ch. 56.

If there is anything about this form that you do not understand, you should ask a lawyer of your own choosing to explain it to you.

I have read or had explained to me this notice and I understand its contents.

Date: _____ Signature: _____

DURABLE POWER OF ATTORNEY

I, _____, of _____ County, Pennsylvania, a member of the Sisters of St. Joseph, Chestnut Hill, Philadelphia, Pennsylvania, appoint whoever occupies the office of Congregational President of The Convent of the Sisters of Saint Joseph, Chestnut Hill, Philadelphia, Pennsylvania at the time this power is first exercised as my Agent, to perform all such acts as my Agent in my Agent's absolute discretion may deem advisable, as fully as I could do if personally present. If the Congregational President ceases to serve for any reason, I appoint the Congregational Vice President of the Sisters of Saint Joseph, Chestnut Hill, Philadelphia, Pennsylvania as my Agent in her place.

Anyone dealing with an individual named as my Agent above, or as successor Agent as provided herein, may rely on a written statement signed by her that her predecessor(s) has ceased to serve.

A. DURABLE POWER

This Durable Power of Attorney shall be effective immediately and shall not be affected by my subsequent disability or incapacity, and the authority conferred herein shall continue to be exercisable notwithstanding any uncertainty as to whether or not I am then living.

B. POWERS GRANTED TO AGENT

My Agent may transact all my business and manage all my property as completely and with the same force and effect as if the same were done by me in my own proper person, including but not limited to, exercising the following powers:

1. To engage in tangible and intangible personal property transactions. My Agent may (i) buy or sell at public or private sale for cash or credit or partly for each, lease, exchange, pledge, collect, possess, give or acquire options for sales or exchanges or leases or by any other means whatsoever to acquire and take title to tangible and intangible personal property; (ii) move, store, ship, restore, maintain, repair, improve, manage, preserve, dispose of, alter and insure tangible and intangible personal property; and (iii) in general, exercise all powers with respect to tangible and intangible personal property that I could if present.

2. To engage in banking and financial transactions. My Agent may (i) sign checks, drafts, orders, notes, bills of exchange and other instruments ("items") or otherwise make withdrawals from checking, savings, transaction, deposit, loan or other accounts in my name and endorse items payable to me and receive the proceeds in cash or otherwise; (ii) open and close such accounts in my name, purchase and redeem savings certificates, certificates of deposit or similar instruments in my name and execute and deliver receipts for any funds withdrawn or certificates redeemed; (iii) deposit any funds received for me in my accounts; (iv) sign any tax information or reporting form required by Federal, State or local taxing authorities, including, but not limited to, any Form W-9 or similar form; (v) do all acts regarding checking, savings, transaction, deposit, loan or other accounts, savings certificates, certificates of deposit or similar instruments, the same as I could do if personally present; and (vi) in general, transact any business with a banking or financial institution that I could if present.

3. To enter safe deposit boxes, strong boxes and vaults. My Agent may (i) have access and control and enter any safe deposit box, strong box or vault in my name; (ii) add to or remove the contents of a safe deposit box, strong box or vault in my name; (iii) open and close safe deposit boxes, strong boxes or vaults in my name; and (iv) do all acts regarding any safe deposit box, strong box or vault which I now have or may hereafter acquire, the same as I could do if personally present, provided that my Agent shall not deposit or keep in any such safe deposit box, strong box or vault any property in which my Agent has a personal interest unless I also have an interest in such property. My Agent shall be subject to whatever bank rules and regulations I would be subject to.

4. To engage in insurance and annuity transactions. My Agent may (i) purchase, continue, renew, alter, extend, convert or terminate any type of insurance (including, but not limited to, life, accident, health, disability or liability insurance, and insurance against any and all risks affecting property and persons, and against liability, damage or claim of any sort) or annuity and pay premiums and collect benefits and proceeds under insurance policies and annuity contracts; (ii) exercise nonforfeiture provisions under insurance policies and annuity contracts; (iii) receive and receipt for any dividends due under said policies; (iv) request, authorize and obtain loans on said policies; (v) execute necessary loan documents to keep said policies in force; (vi) obtain the cash surrender value of said policies; and (vii) in general, exercise all powers with respect to insurance and annuities that I could if present.

5. To engage in retirement plan transactions. My Agent may (i) contribute to, withdraw from and deposit funds in any type of retirement plan (including, but not limited to, any tax qualified or nonqualified pension, profit sharing, stock bonus, employee savings and retirement plan, deferred compensation plan or individual retirement account); (ii) select and change payment options for me; (iii) make roll-over contributions from any retirement plan to other retirement plans; and (iv) in general, exercise all powers with respect to retirement plans that I could if present.

6. To receive government benefits. My Agent may prepare, sign and file any claim or application for Social Security, unemployment, military service or other government benefits; collect and receipt for all government benefits or assistance; and, in general, exercise all powers with respect to government benefits that I could if present.

7. To pursue claims and litigation. My Agent may (i) institute, prosecute, defend, abandon, arbitrate, compromise, settle, release or otherwise dispose of, and appear for me in, any legal proceedings before any tribunal regarding any claim relating to me or to any property interest of mine; (ii) collect and receipt for any claim or settlement proceeds; (iii) waive or release rights of mine; (iv) employ and discharge attorneys and others on such terms (including contingent fee arrangements) as my Agent deems appropriate; and (v) in general, exercise all powers with respect to claims and litigation that I could if present.

8. To pursue tax matters. My Agent may (i) prepare, sign, verify and file any tax return on my behalf, including, but not limited to, joint returns and declarations of estimated tax; (ii) examine and copy all of my tax returns and tax records; (iii) sign an Internal Revenue Service power of attorney form authorizing my Agent and/or someone other than my Agent to represent me before the Internal Revenue Service; (iv) represent me before any taxing authority; (v) protest and litigate tax assessments; (vii) claim, sue for and collect tax refunds; (viii) waive rights and sign all documents required to settle, pay and determine tax liabilities; (ix) sign waivers extending the period of time for the assessment of taxes or tax deficiencies; and (x) in general, exercise all powers with respect to tax matters that I could if present.

9. To handle interests in estates and trusts. My Agent may (i) receive a bequest, devise, gift, debt obligation or other transfer of real or personal property to me in my own right or as a fiduciary for another and give full receipt and acquittance therefor or a refunding bond therefor; (ii) approve accounts of any business, estate, trust, partnership or other transaction in which I may have an interest of any nature whatsoever; (iii) enter into any compromise and release in regard thereto; (iv) receive on my behalf all statutory notices and reports to the extent permitted under law, including but not limited to those described in Sections 7780.3 and 7785(a) of the Pennsylvania Probate, Estates and Fiduciaries Code (20 Pa.C.S.); and (v) in general exercise all powers and enter into all agreements as I could if personally present.

10. To renounce and resign fiduciary positions. My Agent may (i) renounce any fiduciary position to which I have been appointed; and (ii) resign any fiduciary position in which I am then serving, and either file an accounting with a court of competent jurisdiction or settle on receipt and release or other informal method as my Agent deems advisable. The term "fiduciary" shall be deemed to include, without limitation, an executor, administrator, trustee, guardian, agent or officer or director of a corporation.

11. To withdraw and receive the income or corpus of a trust. My Agent may (i) demand, withdraw and receive the income or corpus of any trust over which I have the power to make withdrawals; (ii) request and receive the income or corpus of any trust with respect to which the trustee thereof has the discretionary power to make distribution to me or on my behalf; and (iii) execute a receipt and release or similar document for the property received under clauses (i) and (ii).

12. To execute contracts. My Agent may enter into, perform, modify, extend, cancel, compromise, enforce, or otherwise act with respect to any contract of any sort whatsoever - including but not limited to, leases and mortgages - and to pay any money or to transfer title and possession to any real or personal property that may be required to be paid or transferred by any contract or in the performance of any obligation entered into or incurred by me or on my behalf.

13. To execute documents. My Agent may execute, deliver, file for record, cancel, modify, endorse, acquire or dispose of any instrument, including but not limited to, stock and bond powers, vehicle registrations, financing statements and related filing documents, reports of any sort to any government, authority or agency, as required or permitted by law, deeds with or without covenants or warranties, and any other document appropriate for carrying out any of the foregoing powers.

14. To employ and delegate. My Agent may employ accountants, attorneys-at-law, investment counsel, custodians, agents, servants, and others, delegate to them, remove them, appoint others in their places, and pay them such remuneration as my Agent shall deem proper.

15. To access digital devices, assets and accounts. To the extent permitted under any federal or state data privacy law or criminal law, my Agent may access, use, obtain, modify, delete and control all digital or electronic data that may be stored on my desktop, laptop, tablet, or other computer, peripheral drive, storage device, mobile telephone or any similar device, including without limitation, all internet accounts, e-mail accounts, online financial accounts, online photographs and videos, online music, online documents, online tax preparation accounts, online shopping accounts, all licenses to online items and software, social network accounts, domain registrations, DNS service accounts, file share accounts, computer backup processes, and user passwords and other security access to any of the foregoing, and all similar digital items, accounts or otherwise which currently exist or may exist as technology develops. In general, my Agent may exercise all powers with respect to digital devices and online assets and accounts as I could if present.

16. Powers requiring the specific grant of authority.

(a). Subject to paragraph (b) below, my Agent shall have the following specific authority:

(1) To create or change the beneficiary of (i) any insurance policies or annuity contracts described in paragraph B.4 above, (ii) any retirement plan described in paragraph B.5 above, or (iii) any bank or brokerage account that contains a beneficiary designation, included but not limited to a payable or transferable on death account.

(2) To delegate any or all of the powers granted under this Durable Power of Attorney to any person or persons whom my Agent may select.

(3) To exercise any fiduciary powers that I have the authority to delegate. The term "fiduciary" shall be deemed to include, without limitation, an executor, administrator, trustee, guardian, agent or officer or director of a corporation.

(4) To execute, deliver and file for record disclaimers of any part or all of any property, power (including a power of appointment) or interest passing to or for me under any will, deed of trust or otherwise.

(b). The authority granted to my Agent under paragraph (a) above shall only be exercised by my Agent so long as my Agent (i) believes that after such exercise sufficient funds will be available to provide for my foreseeable obligations, my welfare and my need for maintenance; (ii) considers whether or not such exercise will minimize current or future income, estate, inheritance, generation-skipping transfer, and gift taxes; (iii) considers my eligibility for a benefit, program or assistance under a statute or regulation, and (iv) considers my testamentary and inter vivos intentions insofar as they can be ascertained, including my history of making or joining in making gifts.

C. MISCELLANEOUS PROVISIONS

1. No Lapse. This power shall not expire by reason of lapse of time.

2. Ratification. I hereby ratify and confirm all that my Agent shall do or cause to be done under this Durable Power of Attorney. I specifically direct that my Agent shall not be subject to any liability by reason of any of my Agent's decisions, acts or failures to act, all of which shall be conclusive and binding upon me, my personal representatives, heirs and assigns. Furthermore, except in the case of breach of fiduciary duty, I agree to indemnify my Agent, and hold my Agent harmless, from all claims that may be made against my Agent as a result of my Agent's service hereunder and I hereby agree to reimburse my Agent in the amount of any damages, costs and expenses that may be incurred as a result of any such claim.

3. Specific Powers. The enumeration of the specific powers conferred herein shall not be deemed to exclude any other power, it being my purpose and intent to give my Agent power to do any and all things on my behalf as fully as I could do myself.

4. Nomination of a Guardian. Should I ever be adjudicated an incapacitated person by a court, I nominate my Agent serving hereunder to be guardian of my estate and of my person.

5. Third Party Liability. This Durable Power of Attorney shall continue in force and may be accepted and relied upon by anyone to whom it is presented despite my purported revocation of it, the issuance of a court decree declaring my incompetency or my death, until written notice of such event is received by such person. For the purpose of inducing any third party to recognize this instrument, I hereby agree that any third party may rely on this Durable Power of Attorney until it receives written notice that this Durable Power of Attorney is revoked or actual notice of my death and shall be indemnified and held harmless by me and my estate, personal representatives and heirs against any liability or loss, including lawyers' fees, costs of suit and claims of third parties, which it might incur by relying on this power after termination or revocation but before it receives such notice, or at any time because of wrongful acts, omissions or representations of my Agent with respect to transactions covered by this Durable Power of Attorney.

6. Revocation. This Durable Power of Attorney shall be revoked by operation of law or by my giving to my Agent written notification of the revocation, which notice shall not be considered binding unless actually received. I understand that my subsequent disability or incapacity shall not revoke or terminate the agency and authority conferred herein unless and until my Agent shall have actual knowledge that I have been adjudicated incapacitated and that a guardian has been appointed for my estate. I also understand that my death shall not revoke or terminate the agency and authority conferred herein unless and until my Agent shall have actual knowledge of my death.

7. General. My Agent may do all things which my Agent shall deem proper in order to carry out any of the powers enumerated hereunder, which shall be construed in the broadest possible manner. My Agent may carry out any action based on my specific instruction without regard to any limitation otherwise contained in this Durable Power of Attorney.

8. Substitution and Successor. Subject to the foregoing, my Agent shall have full power of substitution and revocation, and such substitution or revocation may relate to, or be limited to, any one or more or all of the foregoing acts or powers, or be limited as to time or in such other respect as my Agent shall deem proper. My Agent may appoint a successor or successors and may revoke such appointments.

9. Governing Law. The laws of the Commonwealth of Pennsylvania shall govern the validity, effect, construction and administration of this Durable Power of Attorney. It is my intention that this Durable Power of Attorney be valid and given full effect in any jurisdiction in which it is presented.

COMBINED DURABLE HEALTH CARE POWER OF ATTORNEY AND HEALTH CARE TREATMENT INSTRUCTIONS (LIVING WILL)

PART I INTRODUCTORY REMARKS

This combined form gives your Health Care Agent the power to speak for you only when you are unable to speak for yourself.

Part II *Durable Health Care Power of Attorney* describes the broad powers given to your Agent to make routine health care decisions when you are unable to communicate your wishes.

Part III *Health Care Treatment Instructions in the Event of an End-Stage Medical Condition or Permanent Unconsciousness (Living Will)* sets forth your intentions regarding end of life care. A Living Will cannot be followed unless your attending physician determines that you lack the ability to understand, make or communicate health care decisions for yourself and you are either permanently unconscious or you have an end-stage medical condition, which is a condition that will result in death despite the introduction or continuation of medical treatment. You have the opportunity in both Part II and Part III to limit the authority of your Health Care Agent and to indicate your preferences regarding the types of treatment you wish to receive.

It is consistent with our lives as Sisters of Saint Joseph that the congregational president or her delegate be named to make health care decisions for a sister, including those named in the Living Will, if such decisions should be necessary. A sister may, however, decide to name someone else to make health care decisions. That person should be named in the Living Will. An alternative copy of the Living Will with a blank space for naming an agent is also included.

You should sign at least five (5) copies of the Living Will: one to keep personally, one to be filed in your present local community in a place where it is accessible to the local community, if needed, one filed at Mount Saint Joseph Convent with the general secretary, one for your medical doctor, and one to share with your family and close friends.

Part II
Durable Health Care Power of Attorney

I, _____, a member of the Sisters of Saint Joseph, Chestnut Hill, Philadelphia, Pennsylvania, appoint the person named below to be my Health Care Agent to make health and personal care decisions for me.

Effective immediately and continuously until my death or revocation by a writing signed by me or someone authorized to do so, I authorize all health care providers or other covered entities to disclose to my Health Care Agent, as my personal representative, upon my or Health Care Agent's request, any information, oral or written, regarding my physical or mental health, including, but not limited to, medical and hospital records and what is otherwise private, privileged, protected or personal health information, such as health information as defined and described in the Health Insurance Portability and Accountability Act of 1996 (Public Law 104-191, 110 Stat. 1936), the regulations promulgated thereunder and any other State or local laws and rules. Information disclosed by a health care provider or other covered entity may be redisclosed and may no longer be subject to the privacy rules provided by 45 C.F.R. Pt. 164 or other applicable laws or rules. **(HIPPA Authorization)**

The remainder of this document will take effect only in the event that I lack sufficient capacity to make, understand or communicate a choice regarding a health or personal care decision as verified by my attending physician. My Health Care Agent may delegate the authority to make decisions pursuant to this document when necessary or advisable.

My Health Care Agent has all of the following powers subject to the health care treatment instructions that follow in Part III (cross out any powers you do not want to give your health care agent):

1. To authorize, withhold or withdraw medical care and surgical procedures, and nursing, pharmaceutical, rehabilitation or related treatments and procedures, including the administration and/or withdrawal of drugs.
2. To authorize, withhold or withdraw nutrition (food) or hydration (water) medically supplied by tube through my nose, stomach, intestines, arteries or veins.
3. To authorize my admission to, or removal, or discharge from a medical, nursing, hospital, residential, assisted living or similar facility and to enter into agreements for my residence and care, and for health insurance for my care, including hospice and/or palliative care.

4. To retain and discharge medical, social service or other support personnel to be responsible for my care, and to compensate them.
5. To take any legal action necessary to do what I have directed.
6. To request that a physician responsible for my care issue a do-not-resuscitate (DNR) order, including an out-of-hospital DNR order, and sign any required documents and consents.

Appointment of Health Care Agent

I appoint the congregational president of the Sisters of Saint Joseph, Chestnut Hill, Philadelphia, at the time the authority conveyed under this document is first executed as my Health Care Agent.

Address: Sisters of Saint Joseph

 9701 Germantown Avenue

 Philadelphia, PA 19118

Telephone Number: (215) 248-7200

If my Health Care Agent is not readily available, I appoint the sister serving as the congregational vice president of the Sisters of Saint Joseph, Chestnut Hill, as my substitute Health Care Agent.

Address: Sisters of Saint Joseph

 9701 Germantown Avenue

 Philadelphia, PA 19118

Telephone Number: (215) 248-7200

If I should suffer from severe and irreversible brain damage or brain disease with no realistic hope of significant recovery, I would consider such a condition intolerable and the application of aggressive medical care to be burdensome. I therefore request that my Health Care Agent respond to any intervening (other and separate) life-threatening conditions in the same manner as directed for an end-stage medical condition or state of permanent unconsciousness as I have indicated below.

_____ I agree

Initials

_____ I disagree

Initials

Part II
Durable Health Care Power of Attorney

(Alternate form for appointment of health care agent if naming someone other than the congregational president)

I, _____, a member of the Sisters of Saint Joseph, Chestnut Hill, Philadelphia, Pennsylvania, appoint the person named below to be my Health Care Agent to make health and personal care decisions for me.

Effective immediately and continuously until my death or revocation by a writing signed by me or someone authorized to do so, I authorize all health care providers or other covered entities to disclose to my Health Care Agent, as my personal representative, upon my or Health Care Agent's request, any information, oral or written, regarding my physical or mental health, including, but not limited to, medical and hospital records and what is otherwise private, privileged, protected or personal health information, such as health information as defined and described in the Health Insurance Portability and Accountability Act of 1996 (Public Law 104-191, 110 Stat. 1936), the regulations promulgated thereunder and any other State or local laws and rules. Information disclosed by a health care provider or other covered entity may be redisclosed and may no longer be subject to the privacy rules provided by 45 C.F.R. Pt. 164 or other applicable laws or rules. **(HIPPA Authorization)**

The remainder of this document will take effect only in the event that I lack sufficient capacity to make, understand or communicate a choice regarding a health or personal care decision as verified by my attending physician. My Health Care Agent may delegate the authority to make decisions pursuant to this document when necessary or advisable.

My Health Care Agent has all of the following powers subject to the health care treatment instructions that follow in Part III (cross out any powers you do not want to give your health care agent):

1. To authorize, withhold or withdraw medical care and surgical procedures, and nursing, pharmaceutical, rehabilitation or related treatments and procedures, including the administration and/or withdrawal of drugs.

2. To authorize, withhold or withdraw nutrition (food) or hydration (water) medically supplied by tube through my nose, stomach, intestines, arteries or veins.

3. To authorize my admission to, or removal, or discharge from a medical, nursing, hospital, residential, assisted living or similar facility and to enter into agreements for my residence and care, and for health insurance for my care, including hospice and/or palliative care.

4. To retain and discharge medical, social service or other support personnel to be responsible for my care, and to compensate them.
5. To take any legal action necessary to do what I have directed.
6. To request that a physician responsible for my care issue a do-not-resuscitate (DNR) order, including an out-of-hospital DNR order, and sign any required documents and consents.

Appointment of Health Care Agent

I appoint _____ at the time the authority conveyed under this document is first executed as my Health Care Agent.

Address: _____

Telephone Number: _____

If my Health Care Agent is not readily available, I appoint _____ as my substitute Health Care Agent.

Address: _____

Telephone Number: _____

If I should suffer from severe and irreversible brain damage or brain disease with no realistic hope of significant recovery, I would consider such a condition intolerable and the application of aggressive medical care to be burdensome. I therefore request that my Health Care Agent respond to any intervening (other and separate) life-threatening conditions in the same manner as directed for an end-stage medical condition or state of permanent unconsciousness as I have indicated below.

_____ I agree
 Initials

_____ I disagree
 Initials

Part III
Health Care Treatment Instructions
in the Event of an End-Stage Medical Condition or
Permanent Unconsciousness (Living Will)

If I, _____, suffer from an end stage medical condition (which will result in my death despite the introduction or continuation of medical treatment) or am permanently unconscious, such as in an irreversible coma or an irreversible vegetative state and there is no realistic hope of significant recovery, all of the following apply (**cross out any treatment instructions with which you do not agree**):

1. I direct that I be given health care treatment to relieve pain or provide comfort and to relieve behavioral problems associated with dementia even if such treatment might shorten my life, suppress my appetite or my breathing or be habit forming.
2. I direct that all life-prolonging procedures be withheld or withdrawn.
3. In addition, if I am in the condition described above, I feel especially strong about the following forms of treatment:

I () do want () do not want heart-lung resuscitation or mechanical ventilator (breathing machine).

I () do want () do not want tube feeding or any other artificial or invasive form of nutrition (food) or hydration (water).

I () do want () do not want chemotherapy or radiation treatment.

I () do want () do not want any form of surgery or invasive diagnostic tests.

I () do want () do not want kidney dialysis.

I () do want () do not want antibiotics.

Health Care Agent's Use of Instructions (initial one option only)

_____ My Health Care Agent must follow these instructions.

or

_____ These instructions are only guidance.

On behalf of myself, my executors, administrators or legal representatives and heirs, I hold my Health Care Agent and my health care providers harmless and indemnify them against any claim for their good faith actions in recognizing my Health Care Agent's authority or in following my treatment instructions.

SIGNATURE:

Having carefully read this document, I have signed it this ____ day of _____, 20____, revoking all previous health care powers of attorney and health care treatment instructions.

Witness: _____

Witness: _____

Notarization

On this ____ day of _____, 20____, before me personally appeared the aforesaid declarant and principle, to me known to be the person described in and who executed the foregoing instrument and acknowledged that she executed the same as her free act and deed.

IN WITNESS WHEREOF, I have hereunto set my hand and affixed my official seal in the County of _____, Commonwealth of _____, the day and year first above written.

Notary Public

My Commission Expires

Instructions Regarding the AFFIRMATION OF LIFE STATEMENT

The **Affirmation of Life Statement** is unique to the Sisters of Saint Joseph. It is not, strictly speaking, a legal document, but it does offer an opportunity for each sister to express her wishes about topics like burial choices, organ donation, funeral arrangements, and under certain circumstances, medical care.

Some topics formerly covered in the Affirmation of Life Statement are now found in the Living Will. Three documents, the Durable Power of Attorney, the Living Will and the Affirmation of Life Statement, together provide each sister with ways to make her wishes known in various situations.

For the Affirmation of Life Statement, please cross out paragraphs that do not express your wishes, and initial paragraphs with which you agree, filling in information as needed.

This statement does not need to be notarized but should be signed in the presence of two witnesses.

It is recommended that you make enough copies of the Affirmation of Life Statement to keep one, put one in an accessible place in your current local community, give copies to family members and friends, and file one (the original) with the General Secretary at Mount Saint Joseph Convent.

Sisters of Saint Joseph of Philadelphia

Affirmation of Life Statement of _____

To the Congregation, my physician, my family, my attorney, and all others whom it may concern:

If the time comes when I can no longer take part in decisions about my future, let this statement, made while I am still of sound mind, stand as an expression of my wishes and directions.

I have crossed out the parts of this statement with which I do not agree. I have placed my initials next to each paragraph which describes my wishes and direction.

I. It is my conviction that my life as a Sister of Saint Joseph has meaning in any circumstances that occur after the date of my Durable Power of Attorney and Living Will. My decision to join the Sisters of Saint Joseph was a free choice and one that I continue to affirm freely. I do not wish any third party to look to anyone else for decisions regarding me except someone pursuant to my Durable Power of Attorney and Living Will.

If, against my wishes, the Power of Attorney or Living Will is referred to a court of law, I expect the usual presumptions found in law to look to my family to be put aside. I have freely chosen to execute the Durable Power of Attorney and Living Will. I expect my choice to be honored and the decisions made by my attorney-in-fact to be upheld.

II. Medical Care

My **Living Will** gives my desires about treatment if I am in a terminal condition or permanently unconscious. If I am neither in a terminal condition nor permanently unconscious, but am unable to make choices about medical care for myself, the person named in my **Durable Power of Attorney for Health Care** will make decisions on my behalf.

_____ I trust that person to make decisions for me based on the best information available at the time.

_____ I ask that person to consider the following values/preferences for treatment:
(Space below is for comments on, e.g., cardiac resuscitation, mechanical respiration, feeding tube, etc.)

VI. Burial Arrangements

1. _____ I request a Mass of Christian Burial followed by burial of my bodily remains in the Saint Joseph Villa Cemetery.

1a. _____ I desire to have my bodily remains present at a wake preceding the Liturgy.

1b. _____ I prefer not to have a wake.

2. _____ I request that my body be cremated. (Code of Canon Law, paragraph #3.)

2a. _____ I desire to have my bodily remains present at a wake preceding a Mass of Christian Burial. I instruct the funeral director to make arrangement for cremation after the Mass of Christian Burial. There will be a private burial after the cremains are returned to Saint Joseph Villa.

2b _____ I do not desire to have my bodily remains present at a wake and Mass of Christian Burial. I instruct the funeral director to make arrangements for cremation as soon as possible after my death. A Memorial Mass will be celebrated at the Villa followed by the Rite of Interment and burial of cremains.

The ashes of sisters who request cremation will be buried in the Saint Joseph Villa cemetery. The names of those sisters will be placed on tombstones at the site reserved there for ashes.

VII. Funeral Arrangements

Please indicate your wishes, if any, for presider, participants, readings, music, or any other particulars.

I request the following funeral arrangements:

Copies of this statement have been given to: _____

_____ Signed		_____ Date	
Witness: _____		Witness: _____	
Address: _____		Address: _____	
_____		_____	

Please review and update this Affirmation of Life Statement every five years.

Jury Service

In *A Call to Political Responsibility*, the bishops of the United States write that:

“The Church has a proper role and responsibility in public affairs flowing from its Gospel mandate and its respect for the dignity of the human person.... We urge Christians to provide courageous leadership in promoting a spirit of responsible political involvement and a commitment to the common good.”

The leadership called for by the bishops can be lived out in various ways. For a Sister of Saint Joseph, service on jury duty can be one of these ways. At the same time, it is recognized civilly and legally that our apostolic works serve the common good, and sisters' presence in these works may limit our availability for jury duty.

If a sister is called or summoned for jury duty and judges that because of her apostolic service she is not available, she may follow the procedures described below for requesting that she be excused from the duty or that it be postponed.

- **For Jury Questionnaires from Philadelphia, Bucks, Montgomery, Chester and Delaware Counties:**

If a sister wishes to be excused, she fills in the questionnaire and returns it as soon as possible to the office of the general secretary at Mount Saint Joseph Convent. The general secretary will forward it to the congregational attorneys.

- **For a Summons from Philadelphia, Bucks, Montgomery, Chester and Delaware Counties:**

If a sister wishes to be excused, she sends the summons as soon as possible to the office of the general secretary at Mount Saint Joseph Convent. The general secretary will forward it to the congregational attorneys.

- **For Jury Service Notices from areas other than the five-county Philadelphia area:**

To request to be excused from jury service in areas other than the five-county Philadelphia areas, a sister calls the office of the general secretary at Mount Saint Joseph Convent and asks for the response form. A form will be sent to the sister to be returned with her notice to the designated jury selection commission.

Nonviolent Civil Disobedience

In his address on the World Day of Peace 2017, Pope Francis reflected on nonviolence as *A Style of Politics for Peace*:

May charity and nonviolence govern how we treat each other as individuals, within society and in international life. When victims of violence are able to resist the temptation to retaliate, they become the most credible promoters of nonviolent peacemaking. In the most local and ordinary situations and in the international order, may nonviolence become the hallmark of our decisions, our relationships and our actions, and indeed of political life in all its forms.

(Nonviolence: A Style of Politics for Peace, Pope Francis, World Day of Peace 2017)

Our Constitutions also urge us to embrace our contemporary situation in a discerning spirit that will make us search for ways to respond creatively as women of the Church to the developing needs of people, to see what miseries exist and how we might address them (*Adapted from Constitutions #24-26*).

Civil disobedience is to be understood in the context of the spirituality of nonviolence and as part of an ongoing discernment process in which all of a sister's responsibilities and experiences are discussed with congregational leadership and other appropriate persons. A sister who, after discernment and consultation, exercises her freedom of conscience by engaging in acts of civil disobedience for the promotion of peace and justice, will receive moral support from the Congregation.

Discernment Process

Ordinarily, the sister enters into a discernment process* which includes:

- prayerful reflection on Scripture, congregational documents and the spirituality of nonviolence
- ongoing conversation with congregational leadership
- research on legal and financial implications
- discussion on ministry responsibilities with employer
- communication of her intentions with her local community, family and others

The sister is then connected to a group which advocates peace and justice and offers training for nonviolent resistance.

*The discernment process materials for those seeking clarity in the movement toward nonviolent civil disobedience are available from the social justice office.

Ongoing Formation

As Sisters of Saint Joseph we acknowledge the importance of ongoing education and enrichment during every stage of our lives.

“We recognize that our life as professed members of the Sisters of Saint Joseph is a continuing process of growth in Christ. Each of us assumes responsibility to continue this process by developing and using our gifts for the sake of the Kingdom.” (Constitutions #144)

The general policy to assist in a continuing process of growth is:

- A sister is encouraged to attend additional classes, workshops or seminars to further her personal and professional growth.
- In the spirit of good stewardship, the sister is encouraged to select offerings at a site that requires minimal travel.
- A Sister who has received funding within five years will be considered for further funding if there is money available.

Request for funding for the following areas will be handled by the councillor for ongoing formation:

- Thirty-day retreat
- Comparable spiritual renewal programs
- C/SSJ Federation offerings

There is a form available on the website for extended retreat experiences.

Retreats

Each sister is free to choose a yearly retreat compatible with her needs. Sisters choosing a congregationally-sponsored retreat should use the forms provided with the retreat brochure to make a reservation.

Each sister who chooses a retreat which is not sponsored by the Congregation should inform her local treasurer so that the local community can apply for a refund. This reminder is sent to each local community annually.

Political Activity

“We need to participate for the common good. Sometimes we hear: a good Catholic is not interested in politics. This is not true: good Catholics immerse themselves in politics by offering the best of themselves so that the leader can govern.”

(Pope Francis, 2013)

As Sisters of Saint Joseph, we believe, along with the United States Catholic Conference of Bishops and our Pope, that our voice and values are important to the dialogue over our nation’s future. Each of us has a responsibility to be politically informed and to exercise our political rights, especially the right to vote.

“Christians have a responsibility to live out their faith in the public square, and today that also means online,” said Bishop John Wester of Salt Lake City, chairman of the USCCB Committee on Communications. “People donate, speak out on numerous issues, get their news and participate in campaigns through the Internet and social media. The Church also needs to reach people through these media” (2012).

It is also important that sisters understand the distinction between individual participation in political processes and activities and the appropriate role of the Congregation and other Catholic institutions such as parishes and schools.

Tax-exempt institutions are not permitted to engage in partisan activities, either supporting or opposing political candidates and parties. For example, the Congregation may not endorse a candidate, distribute partisan campaign literature, or invite only certain candidates to address a group. To do so would be to jeopardize our tax-exempt status and the good that is supported by this status.

On the other hand, we may corporately address the moral and human dimensions of public issues, share Church teachings on issues, apply Catholic values to legislation, and encourage others to vote.

A sister who chooses to endorse a political candidate or party should be clear that such an endorsement comes from her as an individual voter, and not as a representative of the Sisters of Saint Joseph. In particular, any written endorsement should include a disclaimer such as this one:

This is an individual endorsement. It is the policy of the Sisters of Saint Joseph not to endorse any political candidate.

Part III

Local Community

Celebrations

As Sisters of Saint Joseph, we believe that our celebrations give joyful witness to God's fidelity to us and our dependence on God. They are opportunities to reflect the Gospel values of simplicity and justice, and to deepen our sensitivity to the communal nature of our life. Diversity and creativity prompt us to adopt ways of celebrating that reflect these values.

Jubilees, Vow Celebrations, other Special Occasions

A sister's jubilee, vow celebration or other special occasion is primarily a community event. Therefore, in light of our Constitutions and lived experience we abide by the following guidelines:

- The sister and local community share in planning various aspects of the celebration.
- All aspects of planning and subsequent decisions reflect a spirit of moderation, balance, and simplicity. If the choice is made to serve alcohol, it should be used in moderation.
- A sister not living with a local community of the Sisters of Saint Joseph at the time of her jubilee, vow celebration or other special occasion may wish to be in conversation with her contact house for planning.

Financing Celebrations

- Because they are celebrations of our lives as Sisters of Saint Joseph, jubilees, vows, and other special occasions are financed by the local community and should be included in the local community's yearly budget the spring preceding the event.
- A sister not living with a local community of Sisters of Saint Joseph at the time of her jubilee, vow celebration, or other special occasion, contacts her area delegate during the spring of the year preceding her celebration if financial assistance is needed. After discussion with the area delegate, she contacts the congregational finance office to confirm the mechanics of transferring the necessary money.
- Donations received as jubilee or vow gifts are sent to the congregational president.

Closing of a Residence

The members of the local community will be in close connection with their area delegate regarding the closing of a residence. There are many details to be considered; however the following are areas that require close attention.

Archival Material

Prior to withdrawal from a convent or residence, the local community's records must be transferred to the archives at Mount Saint Joseph Convent. Such records include the following:

- history of convent/residence
- current information regarding pastor, sisters, faculty, etc.
- fully-identified photos
- updated annals
- publications relating to personnel and/or ministries

Cars

A parish-owned car remains with the parish.

Furniture

Since a parish or diocese has usually furnished the convent or residence, ordinarily furnishings remain the property of the parish or diocese.

Consult with the area delegate about furnishings received as gifts from families or furnishings that might be claimed by the Congregation at the time of withdrawal from a parish or diocesan owned convent or residence.

Consult with the area delegate concerning disposition of furniture that the parish or diocese wishes to contribute to the Congregation.

Subaccounts and Financial Records

Sisters should confer with the congregational treasurer about the closing of the local community's subaccount. Financial records and checks from the last seven years should be sent to the congregational finance office. A checklist of practical reminders about utilities, supplies, and cancellation of services is available through the congregational finance office.

Requests for Intercongregational Living

Our vision and efforts in living community should always extend beyond ourselves to all of God's people. Personally and corporately, we give witness to our consecration by the love we have for one another and by our spirit of joyful service and welcoming hospitality. (Constitutions #51)

This vision applies when a sister from another congregation requests to live among us or when a Sister of Saint Joseph requests to live with members of another congregation.

Requests from a Sister of another Congregation

- Ordinarily the sister requesting intercongregational living contacts the local community involved to initiate this arrangement.
- The local community contact person explains this policy and our process for integrating a sister into local life.
- The local community contacts the area delegate to discuss the request.
- The local community contacts the area delegate and the pastor/administrator concerning the request and provides the following information: sister's name, her congregation and the reason for the request.

The procedure ends at this point if the pastor opposes the sister's coming.

- The sister making the request asks her major superior to provide a letter to the area delegate stating that the sister is a member in good standing.
- The area delegate receives this letter and consults with the local community.
- The sisters in the local community and the sister making the request arrange a mutually agreeable time to have a conversation around expectations of shared life, such as;
 - Communal life, prayer, meetings, decision-making, manual work ("charges"), shopping turns, etc.
 - Financial responsibilities, e.g., telephone, cable TV, magazine subscriptions, etc.
 - Payment (fee) to cover general living expenses

A resource for this conversation is the Missioning Booklet found online in the Members Only section of the congregational website under "Resources."

- The local community contacts the area delegate to share their thoughts about whether the sister seems compatible with the local community.
- The local community receives the sister's fee for intercongregational living.

- The parish receives the current basic fee for the use of utilities, and the sister requesting intercongregational living is responsible for making arrangements for these payments with her congregation.
- The arrangement for intercongregational living is established for one year at a time, and it continues by mutual agreement.

Requests by a Sister of our Congregation

Ordinarily, a sister resides in a house of the Congregation. A sister requesting intercongregational living contacts her area delegate to discuss the circumstances and the process. In consultation with the area delegate, the sister contacts local community/communities to discuss the possibility of intercongregational living and their process for doing so. The sister making the request then asks to meet with the local community to discuss expectations of shared life. Subsequently, the sister contacts her area delegate to share the results of her conversation and to discuss next steps. Usually, the arrangement for intercongregational living is established for one year at a time. The arrangement continues by mutual agreement.

Technology

Use of the various forms of technology at our disposal provides us with an instant means to share information and to gather wisdom from one another. The use of technology also helps us to sustain our fragile planet by cutting down on the use of paper. The following policy details technology tools currently in place within the Congregation, the purpose of these tools, and how they may best be used.

Rules of Etiquette When Using Social Media

Do not post any content...

- that is offensive
- that impugns the reputation of the Congregation or any of its members
- that is directed to an individual or group that is confidential in nature (or should be considered confidential in nature)
- that publicly criticizes an action of the Congregation or any member. Such criticisms should be sent directly to the individual or congregational leadership team.

Email Security

When sending an email containing an attachment or a link to another site, observe the following protocols:

- Explain what the attachment contains or what the link connects to.
- Identify yourself completely since anyone can use your email address to send bogus messages, and it is important that those receiving them can properly identify you.
- Make sure you include a descriptive subject line. Do not leave the subject line blank or use a generic description such as “FYI” or “Interesting Info.”
- If you receive an email containing a link and/or an attachment and if the above protocols have not been observed, delete the email; do not open it.

Email

- ssjannounce@ssjphilalists.org (*announcements only*)
This mail list ssjannounce@ssjphilalists.org is strictly for the purpose of announcement and the sharing of brief information, i.e., interesting articles, media alerts, requests for rides, etc. It is not intended for conversations, comments, etc., between/among us. Some of our lay directors and department heads (Finance and Communications) also have access to **ssjannounce** for the purpose of announcements and the sharing of brief information as part of their ministry with us. For *discussion on topics of interest*, visit the Discussion Page on the Members Only section of the website.

- deathnotices@ssjphilalists.org (*death notices only*)
This mail list deathnotices@ssjphilalists.org is strictly for the sharing of information about the death of a person that a member wishes to share with the Congregation.

Congregational Website

The congregational website is our public forum to connect to the global community. It is a public site and is connected through many links to other websites, e.g. the Federation, our sponsored works, etc. Friends, colleagues, family members, and others may be directed to the website to learn more about us. Postings on the website are made through the congregational office of communications.

Members Only Website

The Members Only website is a private website for members of the Congregation. The website is accessed through a link on the public website. ***The username and password should never be given to persons outside the Congregation since information posted on this site is confidential and should not be shared.*** The [Discussion Page](#) (listed on the right side menu bar) provides sisters with an opportunity for discussion on various topics.

SSJ Hotline

The SSJ Hotline is posted weekly, on Thursday, to provide information to the Congregation in a timely manner. Frequently, a link is posted along with the information to direct the reader to a source for more information. The general secretary manages the hotline.

Mailings

Mailings are posted weekly on Thursday and contain more extensive information directed to the Congregation. All mailings are housed on the *Members Only* section of the congregational website. Mailings remain on the website for two years.

Social Media

The Congregation currently has a presence on the following social media platforms: ***Blogspot, Facebook, Flickr, Pinterest, Twitter and YouTube.*** Information and photos posted on these sites are public domain. Anyone may respond by posting a comment on these sites. The office of communications manages each congregational social media platform.

Part IV

Villa

Admission of a Sister to Saint Joseph Villa

Short- Term Admission

A sister may be admitted to Saint Joseph Villa on a short-term basis for post-operative care, short-term rehab, physical therapy, or mental health care.

When admission becomes necessary, the sister, or a member of her local community contacts the area delegate and the congregational health care coordinator, who, in-turn, will contact the director of admissions at the Villa.

Medications for all residents are ordered through the pharmacy servicing the Villa. For short-term admissions, sisters are asked to provide at least a five (5) day supply of prescription medications, as well as over the counter medications.

In the event of a medical emergency requiring a sister's immediate placement at the Villa, a member of her local community should contact the area delegate and the congregational health care coordinator, who will then contact the Villa.

Long-Term Admission

When a sister considers long-term residency at the Villa, the sister contacts her area delegate and the congregational health care coordinator.

The congregational health care coordinator will set up an appointment with the sister to complete the necessary forms for application to the Villa.

All necessary forms are sent electronically to the director of admissions by the congregational health care coordinator.

Once all necessary forms have been received by the director of admissions, an interview is scheduled.

When the interview has been completed, a date for moving in will be determined and the sister will be contacted by the congregational health care coordinator to finalize the date and time.

Guidelines for a Sister's Funeral at Saint Joseph Villa

Realizing that the rituals surrounding the death of a sister call for special sensitivity and compassion toward her loved ones, the following guidelines have been established:

- The pastoral care/congregational representative contacts the congregational president, the area delegate, the family of the deceased sister, guardian house, recent local community, if appropriate, and the funeral director.
- The pastoral care/congregational representative prepares and leads the prayer over the sister's body.
- The pastoral care/congregational representative coordinates the date of the funeral with the congregational president and the family.
- The pastoral care/congregational representative plans the rite of welcome, funeral liturgy, and a remembrance service, according to the deceased sister's wishes.

Choice of Traditional Funeral

- Family, friends and sisters gather in the chapel one and a half hours before the Eucharistic liturgy for the Rite of Welcome prayer, followed by the viewing.
- Those present at the funeral liturgy are invited to accompany the body to the cemetery for the Rite of Committal and Burial.

Choice of Cremation after the Funeral Liturgy

- If a sister chooses cremation and desires that her body be present for the viewing and the Eucharistic liturgy, the Rite of Committal, which is usually prayed at the gravesite when a person is interred immediately after Mass, is delayed. This rite is conducted when the sister's cremains become available for burial.
- When the cremains arrive, a pastoral care/congregational representative notifies the area delegate, the family, close friends, and recent local community, if appropriate.
- The pastoral care/congregational representative will communicate with Villa administration about preparation of a burial site.
- A date and time that are convenient for all parties will be chosen.
- The pastoral care/congregational representative will preside at the Rite of Committal.

Choice of Immediate Cremation

- If a sister chooses immediate cremation, her cremains are present for the Eucharistic liturgy.
- Family, friends, and sisters gather in the chapel one hour before the Eucharistic liturgy for the Rite of Welcome and greeting of the family and community.
- The Rite of Committal takes place at the gravesite immediately after the funeral liturgy.

If the service of another funeral director is involved, the funeral director should be in touch with Koller's Funeral Home as soon as possible to coordinate services, including transfer of the body.

Procedure to be Followed by Local Communities outside the Archdiocese of Philadelphia

If the sister lives outside the Archdiocese of Philadelphia, the contact person will work directly with the area delegate regarding initial funeral arrangements, including costs.

When a Sister Dies on a Local Mission

If a sister dies on a local mission, a contact person for the local community is responsible for notifying the following persons:

- The family of the sister
- The area delegate, who notifies the congregational president
- The pastoral care department at the Villa [(215) 836-4179]
- The congregational funeral director in Philadelphia:
William P. Koller or Betty Koller Flamm [215-482-5200] who will arrange for the transfer of the body

The following procedures apply when a member of a local community dies at the Villa.

A representative of the pastoral care department will contact the congregational president and the Villa administration in regard to possibilities for scheduling the funeral. She will discuss these possibilities with the contact person for the local community, who will also be in touch with the family regarding planning.

The pastoral care/congregational representative and the contact person will:

- Make arrangements for the transfer of the body.
- Finalize plans for the funeral in consultation with sister's family. These include day and time for the funeral, liturgy, celebrant, pallbearers, flowers, meal count, and prayer cards. It is expected that the local community be involved in the planning of the liturgy. If the sister has written directives regarding her funeral liturgy, these should be honored.
- Provide the funeral director with obituary information for the local and diocesan newspapers. Include statement that donations in memory of sister should be sent to Saint Joseph Villa. Also include sister's former religious name.

The contact person will:

- Find out where, when and to whom to bring sister's clothing.
- Provide the funeral director with a recent picture of sister.