



Catholic Church Insurances Limited

Scene

Insurance news and ideas for organisations of the Catholic Church

N°27 WINTER 2000

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The future direction of welfare policy

Helping young people develop faith,
friendship and spiritual growth

Protecting your new employees

Lift Out: Superannuation – find out about the
National Catholic Superannuation Fund



In our last edition of Scene we highlighted the effects that GST would have from an insurance perspective.

Strong lobbying by Church groups has since resulted in significant and positive changes for many of Catholic Church Insurances' clients.

Last minute amendments have recognised the need for Church entities to be treated in a more practical way under the new tax system. The Australian Taxation Office will now allow for a simple religious grouping for many Catholic Church entities. Transactions occurring between entities within the group will now not attract GST.

Catholic Church Insurances, being Church owned, will also fall into this grouping. This means that many of our clients can now enjoy significant cash flow benefits by dealing with

CCI on insurance matters. A further GST Alert is currently being produced for you and this will explain the ramifications of these changes in more detail.

Hopefully, we can all now put the major GST problems behind us. The challenges are still there on other fronts. Amongst them is the launch of Catholic Church Insurances' new investment management service, and our response to the new Corporate Law Economic Reform Program (CLERP). This is the government's comprehensive initiative to improve business and company regulation.

In this issue I am pleased to highlight CCI's role in providing superannuation to many Catholic employers throughout Australia. Also, you will find a very useful Jubilee calendar of events for the next quarter.

We are again seeking your feedback on ways to improve Scene. Your response will allow us to continue to provide you with useful and relevant information. A questionnaire has been included on the back of the cover sheet and I urge you to return it with your suggestions on how we can improve our communication with you.

As part of the Church community, we at Catholic Church Insurances look forward to working with you and assisting you and your organisation into the future.

Peter Rush
General Manager
Catholic Church Insurances

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Please note that Scene should not be used or relied on as a substitute for detailed professional advice or as a basis for formulating insurance decisions.

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Front cover:
Catholic Youth Ministry Co-ordinator and
AFL Footballer Steve Lawrence with young
people from the Archdiocese of Melbourne.

A powerful expression of the Christian faith

One of the world's most precious and loved works of art, The Book of Kells, made an extremely rare visit to Australia earlier this year and 80,842 people flocked to see it.

The Book of Kells is a superbly decorated, medieval manuscript copy of the four gospels – Matthew, Mark, Luke and John – and it is the Book of Mark, the earliest written of the gospels, that came to the National Gallery in Canberra to form the centrepiece of a major exhibition.

The Book of Kells and the Art of Illumination, which also included some 55 other rarely seen and precious illuminated manuscripts, was open from 25 February until 7 May.

Originally used to refer to the use of rich colours and precious metals which were seen to light up the page, today the term illumination is used for all decoration and painting in manuscripts.

The Book of Kells was written and decorated on vellum, high quality calfskin, by dedicated Irish monks between the 7th and 9th centuries during a period in which there was a great flowering of Irish culture.

The message of the life of Christ was spread primarily through gospel books at this time and the scribes and artists who produced the decorative works held an honoured place in Irish society.



The Book has been in the care of Trinity College in Dublin since 1653 and it has survived remarkably well losing only 30 of its original 370 folios over its 1200-year history.

It is particularly auspicious that the Book left Ireland to come to Australia in the year 2000, a year which marks two millennia of Christianity.

Margaret Manion, curator of the exhibition, distinguished manuscript scholar and Emeritus Professor of the History of Art at the University of Melbourne, says the exhibition looked at the Book in a dual perspective.

“It is a powerful artistic expression of the Christian faith, and secondly, it portrays the history of the illuminated manuscript which flourished until the 16th century and the advent of printing,” she says.

A National Gallery spokeswoman said the number of people that came to the exhibition was amazing and way above what the gallery had been expecting. Among the 80, 842 visitors were 3300 students, many of whom came on school trips from interstate. The National Gallery had phone calls before, during and after the

exhibition from people who lined up to see the Book at Trinity College in Dublin and had never made it through the door due to the crowds.

They were ecstatic to be able to see the Book in Australia.

Australians were treated to three different page turnings over the time frame of the exhibition, whereas in Ireland a page is only turned once every four months.

The precious manuscript that formed the centrepiece of the exhibition.

JUBILEE CALENDAR

JULY – SEPTEMBER 2000

JULY

JULY 2

- *NAIDOC Sunday and week (SA)*
Aboriginal Sunday – Ecumenical Service on Reconciliation (Vic)
Aboriginal & Torres Strait Islander Sunday (WA)

JULY 9

- *Jubilee for all Prisoners*
-

JULY 23

- *Marriage Sunday – Renewal of Marriage vows, celebration of special anniversaries*

JULY 27

- *Christian Schools Jubilee Event at Clipsal Power House (SA only)*
-

AUGUST

AUGUST 6

- *Feast of the Transfiguration*
Jubilee for the Deaf community
Eucharist with the Catholic Deaf Community for the Jubilee at Glenelg Nth at 11am (SA only)

AUGUST 11 -13

- *Faith and Reason – Friends in the New Millennium – a conference of the Australian Catholic University in the Year of the Jubilee (Melbourne)*

AUGUST 12

- *Jubilee for Religions of the Archdiocese (SA)*

AUGUST 15 - 20

- *15th International World Youth Day Celebrations, Rome*
Many young people will head straight to Rome for the week of festivities from 15–20 August.
-

The Archdiocese of Sydney – 15 day journey through the Holy land then on to Rome Archdiocese of Melbourne – will journey through the Holy land then on to Rome an invitation to every secondary school/ youth group and other bodies has been extended.

Archdiocese of Canberra – their tour is taking them to Milan, Padua, Florence and then on to Rome.

Archdiocese of Brisbane – have invited their young to walk in the footsteps of Moses and Christ in the Holy Land and then on to Rome.

The Archbishop of Hobart is sponsoring ten young people from five Catholic schools to attend the week long Youth Day.

AUGUST 20

- *Jubilee of Youth*
-

SEPTEMBER

SEPTEMBER 5

- *Senior Schools Jubilee Mass (Melbourne)*

SEPTEMBER 10

- *Jubilee for Teachers and University Lecturers*

SEPTEMBER 15 - OCTOBER 1

Sydney Olympic Games

SEPTEMBER 17

- *Jubilee for the Older Person / Those in the Third Age*

SEPTEMBER 19

- *International Day of Peace*

SEPTEMBER 24

- *Jubilee Day for Catechists*
 - *Social Justice Sunday (SA)*
-

To find out the times and locations of specific celebrations, or obtain further information about these events, please contact your local Archdiocese Communications Office. A calendar of Jubilee events for 2000 is available on the Internet at: www.catholic.org.au/2000calendar.

Australian Catholic University campus appeal

The new Melbourne campus of Australian Catholic University seeks support.

With more than 10,000 students on its six campuses around the country, Australian Catholic University (ACU) has one of the best employment records in the sector, with graduate employment rates consistently above the average for Australian universities.

The university has launched an appeal for \$3 million for a new campus in the Melbourne suburb of Fitzroy, and Chairman of the Melbourne Fundraising Committee and prominent businessman John Ralph AO recently announced that the first \$1 million has already been raised.

The new state of the art campus, St Patrick's Campus, replaces the university's two suburban campuses, Mercy Campus and Christ Campus. It opened to over 2500 students on March 6.

In a joint statement, Dr George Pell, Archbishop of Melbourne, and Professor Peter Sheehan, ACU Vice-Chancellor, said that the new campus will provide exceptional educational opportunities in Melbourne at the start of the new millennium.

"The new campus will streamline operations by enhancing student



St Patrick's Campus, in Fitzroy, Melbourne, opened its doors in March.

learning experiences and improving library and administrative services to students. The consolidation of Melbourne ACU into a single site in an ideal location provides considerable opportunities for close introduction with local Catholic teaching hospitals, the Catholic and Victorian Government Education offices, Catholic welfare agencies and the Catholic Theological College."

Dr Pell and Professor Sheehan's joint statement also noted that the proximity of the campus to Melbourne's financial and business precincts should also benefit the business courses provided by the university.

"Australian Catholic University can make a difference. Its mission is steeped in the Catholic education tradition, drawing on Christian principles that aim to produce graduates with a deep sense of social justice and a commitment to ethical behaviour," said John Ralph.

\$2 million is being sought from corporate and community donors and \$1 million from Catholic parishes throughout Victoria. For further information about the Australian Catholic University's appeal, please contact Catherine Spencer on (03) 9953 3300 or e-mail at C.Spencer@patrick.acu.edu.au.



Rethinking the roles of Church and State

As the Howard Government investigates the future direction of welfare policy in Australia it seems clear non-profit organisations will play a bigger role than ever before.

St Vincent de Paul: committed to improving day to day quality of life.



The move to develop a 'social coalition' has prompted 366 organisations and individuals around the country to send submissions to a high level reference group guiding the development of welfare reform.

One of the submissions was from the Society of St Vincent de Paul in NSW and ACT whose 20,000 volunteers visit or interview over 340,000 people in need each year.

NSW/ACT State Council president Pat O'Flynn says the Society is committed to exploring ways that the social security system can be improved, however, it is opposed to certain approaches the government is taking.

Pat says it is disappointing the welfare review is occurring after the development of the new tax system and the introduction of Job Network.

Pat believes integrating the church into the social security system places the church into a conflicting role and that is why he did not take the Society down that road when the Job Network contracts were being handed out.

"I believe we should always be seen as a caring, supporting group rather than waving the big stick at people," Pat says.

"We are certainly there to help the most needy people, the most deprived people, but I think that is where our commitment should end with the government."

When introducing schemes such as Mutual Obligation, where welfare recipients have to give something back to the community, Pat says the government needs to provide appropriate funds.

Non-profit organisations are shouldering the cost of workers compensation, insurance, training and clothing for participants.

"We are happy to work with the government in any way they feel we can make a contribution," Pat says. "But we feel the government also has a responsibility to be able to meet some of our costs."

Pat says moves to provide education, training and better incentives for the unemployed, particularly disabled people, are terrific.

"I think that is a big plus for this reform that is coming in," he says.

"At long last we are treating people who don't have a job in a way in which we are saying 'we are going to help you find a job, we are going to teach you the appropriate skills that you are going to need and we are going to take you along bit by bit and assist you'.

"People with disabilities need better support services and require specialised rehabilitation and training to help them into employment."

The government is also becoming more supportive to casual workers.

However, Pat says the idea of forcing single parents back to work needs closer examination.

The Society does not approve of forcing single parents back into the workforce before their children reach the age of 16.

"We believe very much in family values," Pat says.

“I have no sympathy for the person who is able to work and refuses to go and get work. But the Society does have to stand up for lots of people out there who aren’t dole bludgers and are generally interested in helping their kids through those early stages.”

Pat says the government needs to look into the provision of before and after school child care and the immense cost for single parent families before forcing parents back to work.

The Society would like to see government and business working together to provide support and training before workers are retrenched. The program initiated by BHP in Newcastle is a positive example.

“I know people who have been retrenched who have been out of work for 12 months or 18 months and it is the most demoralising event in their lives,” Pat says.

“Those people find it very, very hard to get jobs and have to wait for long periods of time.”

On the issue of Social Security payment rates, Pat says that Australia needs adequate payment rates and participation support.

“Presently, it is certainly not the case that all payments are adequate or that below poverty rates somehow help people find work,” he says.

“The reality is that adult unemployed people and young people are being asked to survive on payment rates that are below the poverty line. As such they can not meet their basic living needs, let alone find the money to actively engage in job search, maintain and build their social networks and participate in community life.”

Pat believes all basic income support payments should be at least 25% of average weekly earnings. In addition to this minimum amount, the present low rent allowance payments need to be revised.

Pat says the current system does not cover all people in need.

“The welfare report does not mention this matter and ignores the fact that newly arrived migrants into Australia are not eligible for payments for a period of two years, except in exceptional circumstances,” he says.

“Newly-arrived migrants are unable to obtain employment and training assistance from Job Network or even get concessions for pharmaceuticals.

“The Society has been active in campaigning for renewal of welfare by its submissions and participation input (Social Justice Statements) over many years and will continue to do so to maintain security and opportunity for low income, disadvantaged and marginalised people in our community.”

The Society is advocating the development of innovative holistic programs and encourages the government to support these effective ways of breaking down cycles of hopelessness.

Pat says successful programs are running in some poverty struck areas teaching budgeting, literacy and numeracy skills and how to cook cheap nutritious meals and sew simple clothes.

“Let’s try to look at the problems a family is facing and be able to assist that family in every way,” he says.

To improve the day to day quality of life for people should be a primary aim of any program of welfare reform.

Claims lessons: supervision responsibility

The need for educators to maintain high standards of student supervision before, during and after school hours is illustrated by a case where a serious injury to a child occurring before school led to a successful negligence action against the school.

Before the start of classes, a child was beating a stick against a

metal post in the playground.

The stick broke and part of it flew across the yard, striking another child in the eye. One teacher had been assigned to playground supervision at the time, and had to cover three large areas alone. At other recess times, three teachers were on duty to cover the same total area.

The County Court of Victoria held that it was not reasonable to have lesser standards of supervision before school than it were required for recess time. In this case, inadequate supervision was held to be “a patent cause of the plaintiff’s injuries” and the school was therefore guilty of negligence.

Exercising the soul

Activities for young people organised by the Catholic Church can offer lessons in faith, friendship and spiritual growth, as well as a helping hand to those in trouble.



CYM's activities can be physical, social, spiritual or intellectual.

“The principal aim of the Archdiocese of Melbourne’s Catholic Youth Ministry (CYM) is to help people between the ages of 12 and 30 come to know Jesus Christ and mature in a life of faith, both human and spiritual,” says Ana Snjaric of CYM.

According to Ana, the Ministry’s work offers plenty of benefits to young people, including a sense of personal and spiritual growth, the formation of friendships and the development of organisational and leadership skills.

“We’re seeking to achieve our work in a variety of ways,” she adds. A selection of the CYM’s programs and activities are as follows:

- The Ministry has given many talks – up to two or three per week – on a variety of issues related to the Christian way of life at schools, conferences and youth gatherings and rallies.
- Retreats are organised regularly: “We are finding schools are involving the Ministry in retreats or asking us to run retreat days,” adds Ana.
- CYM also co-ordinates Youth Fests, a combination festival/

retreat designed for Year 11 and 12 students.

- An extensive library has been built up over the years of books, journals, videos and CDs containing material relevant to young people.
- “Articles, testimonies, reflections and news about events are available on our Web site: catholicvocation.org.au/cym,” says Ana.

Meeting individual needs

The types of activities provided by the Ministry are based on the needs of the young people involved. “Because their needs tend to be extremely varied, we find that the Ministry’s work is just as varied,” states Ana. “Some groups are more orientated towards physical and social activities, while others are more spiritually and intellectually based. Activities for teenagers are generally more socially oriented. Young adults, on the other hand, are usually more interested in learning more about prayer, social welfare and their faith.”

One of CYM’s main objectives is providing support to young people experiencing difficulties. “For example, our drug outreach program has been a source of support for young people who are looking to free themselves from their addiction. Sometimes they just need someone to talk to,” says Ana.

“Various groups place an emphasis on community and friendship, so they are able to help young people with difficulties they may be facing. There are occasions when we have to refer a person in need to a welfare agency, but most of the young people who

take part are helped through the friendship, dignity and respect they experience.”

As well as establishing youth groups and offering seminars and workshops developed to assist young people with theoretical and practical advice, Ana says the CYM strongly supports and encourages a wide variety of existing groups for young people.

“We try to foster as much unity between the groups as we possibly can. Each diocese is independent of the other, therefore activities do vary from diocese to diocese but we have found among those that do vary, there are similar programs and initiatives.”

Young people who are interested in activities offered by Catholic Youth Ministry or would like to be in contact with the Archdiocese of Melbourne can call (03) 9926 5742 for further information. If you wish to learn more about activities for young people in your area, contact the youth office of your local diocese.



Super administration made simple

Making contributions on behalf of your employees is easy with the National Catholic Superannuation Fund.

The fund was established in 1987 and is administered by Catholic Church Insurances which strives to ease the administrative burden placed on employers by superannuation requirements.

It is a comfort to know, not only does NCSF receive the highest level of service at a reasonable cost, it is associated with a solid, reputable insurance company that understands the needs of the Catholic community.

Meeting requirements

Employers have special responsibilities to their employees in relation to superannuation. Employers have legislative obligations to meet the requirements of the superannuation guarantee and various industrial awards.

The Superannuation Guarantee ensures employers contribute 8% of salary for eligible employees from 1 July 2000 and 9% from 1 July 2002.

Diverse contributions

NCSF will accept:

- Employer Occupational Superannuation Contributions made in response to an award or certified industrial agreement
- Superannuation Guarantee Contributions made in response to Government legislation
- Employer Voluntary Contributions made in certain cases by agreement between the employer and the employee
- Salary Sacrifice Contributions – employer contributions made by way of a salary sacrifice by the employee

- Member Contributions – personal contributions from members
- Rollovers & Transfers – the fund may accept rollovers or transfers from other superannuation funds
- Spouse Contributions – members may contribute on behalf of their spouse and rollover benefits from previous employment

No extra fees

Unlike some other funds there are no additional charges for making personal contributions, rollovers or transfers to the fund. The fund's administration fees are very competitive at \$1.15 per week per member.

As the Dioceses and most religious institutes of the Catholic Church in Australia owns CCI, the administration fees paid by NCSF to CCI form part of their annual rebate.

Methods of making payments

The accepted method of contribution payment is via cheque.

A Direct Credit/Debit system will be introduced within the 2001 financial year.

Contribution frequency

Contributions should be made on a monthly basis to ensure member's receive maximum interest on their contributions.

Employers have a legal obligation to remit any member contributions deducted from salaries within 28 calendar days of the end of the pay period.

Annual Superannuation Guarantee obligations are required to be met by 28 July each year.



Updating member records

Employers have an important role to assist NCSF with the accuracy of member's records.

The employer needs to inform NCSF of:

- new members (via application forms)
- changes of member details e.g. change of address
- cessation of employment e.g. resignation, retirement, ill health

To assist employers NCSF provides time effective standard forms.

Through the administration of NCSF, CCI is committed to providing Catholic agencies with a comprehensive and caring administration to satisfy their superannuation needs.

Making hassle-free employee contributions.

Minimise the risks

New employees aged between 15 and 24 are more at risk of being injured or killed at work than the average worker. However, most workplace accidents can be avoided. Ensure you are protecting your workers.

Remember your first few days at work? Chances are you were nervous and worried about fitting in, everything looked unfamiliar and probably any instructions went in one ear and out the other in the confusion.

Each state and territory has its own department governing workplace standards. Most can provide employers and employees with kits covering safety for new workers.

NEW SOUTH WALES
WorkCover Authority of NSW
(02) 9370 5000
www.workcover.nsw.gov.au

VICTORIA
Victorian WorkCover Authority
(03) 9641 1555
www.workcover.vic.gov.au

QUEENSLAND
Division of Workplace Health and Safety
(07) 3247 4652
www.dtir.qld.gov.au

TASMANIA
Workplace Standards Authority
(03) 6233 7657
www.wsa.tas.gov.au

WESTERN AUSTRALIA
WorkSafe Western Australia
(08) 9327 8777
www.safetyline.wa.gov.au

SOUTH AUSTRALIA
WorkCover Corporation
(08) 8233 2222
www.workcover.sa.gov.au

NORTHERN TERRITORY
Work Health Authority
(08) 8924 4200
www.nt.gov.au

AUSTRALIAN CAPITAL TERRITORY
ACT WorkCover
(02) 6205 0200
www.workcover.act.gov.au

New workers are keen to impress. They are often reluctant to ask questions because they do not want to be seen as incompetent or as trouble makers.

Victorian WorkCover Authority spokeswoman Amanda Bolch says this lack of experience and lack of knowledge is what puts young workers at risk.

“They are too scared to speak out if they do feel something is unsafe in the workplace,” she says.

“They are scared of losing their jobs.”

During 1998–99 in Victoria, young workers made 2924 WorkCover claims for injuries and 5 young worker death claims were made.

WorkCover is currently developing an education project for secondary schools and will be sponsoring a program for primary schools on safety.

“By targeting the young people in the schools they will be armed with knowledge that makes it easier for them when they hit the workplace,” Amanda says.

“It is about educating the next generation so that thinking about safety is second nature to them.”

The key to a safe workplace is workers, employers, supervisors and health and safety representatives working together to identify hazards or dangers, assessing the risk of these hazards, implementing control measures to eliminate or minimise these risks, then evaluating the results.

How can I prepare a new or transferred worker for the job?

Take the employee on a tour of the work area:

- describe any hazards associated with the job and the appropriate safety controls
- show the location of emergency exits, personal protective equipment and fire fighting equipment
- explain emergency procedures, safety signs and symbols
- show the location of amenities including first aid equipment, toilets and meal rooms



Provide training

- demonstrate the safe way to do the job
- watch the new worker perform tasks and suggest corrections
- devise a buddy system with a co-worker
- consider implementing a formal training program or using an external training course
- provide a copy of the health and safety policy and procedures
- explain the role and functions of H&S representatives
- explain how to report an injury or a near miss and provide relevant forms
- introduce people who can be approached about safety issues

Amanda says another aspect of workplace health and safety which is difficult to police is workplace bullying.

In two separate cases of workplace bullying in Victoria this year, the companies and the perpetrators were convicted and fined amounts as high as \$45,000.

Because of the nature of the crime it is difficult to know how widespread workplace bullying is in Australia.

“People that are being bullied are too scared to report it, again for those sorts of reasons, they don’t want to lose their job, they are embarrassed about the fact that they are being bullied,” says Amanda.

“The point we try and get across is that if you do report it to us we will definitely investigate it.”

AROUND THE STATES

A ROUND-UP OF WHAT HAS BEEN HAPPENING AT LOCAL CCI OFFICES

QUEENSLAND

Anniversary for Brisbane chapel

St Stephen's Chapel in Brisbane celebrated the 150th anniversary of its first Mass with a special celebratory service on 12 May. The chapel is the third oldest building in Brisbane and the oldest church in Queensland.

Moderator begins work in Brisbane Archdiocese

A restructure of the Brisbane Archdiocese has taken place, with a moderator being appointed to co-ordinate pastoral activities, strategic development and mission focus of Archdiocesan agencies and maintain the links between these agencies and the Catholic community. The moderator is Father Peter Meneely, who was appointed to the role in April. Father Meneely is believed to be the first such moderator to be appointed in Australia and he takes over the duties of vicars in the areas of Education, Centacare, Church Life & Mission and Archdiocesan Services.

New Account Executive – Queensland

Phillip Salter joined the Queensland office of Catholic Church Insurances as an Account Executive in April. He will be looking after clients in the Diocese of Cairns and Toowoomba, as well as all clients located to the south of Brisbane, including the Gold Coast. (For more

information about Phillip, take a look at "CCI People" on page 12.)

WESTERN AUSTRALIA

Storm damage

Catholic property in Broome suffered close to \$100,000 worth of damage when Cyclone Rosita, a category 4 tropical cyclone, hit 30 kilometres south of Broome on 19 April. In total, there was an estimated \$9 million worth of damage to the area.

Sporting events

Priests from all dioceses were invited to participate in the Annual Clergy West Golf & Tennis Day held by the Perth Archdiocese Golf Association over May 8 and 9. Taking first prize in the golf event was Father Paul Raj of St Vincent's Parish, while Father Peter St John of Spearwood Parish won the tennis tournament.

SOUTH AUSTRALIA

New face at CCI's South Australian office

The South Australian office of CCI recently welcomed Michael Stencil to the team. Michael will work in the customer service area, providing a range of services that support the administration of the local office. He takes the place of Helen Bassett, who has taken on the role of Workers Compensation Claims Officer. Adelaide hospital's new CEO

Robert Wise was recently appointed as the new Chief Executive Officer of Calvary Hospital Adelaide. He has extensive experience in the health sector, and was the CEO of a large private hospital in Western Australia prior to taking up his new position. CCI wishes Robert every success during these challenging times for private health care in Australia, and we look forward to Calvary Hospital Adelaide providing excellent health care services to the people of South Australia.

Centenary celebration

Speaking of Calvary Hospital Adelaide, the Little Company of Mary celebrated the centenary of the hospital's foundation on 24 March with a centenary Eucharist and the launch of Calvary Hospital Adelaide, a book detailing the hospital's history. Copies of the book are available from the hospital – please call (08) 8239 9100 for further information.

VICTORIA

New Account Executive – Victoria/Tasmania

After three years as a coordinator in the Underwriting department of CCI's Melbourne office, Sylvia Wong is taking on a new role as an Account Executive. She says she is looking forward to the challenges the new position will present, and the Victoria/Tasmania Client Services team is pleased to have her on board.

FEEDBACK

YOUR QUESTIONS ANSWERED

Q *What insurance do we need when we engage contractors to ensure we are adequately protected?*

A Contractors need to have their own insurance in place to cover their work, their actions and themselves.

The main policies of insurance to consider are Public Liability and Workers' Compensation.

It is important to ensure contractors

are covered prior to commencing work.

You should request that they provide you with evidence that they have insurances in place by asking for Certificates of Currency. These certificates should show the period of insurance as being current.

You also need to carefully consider and arrange any insurance required to be effected by you under a contract. e.g. Construction Liability for the construction of a building.

If you have any questions you would like answered, please contact us at 'The Editor', Scene, Catholic Church Insurances Limited, Reply Paid 64STKR, Melbourne, VIC, 3004 or email at scene@ccinsurances.com.au

Jeanette Tabone *Superannuation Account Executive*



The introduction of Choice of Fund legislation in the near future means that creating awareness of the National Catholic Superannuation Fund within Catholic organisations is a high priority. And creating this awareness is just one of the tasks Jeanette Tabone will be working on in the coming months.

Jeanette's role of Superannuation Account Executive is a new one, and it sees her responsible for implementing the business development strategy for the Fund and providing account support for its 29,000 members.

"The job will involve extensive travel both in Victoria and interstate, but I'm more than ready to embrace any challenges it may present," she says. "I'm very excited to be involved with a

Fund that has such high standards of service and performance."

Luckily, Jeanette brings more than 20 years of management experience in the banking and financial services industries to her new position at Catholic Church Insurances, having worked in areas such as sales and marketing, business development, project management and training and generalist human resources.

Jeanette's spare time is almost as busy as her working schedule – a past National President of the Institute of Financial Services, a national educational and development body for industry employees, she continues to work with this organisation after her admission as a Fellow of the Institute in 1994.

Jeanette and her husband John are keen travellers, and she also enjoys a close relationship with her daughter Stephanie. "Now that our netball duties as player and coach have ended, we spend a lot of time enjoying activities like windsurfing, rollerblading, bike riding and yoga," says Jeanette.

Phillip Salter *Account Executive – Queensland*



Phillip Salter feels that there are a lot of benefits attached to his new position as Account Executive in Catholic Church Insurances' Brisbane office – the beautiful Queensland weather among them. "After working as a Senior Underwriter in the Melbourne office of CCI for the past three years, the change in climate is certainly a bonus," he says.

However, the sunshine is only one of the rewards of Phillip's new role. "I think this position allows a more personal approach to insurance," he says. "I've been dealing with clients over the phone for years, and actually meeting clients face to face is very

rewarding. And to see the vast range of property we insure also gives much more meaning to my work."

As Account Executive, Phillip's position involves helping clients in tailoring insurance programs to fully protect Catholic Church property and people, as well as assisting with property valuations and enquiries on policy coverage and claims advice. "The best aspect of my job is the variety," he says. "Every day I meet a different client, and every client presents a different story."

The move to Queensland has not only been enjoyable for Phillip, but also for his wife Susan and their three children, six year old Kane and three year old twins Jamieson and Tristan. And despite his liking for Australian Rules football, Phillip is making a concession to the Queensland lifestyle by trying to understand the concept of Rugby League.

Dominic Chila *Insurance Accountant*



Since joining Catholic Church Insurances in 1994, Dominic Chila has taken on a variety of tasks. Starting with a ten-month stint in the claims department, he moved to the financial department where he spent the next three years concentrating on investment accounting and administration of the investment system.

"However, the last two years have seen me focus on insurance accounting, and my main role is ensuring the integrity of financial systems to the general ledger and assisting the Accounting Manager in financial and statutory reporting requirements," says Dominic.

Given the relatively small size of the financial department, Dominic's position enables him to be involved in a number of

jobs, ranging from monthly management reporting to assisting in the preparation of budgets. He was also involved in the implementation of CCI's new electronic financial system, Computron.

With all the tasks he's presented with, it's good to know Dominic enjoys a challenge. And when it's time to relax, he enjoys socialising with his friends and heading up to Mount Hotham during the ski season. "I don't go just for the night life," he insists.

Come the end of the financial year, Dominic intends to take a well-earned break and travel around Europe for eight weeks. While a little disappointed about missing the Olympics as a result, he says he's looking forward to cheering on the Aussies from many different pubs throughout Europe!

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