



Catholic Church Insurances Limited

Scene

Insurance news and ideas for organisations of the Catholic Church

N°28 SPRING/SUMMER 2000

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Preserving your voice :
Protecting & maintaining
your most valuable asset

Australia experiences
World Youth Day
in Rome

The process of
Accreditation in
Aged Care



In this issue of Scene I am pleased to present the 2000 Annual Review of Catholic Church Insurances, which provides a positive reflection on the business of this company and highlights the encouraging development over the last 12 months and our strong foundation for the future.

Catholic Church Insurances has been working diligently to fulfil our vision "to work in partnership with the Church in all areas of its missions". Part of that work includes a number of new initiatives that will provide non-insurance support for the Church and similarly allows us to reinforce our position within the Catholic community.

In carrying out our insurance business during this financial year Catholic Church Insurances produced a sound operating surplus of \$12.96 million, a significant improvement on the 1998/1999 result of \$4.7 million.

This surplus will enable us to make record distributions to the Church in the form of a 20% dividend to shareholders, rebates to policy holders of almost \$10 million, and risk management initiatives for ongoing protection.

These positive figures confirm that Catholic Church Insurances is in a very sound position, with a strong solvency margin, well provided for future liabilities, and with prudent reinsurance protection. We have clear strategies and direction to continue to identify and service relevant needs of the Church.

I would also like to take this opportunity to extend our sincere appreciation to Most Reverend Kevin Manning on his retirement as Chairman and Director of Catholic Church Insurances Limited. Bishop Manning joined the Board in 1980 and was elected Chairman in 1991. Since this appointment, he has made an outstanding contribution to this company and will be missed by his fellow Directors and staff.

Bishop Manning will be succeeded by Mr Bill d'Apice who joined the Board in 1995. Mr d'Apice is the chairman of Partners in the NSW law firm of Makinson & d'Apice. A full profile of Mr d'Apice will be featured in the next edition of Scene.

My sincere appreciation is also extended to Mr Chris O'Malley, who has retired from his position as director and chairman of the Board of Trustees of the National Catholic

Superannuation Fund. As a foundation director of NCSF, Chris has worked tirelessly to provide the sound base under which the Fund currently operates.

I am also pleased to announce that I have been appointed as the employer representative director and subsequent chairman of NCSF to replace Mr O'Malley.

It is with great pleasure that I accept the position of chairman, and I look forward to the continued growth and strong performance of the Fund.

This edition of Scene also highlights the launch of CCI Investment Management Limited Trust, a service which is aimed at assisting with the investment needs of Church organisations. An article outlining the relevant features of the Trust appears on page 10.

As we again approach the anniversary of the birth of Christ, may the spiritual revitalisation of this season remain with you throughout the year.

Peter Rush
General Manager, Catholic Church Insurances

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Front cover:

Ingrid Waters from Voice Care Management Australia.

The countdown to 'Accreditation Day'

By 1 January 2001, every residential aged care service in Australia in receipt of Commonwealth funding must be accredited in order to continue to receive that funding.

The primary objective of the reforms affecting aged health care is to improve the quality of care received by the residents and its cost effectiveness.

There are currently 135,000 people living in Australia's 3000 residential aged care services and the role of accreditation is an opportunity to review practices and implement quality systems that not only benefit these residents but the management and staff as well.

The long and complex process of accreditation is carried out by the Aged Care Standards and Accreditation Agency, established under the 1997 Aged Care Act. Four accreditation standards were gazetted in the Quality of Care Principles 1997:

1. **Management systems, staffing and organisational development**
2. **Health and personal care**
3. **Resident lifestyle**
4. **Physical environment and safe systems**

Under each of these standards, 44 expected outcomes were also gazetted, which express the desired results for the standards.

Beverley Stehn, who is the proprietor of International Aged Care Services and a committee member of the Aged Care Complaints Resolution Scheme, believes organisations need to focus hardest on Standard 1.

"Standard 1 is the foundation on which the other three are based. Without identifying, analysing and documenting the management policies and practices, the business could be

described as a 'ship without a rudder'. The elements of Standard 1 are fundamental to the efficient and effective management of any business long-term success in today's competitive market."

The process begins with the service assessing its working practices against the new standards and identifying where improvements need to be made. When the service feels it is ready to be assessed, it submits an application to the agency.

The next stage is the desktop audit, which allows the agency's assessor to gain a feeling for the service and the type of organisation that it is.

Manager of St Joseph's Hostel in Hawthorn, Victoria, Karen Carey says the purpose of the desktop audit is to flag priority actions needed in order to bring a facility to standard. Once the facility feels that it has filled all the criteria and made improvements to any areas needing attention, a time will be arranged for the all important site audit.

A two day site audit was conducted at St Joseph's in February this year. The result was a three year accreditation with a commendable rating in the standard for safe systems and physical environment. The rating was awarded for innovative strategies in the area of occupational health and safety.

These results were just reward to the dedicated staff who faced enormous changes and challenges in a relatively short time.

"It was very difficult to get a commendable rating from the agency, who wanted to see 'trend data' within the service," Karen says.

"At St Joseph's, we'd been very proactive with occupational health. We implemented a falls prevention strategy by analysing particular residents who had a history of falling and we were also proactive in the prevention of injury to staff.

"The agency acknowledged our creativity and recognised that we had a projected plan on how to improve in this area, which also included a competition called 'spot the hazard'."

Karen says the quality management system of Catholic Homes for the Elderly ensures continuous improvements in all activities. "Through gap analysis, we are able to identify any gaps in our system and a quality management manual educates staff in the most effective solutions to identify those gaps."

Beverley Stehn advises managers to involve staff in the development of the quality system from the very beginning.

"Provide an environment where every staff member has direct responsibility for the quality system and avoid creating a situation where staff simply agree with management's decisions. Remember, your staff have good ideas and an investment in your business."

Residents and staff enjoy proactive management at St Joseph's.

Preserving your voice

A teacher's voice is one of their most valuable assets, yet many teachers just assume their voice will last forever. It is estimated that about 20 per cent of teachers will experience a voice problem directly related to their profession, so early intervention and prevention is the key.



Ingrid Waters teaches breathing techniques to Rosalba Squarei from St Joseph's Primary School, West Brunswick Melbourne.

Occupations such as teaching, broadcasting, performing and telephone operating, where there is a high vocal demand, carry an increased risk of vocal change or vocal injury, says Voice Care Management Australia Speech Pathologist and Rehabilitation Consultant, Ingrid Waters.

Teachers can experience a variety of voice injuries such as nodules or polyps. However, Ingrid says the majority of teachers she deals with in the course of her work have chronic laryngitis, inflammation of the vocal cords, developed from voice overuse.

As a rehabilitation consultant, Ingrid visits teachers at their schools and looks at the environment in which they are working.

"Most of the principals are very concerned about their workers and are unsure what to do, so we go in and give advice on what the whole school could be doing differently," she says.

Teachers are educated to use their voices correctly and to adopt alternative teaching strategies to suit the environmental conditions.

More expensive solutions include reorganising classrooms to cut down

on background noise and issuing teachers with voice amplifiers.

If required, teachers are referred to an Ear, Nose and Throat surgeon and/or a speech pathologist.

Catholic Church Insurances National Risk Manager, Hans Buettner, says professional voice users such as public speakers have voice projection and voice management training to maximise the effectiveness of their voices, so it would make sense if teachers did as well.

Hans undertook a thesis on voice injury among teachers during post graduate study at Monash University. He became interested in the subject after discovering there were 46 voice claims totalling \$450,000 in South Australia over a six year period.

Self report surveys were distributed at random to 506 teachers at 107 Catholic schools in South Australia, which represented approximately 20 per cent of teaching staff.

The 800 hours of research showed 18.5 per cent of teachers reported voice dysfunction.

Teachers who had been in the profession for ten years were the highest risk group for structural voice disorder. Advance cases reported permanent discomfort and voice dysfunction where surgical intervention and rehabilitation was the only corrective measure. Teachers with 20 to 30 years experience reported higher than expected functional voice disorder as a consequence of less frequent voice fatigue over a longer period.

Teachers of arts, drama, information technology and outside sports had the highest awareness of voice



management, tending to wander around small groups and bringing the students closer rather than talking at a distance. Surprisingly, at highest risk were teachers of maths, sciences and humanities who used traditional teaching methods of addressing the class from the front of the room, increasing strain on their voices without sufficient rest periods.

A direct link between allergies and voice injury was detected.

Hans discovered that a number of teachers had left active teaching to practice in teaching support or administrative roles due to voice dysfunction.

“There are so many issues but it is so easily managed and so inexpensive,” Hans says.

To better manage risk, Hans advocates tackling the issue at the undergraduate level, during the post graduate induction process and to continually remind the experienced teacher on voice injury prevention.

Voice Care Management Australia runs voice awareness programs for education students and working teachers. Ingrid suggests several strategies that can be employed to reduce the risk of voice injury.

These include:

- increasing your water intake. Drink two litres of water at room

- temperature through the course of the day to replenish lost moisture.
- breathing exercises and vocal warm-up. Employ exercises to warm up the vocal cords such as humming, massaging the throat region and general relaxation and breathing strategies.
- vocal rest. Use break times to have a period of silence. Remember to pause occasionally and make use of non-verbal communication.
- vocal hygiene. Reduce smoking, alcohol and caffeine and avoid smoky environments.
- classroom management and alternative teaching methods.
- consulting a pathologist at the discovery of voice dysfunction symptoms.

For further information on voice management or for details on the Voice Care for Teachers video and booklet e-mail Hans at: hbuettner@ccinsurances.com.au

Closer relationships

A stewardship program has been developed by CCI Claims department to assist external service providers in developing a closer partnership with CCI.

The purpose is enabling external service providers to gain a better understanding of CCI's role within the Church community and be able to support CCI's aims, philosophy and direction.

National Claims Manager Liam McCarthy created the program to provide the specialist cultural and religious knowledge required for service providers to adequately understand and care for the various elements of the Catholic community.

“It is really a communication tool. The outcome desired is far better communication,” he says.

Everyone will benefit from the program – service providers will provide appropriate service levels, CCI's clients will receive better service and therefore CCI will be able to fulfil its vision.

A key plank of the stewardship program is familiarising external service providers with CCI's mission statement:

“To provide on-going security to the Catholic community by identifying and ethically servicing its insurance and related needs.”

The stewardship program was conducted in Perth, Brisbane, Sydney and Melbourne during the course of the year and service providers who took part include loss adjusters, compensation investigators and lawyers.

Liam says it is imperative external service providers understand where Catholic Church Insurances fits into the Catholic community.

“The way in which we want claims handled is quite different to the way a commercial insurer would want them handled. We strive to indemnify rather than deny claims so that is very important, for example, for loss adjusters to know,” he says.

“We strive to treat all people, including third parties, in a proper Christian fashion. Even if we go into legal proceedings, it's important our lawyers understand to act appropriately in the way they approach things and still achieve what we need to achieve.

“This program will facilitate much better understanding.”

CCI Annual Review 1999–2000

Highlights 2000

- An operating profit of \$12.96 million has been achieved.
- The dividend has been increased to 20%.
- Profit sharing distributions to the Australian Catholic Bishops Conference, Catholic Dioceses, Religious Institutes and policyholders totalled more than \$10.0 million bringing to \$52.9 million the total amount distributed in the last 23 years.
- \$12.2 million has been allocated to subsidise the schools security alarm program over the last 13 years.
- A strong solvency margin and first class reinsurance support ensures financial security.
- The company achieved a return of 13.07% on its investment portfolio.
- Expanded risk management services are being provided to a broader cross section of clients to assist with the control of claims.
- Catholic Church Insurances continues to provide free Personal Accident policies for Clergy and Religious.
- The Superannuation department administers the superannuation savings of 29,653 employees of Catholic organisations and provides a worthwhile contribution to the profit sharing distributions.



To provide on-going security to the Catholic community by identifying and ethically servicing its insurance and related needs.

Chairman's Report 2000

This report will be my last as Chairman of Catholic Church Insurances Limited as I announced my intention last year to stand down as a Director and Chairman on 13 November 2000, following the Annual General Meeting. It is with great satisfaction that I leave the company in a very sound position, with a strong solvency margin, well provided for future liabilities, with prudent reinsurance protection and clear strategies and direction to continue to identify and service relevant needs of the Church.



*Most Reverend K M Manning DD
Chairman of the Board of Directors*

This year's results are pleasing with an improved underwriting loss of \$7.3 million, excellent investment income of \$28.3 million and worthwhile contributions from the Superannuation Administration Services, and the Victorian WorkCover Authority Agency which the company administers.

The result will enable the company to distribute over \$11 million to shareholders and policyholders, thereby demonstrating in a very tangible way that the co-operative principles on which the company is based, are working in practice.

It is also pleasing to note that the result was achieved despite a very difficult year during which severe market competition continued. The results from others in the insurance industry were generally very poor and investment markets volatile. There were also major distractions from the main focus of operating our business caused by the Year 2000 issues, GST, Tax Reform and APRA regulatory reform proposals.

In accordance with the cooperative principles mentioned above, and the company's strategy of providing additional services to meet shareholders requirements, the company recently launched the CCI Investment Management Trusts, which are designed to assist with the investment needs of Church organisations.

A major challenge for the company is to continually explain to Church Administrators and to convince them of the value of the cooperative principles on which the company is based and to demonstrate the benefits provided by such a structure.

During the year Mr John Feenan, the Business Manager for the Diocese of Maitland-Newcastle, was welcomed as a new Director to fill a casual vacancy. John is providing new skills to the Board by way of Church Administration experience.

During the year the Board also conducted a review of its structure to identify skills needed for the ongoing governance of the company. The outcomes from that review will be taken into account when considering future Board appointments.

In conclusion I thank the members of the Board, Mr Peter Rush and his Management Team and all staff members for their ongoing courtesy, support and efforts in serving shareholders and clients.

*Most Reverend K M Manning DD
Chairman of the Board of Directors*

General Manager's Review of Operations

My report provides an overview of the operations of Catholic Church Insurances for the financial year ended 30th June 2000. Individual departmental reports contained later in this report supplement this overview with a more detailed analysis.

I am pleased that my review is a positive reflection on the business of this company and I am satisfied that Catholic Church Insurances having developed well over the past 12 months is now in a strong position for the future. I will outline those advancements in my report.

High on our list of priorities for this year was more appropriate expense management, and I am able to advise you that during the year operating expenses fell substantially, being under budget by \$4.0 million.

This has to some extent been influenced by some senior positions remaining vacant during part of the review year and these roles have now been filled. Nonetheless, a significant effort has been made by all managers to contain our operating expenses.

We have also been working diligently to reinforce our position within the Church to fulfil our vision "to work in partnership with the Church in all areas of its missions". Part of that reinforcement has been a number of new initiatives that will provide non-insurance support for the Church, initiatives such as the introduction of the investment service for Church entities.

Catholic Church Insurances continues to operate in a competitive market environment however as a result of appropriate fiscal management we have achieved a good operating result.

Many competitors are now forced to undertake drastic measures to address their poor results. We have avoided the need for such severe action due to proper management of the Church's insurance and related needs.

The underwriting result for the 1999/2000 year improved to an overall loss of \$7.3 million. Factors contributing to this loss include the settlement of some large special issues claims and a projected increase in provisions for unknown claims (Incurred But Not Reported) of \$9.0 million both of which directly affected our net claims incurred.

Future deterioration of liability and, to a lesser extent, workers compensation claims and an additional \$1.68 million provision for GST contribute to this \$9.0 million increase in IBNR provisions.

Catholic Church Insurances produced a very good return on investments and combined with the improved underwriting loss achieved an overall operating surplus after abnormals of \$12.96 million, a significant improvement on the 1998/1999 result of \$4.7 million.

This surplus will enable us to make record distributions to the Church in the form of :

- A dividend to shareholders of 20%
- Rebates to policy holders of over \$10 million
- Risk management initiatives for ongoing protection.



*Peter Rush,
General Manager*

Corporate Management

Since my last report on Operations, our management structure has been finalised and now works very effectively. The senior executives of the company are :

Gary Esler, *Assistant General Manager, Client Relations*
Stephen Hunt, *Manager Finance and Administration*
Peter Latham, *Assistant General Manager, Insurance Operations*
John Pollock, *Chief Financial Officer & Company Secretary*
Peter Rush, *General Manager*
Jim Sutherland, *Regional Manager NSW / ACT*
Andrew Zafiroopoulos, *Manager Information Technology*

This Executive Group is supported by a Management Committee made up of 15 Departmental Managers, including all of our State Managers. The role of the Management Committee is to ensure that Catholic Church Insurances is appropriately managed on a day to day basis in accordance with our mission and corporate objectives. The Management Committee commenced its operation in early 2000.

This two-tiered approach has enabled us to:

Streamline the management process and thus allow senior executives to devote more time to strategic planning and leadership rather than management;

Make better use of existing resources for corporate – as distinct from departmental – management; Improve decision making within the organisation.

I am also pleased to have made two senior appointments:

Gary Esler as *Assistant General Manager*, Client Relations. Gary has worked with Catholic Church Insurances for more than 25 years, more recently as Manager Vic & Tas. His primary responsibility is the management of relationships with our Church clients and the delivery of an appropriate level of service across Australia. Gary and his wife

Catherine, are involved in their Ivanhoe (Victoria) Church community.

Peter Latham, as *Assistant General Manager*, Insurance Operations. Peter has spent over 30 years working in the insurance industry and has brought a wealth of experience and Church values to this company over the past 4 years. Both Peter and his wife Joan are actively involved with their local Church – Peter in a leadership role, Joan as a pastoral worker.

Catholic Church Insurances has also recently appointed a new Human Resources Manager, Charles Nettleton.

Strategic Plan

The Executive Group has prepared a Strategic Planning framework which details 5 core aims for Catholic Church Insurances for the future:

- Foster Catholic Church Insurances commitment to the Church family
- Continue to be the leading ecclesiastical insurance provider in Australia
- Advance our position as a provider of financial services
- Respond to Church needs by providing a range of professional services

- Anticipate and respond to a changing religious and commercial environment.

These aims provide Directors, management and staff with clear goals to achieve our mission and to measure our performance.

The planning framework addresses three key issues:

- defending and extending core business
- building emerging business
- creating future growth.

Catholic Church Insurances Conference 2000

Catholic Church Insurances held a landmark conference in February 2000. Facilitated by Fr Brian Bainbridge, key issues were identified and strategies developed to help us improve service and performance. The theme was a question based up on Catholic Church Insurances positioning “Trust Well Placed” – the question was “How does Catholic Church Insurances become a more trustworthy servant of the Church?” The annual conference is attended by most departmental managers and provides the opportunity for frank and open discussion.

Our thanks go to some very special clients who attended our conference as representatives of our clients base: School Principal Leonie Young, Provincial Bursar Father Doug Smith MSC and Ballarat Diocese Accountant Mark Bromley. The attendance of these guests ensured that a customer focus was always paramount.

By the conclusion of the conference 24 issues had been raised and discussed, with 5 priority issues being identified. These priority issues are now active projects monitored by the Management Committee.

Catholic Church Insurances
Conference 2000





Investing in the future

Catholic Church organisations can now invest in a Catholic Church owned funds manager.

CCI Investment Management Limited – an investment service solely for the use of Catholic Church entities – was created in response to healthy enquiry from the church over the last decade.

CCIIM Development Manager Martin Seeley says the service will provide many Church organisations with the opportunity to establish long-term investment strategies to ensure capital resources are in place for the care of clergy and religious in the future and the support of missions.

The Church owns CCIIM. The principle under which it operates is that of a co-operative within the Church family whilst at the same time maintaining the highest professional and competitive standards.

Any Catholic Church organisation can invest with CCIIM. In line with the industry standard as a wholesale fund, an initial deposit of \$500,000 is required for investment.

CCIIM is offering two products – the CCIIM Balanced Unit Trust and the CCIIM Growth Unit Trust. Both funds offer growth assets, including property, Australian and overseas equities and defensive assets, including a range of fixed interest products and cash.

The CCIIM Balanced Unit Trust is taking a traditional view to investing, whereas the CCIIM Growth Unit Trust is taking a more aggressive approach.

“The Growth Unit Trust is weighted more heavily towards shares and equities

to give that little bit of an edge,” Martin says. “Certainly both products are designed to return a much better rate than an average cash or term deposit.”

Five investment managers have been selected by CCIIM to manage the assets based on their skills, performance track records, fees and investment styles.

They are Deutsche Asset Management, State Street Global Advisors, Wallara Asset Management, HSBC Asset Management and County Investment Management. CCI may also be engaged by CCIIM as a fund manager for the trusts, up to a maximum amount of 15 per cent of the total funds of any trust.

There has been enthusiastic interest so far from dioceses and Catholic development funds. CCIIM has already received investment into both trusts.

Martin says one of the most compelling reasons to invest with CCIIM is that CCI distributes surplus back to the church.

“We are providing a competitive investment service here and giving Church an opportunity to help protect the Church, its assets and its people. There is no other investment company in Australia that so fully understands the unique needs of the Church and its organisations.”



Claims lessons: trampoline danger

Teachers and other supervisors need to be aware of the dangers of injury to children using trampolines and give appropriate instructions and guidance.

Trampolines are quite common in many teaching institutions and are

potentially dangerous pieces of equipment, particularly, if inexperienced students are allowed to use the equipment without prior instruction on how to ‘kill’ a bounce and if ‘spotters’ are unavailable for support.

It is a breach of a teacher’s duty of care if he or she assumes that self taught users of such equipment are fully aware of the dangers and how to minimise injury.

JUBILEE CALENDAR

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.

NOVEMBER

- 1 All Saints Day (Solemnity)
Pilgrimages for the month of Remembrance, Ballarat
Para Rivers regional pilgrimage (SA)
- 5 Jubilee for Members of Legislatures and Governments
International Celebration of Jubilee for all those involved in Public Life
- 12 International Celebration of Jubilee for all those involved in Agriculture
- 14 Jubilee for the repose of the souls of Cardinals and Bishops
- 15 Schools Jubilee Mass (Melbourne)

- 19 Jubilee for the Military and the Police
- 21 Diocesan Pilgrimage, Armidale
- 24-26 World Congress for the Apostolate of the Laity, Rome
- 26 Feast of the King – Last Sunday of the second Liturgical Millennium – Major Public Liturgy to which people of all faiths will be invited (Subiaco Oval, WA) Pilgrimage from Parishes/Schools to Subiaco

DECEMBER

- 1 World Aids Day
- 2 Jubilee for the Disabled
Diocesan Grand Finale – Procession, Eucharist, and Festa, 2 pm Bonython Park SA. Arranged by the Combined Italian Catholic Joint Festa Committees.
- 3 First Sunday of Third Liturgical Millennium – International Day of Disabled Persons
- 10 Human Right's Day

- 17 International Celebration of Jubilee for all those involved in Entertainment
- 24 Christmas Eve
- 25 Solemnity of the Birth of Our Lord
- 31 The Holy Family – Prayer Vigil in all parishes for the passage to the Third Millennium. All encouraged to attend at some period during the night

JANUARY

- 1 First Mass of the New Millennium (Melbourne)
- 5 Closing of the Jubilee in the Holy Land and other places in the world
- 6 Closing of the Holy Door, St.Peter's Basilica, Rome
- 7 Closing of the Holy Door and of the Jubilee (Melbourne)
- 9 Solemnity of the Epiphany
Conclusion of the Year of the Great Jubilee (SA)

Communication is the key

At Catholic Church Insurances we have been working hard at improving and maintaining excellent customer service through well informed and specialised communication. We pride ourselves on being available to support all the church community both employers and employees.

CCI Victorian WorkCover Manager Glenn Stewart together with his dedicated team of WorkCover agents has again been recognised for their efforts in customer service. They have attained

the highest rating in the Injured Workers Service Index and the second highest rating in the Employer Satisfaction Index in the "Customer Service 2000" report compiled by Campbell Research for the Victorian WorkCover Authority.

We were proud that our employers were particularly impressed with our ability to keep our clients informed of changes, continuity of insurer staff and our continuing focus on prevention and rehabilitation. We are always endeavouring to maintain and improve our communication methods and guide you through any situation.

We have paid particular attention to our general services which include courtesy, listening skills, prompt responses, dignity and respect,



helpfulness, provision of information and advising employers and workers of their rights. As a partner to the church community we strive for the best in specialist communication.

We were pleased to see demonstrated in this report that our claims management which includes timely payments and reimbursements also scored well. This is in line with our on going commitment to ensure security and peace of mind in the Catholic community when dealing with CCI.

Back row (from left to right) Gil Ileri, Glenn Stewart, Kristina Gerzina, Dolores Perera, Shirley Wong-Ki and Amalia Vicze

Front row (from left to right) Lesley Hirten, Denise Rickard, Fabiola Milevska and Lakshmi Balakrishnan

Our vibrant church

They slept on slate floors. They showered in the open. They walked 15 kilometres to attend mass in temperatures as high as 48°C. Some collapsed, others lost their friends and their food in overwhelming crowds. Yet for 28 young people from the Archdiocese of Canberra and Goulburn, Rome's World Youth Day made a powerful impact on their faith.

The 15th International World Youth Day celebrations have been described as Italian chaos in motion. Two and a half million young people crammed into Rome for the five days of celebrations, far exceeding organisers expectations.

However, the majority of the 1250 Australians positively embraced the rough pilgrimage conditions provided by Rome and experienced a generosity of spirit rarely seen these days.

Youth Co-ordinator Adam Morris (24), who led the Canberra group, says it was absolutely amazing to experience the universal church.

"To be walking down the street and hear chanting or singing coming from the Spanish or the Chilean or the Portuguese groups – they were just on fire!" he says.

"Just to stand a moment and reflect on this massive church that we have that is strong and vibrant even though many people claim it is dying."

Accompanied by Archbishop Francis Carroll of the Canberra and Goulburn Archdiocese and Fr John Rate of Sydney, 19 members of the group did a pre-tour in Italy before the World Youth Day festivities from August 15 to 20.

They travelled to Milan, Florence, Sienna, Assisi and Venice, visiting famous basilicas and celebrating mass wherever possible – often it was on the roadside as the churches were teeming with tourists.

One of the highlights was a three day retreat at a monastery in Assisi. The group was able to go into St Francis' grotto and see where he use to live and pray.

"The tour guide we had in Assisi was a Christian so that was very exciting," Adam says. "He loved his faith, so to hear him talk about St Francis and show us the places St Francis used to do things, as simple as gazing upon the stars, had a big impact on the group."

Running a catechises when the group arrived in Rome was another highlight. They had been preparing for the event as a group since October 1999 and were able to minister to over 1000 people through drama, testimony and song.

Special moments included hearing Pope John Paul II welcome Australia in St Peter's Basilica and walking through the Holy Door – the door of reconciliation which is only opened at very significant times. Taking part in reconciliation with English speaking priests from around the world at the ruins of Rome was also quite spiritual.

Camping en masse.



It was perhaps the World Youth Day mass that will remain the most unforgettable experience. Even those that set off at 4am were unable to avoid the blistering heat of 48°C experienced during the 15km trek. People were collapsing and getting carted off in ambulances and others were separated and had to rely on strangers for food and water.

“The generosity of people, particularly the Italian volunteers was amazing, it was just continuous. It was quite a humbling experience,” Adam says.

“It was the attitude of people and the reason why they were there that changed the whole perspective of all this.”

“The atmosphere was sensational, it was amazing, it was encompassing. The Pope spoke beautifully, calling us to be saints and challenging us to go back and share our faith with other people,” he says. “The group shared they felt he was an instrument of God and reflected Jesus Christ quite beautifully.”

Philip Ryall of Harvest Pilgrimages, the specialist travel agency that co-ordinated the Australian contingent, says the celebrations were like the pilgrimages of old with the heat, the thirst, the walking and the spiritual challenges along the way.

“The local press referred to it as a Catholic Woodstock. In fact it was an experience of living grace and the youth who came to claim the moment will find their lives changed forever,” he says. “Once you are part of World Youth Day you come back more in love with the Catholic Church and the Holy Father.”

Now the Canberra group is back in Australia, they have begun praying regularly with one another and learning more about their faith and will go out and minister to other groups and parishes.

“This group will continue to grow and the exciting thing is that these young people have seen that they can be instruments of their own faith in their own parish communities,” Adam says.



Another positive performance for National Catholic Superannuation Fund

After achieving one of the highest performances of industry funds in Australia for the 1998/1999 financial year, the National Catholic Superannuation Fund has returned an even better crediting rate for the 1999/2000 financial year.

The NCSF has performed extremely well in the economic environment achieving results better than similar type funds and in the range of the major Australian funds, says Bob Faorlin, Manager – Superannuation with Catholic Church Insurances, the administrator of the NCSF.

The fund's three investment pools all performed well, the Capital Growth Pool returning a crediting

rate of 13.8 per cent, the Managed Stable Pool returning a crediting rate of 8 per cent and the Cash Plus Pool returning 6 per cent.

“Certainly the fund has performed better than the previous year, making our returns in Capital Growth on an average over five years 13.1 per cent for the main pool,” Bob says.

The assets of the NCSF grew by an outstanding 23 per cent over the

year with the total assets of the fund at the end of the year reaching \$242.7 million.

Bob attributes the 23 per cent growth in assets to a combination of contributions and the market valuation of assets.

The total members of the fund has reached 29,653 and total investments now reach \$234.3 million.

Sister Helen Lombard: A life of visionary leadership



Sister Helen Lombard made a great impact on the lives of those who knew her. A woman of remarkable courage and integrity, she gave generously of her gifts to the Church, her congregation and society.

Upon hearing the news of her sudden death, colleagues commented: “The Australian church is poorer for her passing... her impact on religious life in Australia is incalculable.”

Her extraordinary ability as both leader and educator enabled her to excel in a range of challenging and complex roles.

As leader of her own congregation of religious women and as a leader of religious men and women across Australia, Helen was “a valiant woman of great vision”. She was, according to many, the fearless leader who gave much of the focus, direction and courage needed to implement the many reforms in religious orders initiated after Vatican II.

Helen was Superior General of the Sisters of the Good Samaritan for two terms from 1981 to 1993. During this

time she was also president of the National Council of Religious, in which role she welcomed Pope John Paul II to Australia in 1986, and president of the Australian Conference of Leaders of Religious Institutes from 1988 to 1992.

Born in Iron Knob, South Australia, on 12 October 1936 to David and Nell Lombard nee O’Callaghan, Helen received her early schooling from the Sisters of the Good Samaritan in Whyalla.

After graduating from Melbourne University, Helen taught at Eltham High and Castlemaine High before entering the Sisters of the Good Samaritan novitiate at Pennant Hills, NSW in 1961. Following her Profession, Helen taught in the Order’s schools at St Scholastica’s in Glebe, NSW and at St Monica’s in Epping, Victoria, where she later became principal. During this time she undertook further studies and graduated with a Masters in Education from Monash University in 1973.

Helen was a member of various educational organisations including

the National Catholic Education Commission and the Catholic College of Education, Sydney. She was also a founding member of the Australian Catholic University, and provost for two years at Notre Dame University, Fremantle, and at the time of her death was a member of the board of governors there.

In the eulogy given at the memorial mass held at Notre Dame University, Sister Sonia Wagner, superior of the Sisters of the Good Samaritans said: “Helen had a great ability to enjoy life. Her joie de vivre stood out. She delighted in people, in places and in possibility. She brought her wise, rich and expansive presence to all whom she met...”

Sister Helen Lombard was killed in a car accident at Cataby in Western Australia on June 5. Her funeral mass was held at St Mary’s Cathedral, Sydney, which friends say was a fitting place to say farewell to such an ecclesiastical woman and faithful daughter of the Church.

FEEDBACK

YOUR QUESTIONS ANSWERED

Q *Now that the Catholic Church is classed as a group for GST purposes, what happens to the GST already paid on premiums?*

A Religious entities are now able to form groups for GST purposes so that no GST will be payable and no input tax credits need to be claimed on any intra-group transaction. The amendments were passed by Federal Parliament in late June as a result of discussions held between the Charities Consultative Group and the Australian Taxation Office.

The Catholic Church has formed a group. All Catholic organisations are still separate entities, have a separate

Australian Business Number and lodge a separate Business Activity Statement. However, any transactions between Catholic organisations do not incur GST. Catholic Church Insurances began charging GST on insurance premiums from December 1999 onwards.

CCI Accounting Manager Michael Kirby advises clients to claim that GST back as an input tax credit when lodging the first Business Activity Statement.

CCI is giving clients who haven’t actually paid their premium yet the option to pay it and claim the GST back as an input tax credit or request CCI to actually remove the GST from the cost of the premium.

Call the CCI help line number if you need more information regarding GST and insurance premiums. Please phone 1300 655 001.

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

AROUND THE STATES

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

WESTERN AUSTRALIA

The Performing Arts Festival

The Performing Arts Festival for Western Australian Catholic Schools and Colleges was conducted over August/September 2000. Students from as far afield as Port Hedland, Albany and Kalgoorlie made their way to Perth to perform in the festival, which was first held in 1990 with 360 entries. This year, 1625 entries were received from approximately 17,000 students, ranging from pre-primary to year 12. Performances were held in 28 categories encompassing music, drama, choral and dance. Catholic Church Insurances was proud to be a major sponsor and the funds contributed by CCI were used to assist country schools to travel to Perth and be a part of the festival.

SOUTH AUSTRALIA

Archdiocese of Adelaide plaques its heartfelt message in stone

On 27 August 2000 the Archbishop of Adelaide, Leonard Faulkner unveiled a plaque embedded in rock, to strengthen links to the Aboriginal community.

The unveiling followed an emotional hour of songs, prayers and readings during a special mass for national reconciliation. The mass, celebrated by the Archbishop with the cathedral priests and Father Tony Pearson who works with the Aboriginal community, featured a mixture of music from Schubert to the didgeridoo.

The Archbishop explained the plaque recognised the great contribution of the Aboriginal Catholic community in Adelaide and helped honour the history, heritage and culture of the indigenous people. He said, "It is a powerful reminder to the public and an official recognition that the Kurna people were the original custodians of this land."

Ms Vicki Walker, Chairwoman of the National Aboriginal and Torres Strait Islander Catholic Council, said such plaques around Australia would help "lay the foundations" for reconciliation in future years. "It will never be forgotten that this was such an historically important time for Australia's history."

The Catholic Church has apologised to the indigenous people and others harmed by the church, issuing a statement of repentance at the Australian Catholic Bishops' Conference in March.

Mercy's Sound of Music in Timor

Sister Anne Foale, an Adelaide Mercy Sister, is using her guitar to help break down communication barriers in East Timor. "Singing comes as naturally as breathing here," she says. The guitar she brought with her from Adelaide gets plenty of use, both leading singing and in teaching others to play.

She is working with the Jesuit Refugee Service based in a town called Luro where she is running a health program. In an area where malaria is rife, Sister Anne is continually challenged with children suffering from high temperatures, dehydration and vomiting. One of her main aims is to educate the community in combating the breeding of mosquitoes.

Some of the things that Sister Anne helps with in her day-to-day activities are the distribution of mosquito nets, and health kits containing soap, insect repellent, face washer and hand towel. The Adelaide Sisters of Mercy have been collecting these items and other donated goods to forward them to Sister Anne and her team in East Timor.

Kevin Healy retires after more than 10 years of service at St Vincent de Paul

After ten and a half years as the State Secretary to the Society of St Vincent de Paul, Kevin Healy has decided to draw stumps at close of play on 1 September, 2000. In a celebration of his loyal service, a concelebrated mass was held in his honour at the Society's headquarters at 202 Franklin Street, Adelaide.

Allan Moreton from CCI had the pleasure of attending this mass with Fathers Brian Schmidt and George Nader, whose association with Kevin go back to the days when they were in the Seminary together. This would explain Kevin's amazing command of Latin, made evident in his farewell speech.

Following the Mass, the staff put on a wonderful meal as Kevin pondered how he was going to reduce his golf handicap and spend time exploring this vast country by rail. From all of us at CCI, we wish to congratulate Kevin on a wonderful innings and hope that his retirement continues to bring him good health and new challenges.

NORTHERN TERRITORY

Pilgrimage to the heart

Australian Catholic leaders joined leaders of eight other Christian churches in pledging to further reconciliation with the nation's indigenous people in the aim of promoting healing and unity. The week long pilgrimage journeyed through a string of outback towns to Uluru for a Pentecost service on 11 June. The pilgrims acknowledged their churches' past failures to respect Aboriginal culture, as well as their complicity in government policies for the removal of Aboriginal children from their families.

The open-air service was led by the rector of Sydney's St Mary's Catholic Cathedral, Father Tony Doherty and included Scripture readings and singing by the Mutitjulu community at the base of Uluru. Many other indigenous Australians from around the Territory also took part in what is expected to be the biggest ecumenical event of the Great Jubilee of the Year 2000.

The Diocesan Pilgrimage to the Holy Land

Twenty-nine people, including Bishop Ted Collins, set off on a pilgrimage to Rome and the Holy Land on 28 June. The first four days in Rome were spent visiting sites such as the Basilicas, Colosseum, Holy Stairs of Santa Croce, Catacombs, Tre Fontane, Vatican Museums and the Sistine Chapel.

Once in the Holy Land, they visited Bethlehem, the birthplace of St John the Baptist, the site of the Visitation, Church of Nativity, Manger Square and the Grotto of the Holy Manger. From Bethlehem, they continued their journey on a traditional sailing vessel across the Sea of Galilee, visiting the River Jordan, Jericho and Jerusalem and finally passing the Dead Sea to Masada – the site of Herod's fortress and the Zealot's last stand.

Bishop Ted returned with the first group of travellers on 16 July at the end of what he describes as a "profound experience", the remainder continuing their journey to other cities and countries of their choice. When asked what experience touched him most, Bishop Ted said, "It would have to be the mass held at Calvary." ABC Television in Darwin has begun the process of preparing a short documentary on the pilgrimage, which is proposed to be televised locally.



Charlie Nettleton *Human Resources Manager*

CCI has not had a Human Resources Manager for some time, so Charlie Nettleton's recent appointment will provide some welcome assistance and allow the team to concentrate on the broader HR issues that confront most businesses today.

Charlie's HR background was predominantly gained in the public transport arena. He has also spent time managing business in the private sector and has owned and operated his own small business in the services industry. His specialities cover a wide range of HR functions including recruitment, training, organisation development and change, salary structuring, industrial relations, outplacement and personnel administration.

Charlie says competition and constant changes to legislation, finance and insurance products mean that he will need to concentrate on recruiting, training and retaining quality staff.

"We will strive to provide an environment where all staff can continue to develop, find challenges in their work and have the opportunity to build strong and lasting relationships with our clients," Charlie says.

Charlie and his wife Judy have three teenage children and are actively involved in their sporting activities – football, basketball, netball and indoor cricket.

A volunteer fire-fighter with 18 years experience, Charlie is kept pretty busy during the summer. He is skilled in horticulture and enjoys relaxing in the garden in his spare time.



Michael Newell *Account Executive*

Sixteen years working at Catholic Church Insurances has enabled Michael Newell to build solid knowledge in a variety of areas.

Michael spent his first five years at CCI in Underwriting and transferred to Claims for 18 months before completing an 18 month stint in South Australia in 1990–91.

After returning to Victoria, Michael spent more time in both Claims and Underwriting before hitting the road for Client Services in early 1995.

What Michael enjoys most about his current position is getting out and about making face-to-face contact with clients on a regular basis.

Servicing both Victoria and Tasmania, Michael has been flying to Tasmania one week a month for the last two years and loves the experience.

When he is not working, he likes to fit in some cricket and golf. He also enjoys travelling and has spent time in Canada.

Michael and his wife Merryn have been married for eight years and they have a 9-month-old son, Andrew.



Martin Seeley *Investment Management Development Manager*

Martin Seeley is a new addition to CCI, having come on board in June this year to grow CCI's new Investment Management service.

His role will be to build the service and to provide quality advice and information for the longterm

investment and planning needs of clients.

Martin has six years experience working in the stockbroking industry and has spent the last ten years consulting in the investment industry.

"The environment in which I'm working here is certainly very different to the environment out in the market place and I must say I have thoroughly enjoyed coming on board. It has been a real experience," Martin says.

"There are some relationships, obviously, that I will have to build and I'm really looking forward to getting out and meeting clients. I certainly hope I can encourage as many as I can to look at this idea of pooling their money."

Martin and his wife Gina have four children, Steven (14), Mathew (12), David (8) and Sarah (6). The whole family loves the water and enjoys spending time together. Whenever a long weekend comes around you will probably find the family at Wilson's Promontory, one of their favourite holidaying spots in Victoria.

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