

Catholic Church Insurances Limited

Scene

Insurance news and ideas for organisations of the Catholic Church

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Caring for the carers



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View Point



As we continue to reel in the wake of the horrific events that occurred in America on September 11 and the subsequent military strikes, the important aspects of life have been brought into perspective. While our thoughts and prayers are with the families suffering in New York and Washington, and the

displaced people of Afghanistan, it is difficult to concentrate on our day-to-day tasks.

The catastrophic events have dealt yet another blow to the embattled insurance industry. However, as Catholic Church Insurances is owned and operated by the Catholic Church within Australia, our operations should remain unaffected. Catholic Church Insurances' commitment to the prudential management of the Church's finances will not be compromised in any way. This will be reassuring news for our Church clients in an uncertain time.

On a happier note, we are thrilled to announce a new development within CCI Investment Management Limited (CCIIM). We are constantly looking for new and improved investment options. Therefore, as a result of consultations with our Church partners we have reduced the minimum deposit for an investment with CCIIM from \$500,000 to \$250,000. This change should bring investment with CCIIM within the reach of a greater number of Church clients. We look forward to helping find ways to make your funds work harder for you.

A feature of this issue of the magazine is our twelve-page Annual Review. This lift-out provides an easy-to-read summary of our activities over the 2000-01 financial year. You will also discover cameos illustrating the many ways in which CCI is working with our Church partners within the community.

Catholic Church Insurances is constantly assessing the needs of our Church clients in the insurance, risk management and financial services fields. We strive to serve the Church in these matters so each organisation can devote more time and energy to concentrating on its own mission and goals.

Peter Rush

General Manager, Catholic Church Insurances



Front cover: Joy O'Dwyer (carer) with Audrey Braun. Working in the home-based care environment requires good risk management strategies to protect carers and clients from hazards.

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A unified approach to welfare

As businesses and organisations across Australia streamline their operations to heighten efficiencies, Catholic institutions are in step with change. The formation of a new national body will provide a single, united voice for Catholic social welfare in Australia.

The creation of Catholic Welfare Australia has enabled the consolidation of policy, research and service delivery expertise, to provide a more effective voice at a national level.

The Australian Catholic Social Welfare Commission, a policy and research organisation, joined forces with the Church's largest network of social welfare agencies, Centacare Australia and Centacare Employment, as well as a range of other Catholic agencies in July. The move was the result of more than two years of consultation and planning across the nation.

"Catholic welfare in Australia has a new identity that brings extra responsibilities and challenges, but also increasing benefits in promoting the social policy voice and the quality services of the Church's social welfare network," says Toby O'Connor, National Director of Catholic Welfare Australia.

Mr O'Connor believes consultation with service delivery agencies is vital in determining priorities in planning and policy matters. By bringing the policy arm and the service delivery arm of Catholic welfare under the one banner, he hopes to achieve more effective solutions.

High on the list of priorities for the new network is encouraging more of the Church's social welfare organisations to become members of Catholic Welfare Australia.

"The aim is to reinforce and underpin the presence of Catholic Welfare Australia in speaking for those families and individuals most in need," Mr O'Connor says. "The more organisations that join this national body, the stronger, the more prominent and the more authoritative that voice will become."

Each of Catholic Welfare Australia's 49 agencies and other sub-organisations continue to speak individually on a range of local and state issues. For national issues or issues where organisations have a common cause, Catholic

Welfare Australia acts as the national voice. The national body is also supporting and assisting member agencies in a number of ways.

Catholic Welfare Australia's mission is to improve the economic, social and spiritual well-being of all vulnerable Australians. Key priorities include:

- welfare and income support
- job creation and training assistance
- regional development and equity
- social compacts – formally negotiated agreements between community welfare organisations and the government.

Chief Executive Officer of Centacare Melbourne, John Bushell, says the first immediate outcome of the amalgamation has been a greater sharing of knowledge, a greater sense of unity and an increased capacity to market Catholic welfare services to the wider community.

"It is evidently the way organisations need to move in order to be more efficient and, hopefully, more effective," he says. "The IT capacity that is now available has certainly facilitated this coming together and enabled the level of interaction between agencies to be heightened."

Unfortunately in the past, Mr Bushell says,

Centacare has not been able to provide a great deal of advocacy.

"The resources were so limited that we naturally put them into services first and foremost," he says. "This new body should provide us with the resources and the opportunity for speaking in a national forum. There are issues concerning the disabled, the homeless and the disadvantaged to which we will now be able to give a strong voice."

"We are now hopefully in a position where we will be able to attract support from the broader community, specifically the corporate sector, which is the way the government sees organisations such as ours proceeding in the not too distant future."

"There is a lot of energy in Canberra and all the vibes coming from there are giving us a very good feeling," Mr Bushell says. "It is very, very positive."

Catholic organisations that provide welfare services can make membership inquiries by contacting the National Secretariat Office on (02) 6285 1366 or e-mail admin@catholicwelfare.com.au. Potential members may also like to visit the new web site at www.catholicwelfare.com.au for a comprehensive representation of the organisation.



Work continues on the restoration of Beagle Bay's heritage-listed Sacred Heart Church.

A four-day celebration held earlier this year – which included a visit from the Superior General of the Pallottines, Father Seamus Freeman – marked the Centenary of Pallottine involvement in the Kimberley.

“Many local people from Derby, Broome and the mission school at Tardun joined us at Beagle Bay to celebrate our journey together and to recognise our shared history,” Fr Eugene says. “A pilgrimage of 25 Pallottine associates from Melbourne also attended.”

The Church’s missionary work began in the Kimberley in 1890 with the arrival of the French Trappists, who made Beagle Bay the first settlement for the Catholic Church in Western Australia.

The Pallottines, the Religious Society of priests and brothers founded by St Vincent Pallotti, took charge of the Beagle Bay mission in 1901 and have had a presence in the region ever since.

Vincent Pallotti’s vision of every baptised person being an apostle, actively participating in the life of the Church, was being realised at Beagle Bay back in the 1930s, years before the Second Vatican Council acknowledged the concept of lay missionaries officially.

“The local Aboriginal people from Beagle Bay were actively involved in the spreading of the Catholic faith in Western Australia,” Fr Eugene says. “They helped the Pallottines to start up new missions in other parts of the Kimberley such as La Grange, Balgo, Hall’s Creek, as well as establishing a farm at Tardun.”

This spirit of cooperation still flourishes in the community.

The restoration of Beagle Bay’s heritage-listed Sacred Heart Church – constructed in 1918 from lime, mud bricks, mangrove wood, pearl shells and flattened kerosene tins – is just such an example of how the community works together for a common goal.

“The bell tower is complete now but we haven’t erected the pinnacle. There’s been some discussion between the architects, builders and engineers about using cement as an alternative to the original lime mortar and they are currently testing its compatibility with other materials.”

Fr Eugene says that the big issues facing the Kimberleys are similar to the ones we face in cities, such as reconciliation, youth suicide and drug and alcohol dependency.

“Our problems are certainly not unique but in a small community it can become like a pressure cooker. Little problems become accentuated. The elders and older members of the community are doing their best to set good examples and encourage the young ones.”

George Dan from the Commission of Elders, whose father was a tribal Nyul Nyul man, has had a long association with the Church in this part of the world.

One of the early volunteers to help establish missions in the area, George now visits local schools to teach the children about their heritage and how to care for the land and native wildlife.

“The region has changed a lot,” he says. “It is entirely different from my time. The children are better educated and have a much easier way of life than what we had.”

Life on the frontier

Located in Western Australia’s remote Kimberley region, the Dampier Peninsula Parish has this year celebrated 100 years of service in Australia by the Pallottine Fathers and Brothers. Pallottine Father Eugene San talks about some of the more unique aspects of parish life out west.

The current Bishop of Broome, Most Rev Christopher Saunders, created the Dampier Peninsula Parish when he merged Beagle Bay and Lombadina-Djarindjin parishes in 1996.

“The Parish now has three major settlements,” explains Fr Eugene. “One Arm Point with a population of about 300, Lombadina-Djarindjin with 220 and Beagle Bay with 250 people.”

Fr Eugene, who grew up in Melbourne’s La Trobe Valley, was appointed parish priest in 1996 and ministers to a number of local communities, both Catholic and non-Catholic.

“I hold Saturday evening and Sunday morning Mass here at Beagle Bay and on Sunday evening, I celebrate Mass in Lombadina, which is about an hour’s drive away if the road is good.”

The community at Lombadina-Djarindjin recently celebrated Christ the King Feast Day on 25 November. Fr Eugene says about 400 people gathered from all over the region for an all-day festival, which provided some of the local children with their first experience of Holy Communion.

“They organised a sports day with boomerang throwing and spear throwing competitions, as well as barbecues and basketball.”

Bigger and better from the experience



Gloria McGee (Centre President) and granddaughter Alana.

Despite all the floods that devastated northern New South Wales earlier this year, Catholic Church Insurance's clients came out of it relatively unscathed. However, the St Vincent de Paul clothing store in Kempsey was swamped.

Kempsey's St Vinnie's store is in the heart of the town and took the brunt of the damage when floodwaters moved in from the Macleay River last March.

About a metre of water seeped into the shop and the volunteers were unable to gain access for days. When they finally were able to get inside, the stench of mud and dirty water had pervaded the building and, as a result, most of the clothes and household goods had to be destroyed.

Despite its own hardship, St Vincent de Paul was one of four charities to play an essential part in the disaster rescue. Regional Centres President and Kempsey disaster co-ordinator Beatrice Gray was responsible for ensuring the evacuation centres were supplied with all bedding, toiletries, towels, linen and adult's and children's clothes.

Volunteers and disaster co-ordinators came from Port Macquarie and Lismore to assist.

"One of the local chemists generously allowed us to use a vacant shop next door to his pharmacy in West Kempsey, which was above the flooding area," Beatrice says. "We were very fortunate in that respect because it enabled us to carry on our conference work and continue helping the people of Kempsey."

St Vincent de Paul worked closely with the Salvation Army and was assisted by the Red Cross, who supplied clothing to the people whom St Vincent de Paul was temporarily unable to assist.

"We more or less repaid the Red Cross by replenishing their stock with donations that we were picking up but were unable to sort. We had a great rapport with them; it was charity, helping charity."

St Vincent de Paul decided to renovate the old store site, so a cash settlement was negotiated with CCI.

CCI Property Senior Claims Officer Peter Alford says all the counters, shelving, cupboards, electrical appliances, furniture and floor coverings needed to be replaced.

"The store was one of the only clients to receive damage during the Kempsey floods. Schools and churches covered by CCI in the area were on higher ground," he says.

St Vincent de Paul has since built a bigger and better centre with more facilities.

"Where we used to have carpet, we now have tiles," Beatrice says. "So that if this happens again, at least we won't have the cost. The floods have helped us to discover our weaknesses."

How to minimise damage and injury in a flood

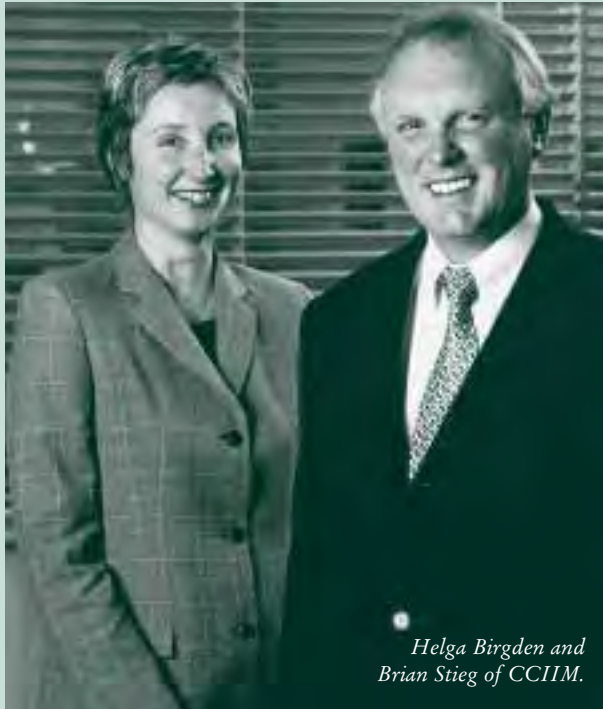
Before...

- Know the local history. Find out when and where the last flood occurred and its severity.
- Develop a disaster plan. Choose an off-site emergency contact person who can be informed of your plans in an emergency situation. Decide where to go if evacuation is required.
- Assemble a disaster supplies kit consisting of a portable radio and torch with new batteries; candles and waterproof matches; non-perishable food items and drinking water; a first-aid kit; strong shoes and rubber gloves; waterproof bags for valuables; and contact numbers.
- Move appliances and other valuables above likely flood levels.
- Move garbage, chemicals and poisons to a high place.
- Bring in any outdoor items that might be damaged or lost. Secure items that could float and cause damage.
- Don't rely too heavily on sandbags.

Afterwards...

- Wait until local emergency personnel announce that it is safe to return to the premises.
- Wear sturdy shoes and protective clothing.
- Look for fire hazards.
- Use a torch, rather than candles, to check if power has been restored.
- Check for structural damage such as loose plaster or damaged ceilings. If damaged get a professional to check water, gas, electricity and sewerage lines.
- Watch out for snakes and any animals that have sought refuge in the building from flood waters.

Investing for the future good of all



*Helga Birgden and
Brian Stieg of CCIIM.*

Catholic Church-owned CCI Investment Management Limited (CCIIM) is proud to announce the launch of a new socially responsible investment (SRI) trust, called the Catholic Values Trust, in response to requests from our clients.

Designed specifically for religious investors, the Catholic Values Trust is an individually tailored and managed investment portfolio that reflects the values inherent in Catholic social teaching.

In order to provide more Catholic Church organisations with the opportunity to invest with us, CCIIM has also reduced the initial investment required from \$500,000 to \$250,000.

“Our Church clients will now have access to three investment alternatives – CCIIM Balanced Unit Trust, CCIIM Growth Unit Trust and the new Catholic Values Trust – at half the cost,” says Brian Stieg, CCIIM Business Development Manager.

“This exciting new development will allow a greater number of Church entities the chance to invest in our much-anticipated new Catholic Values Trust.”

Investing responsibly

The Catholic Values Trust, which is designed for strong capital growth and solid returns, is underpinned by three broad principles:

- financial stewardship
- social stewardship
- human dignity.

Companies must first qualify on investment fundamentals.

“If companies meet the investment criteria, they are then screened for compliance with CCIIM’s Catholic Values Trust Policies by applying negative, positive and neutral screens,” explains Helga Birgden, CCIIM Strategic Planner.

“This means that we will not invest in a company whose activities are inconsistent with the teachings of the Church.”

Some examples of excluded industries are:

- Abortifacients and contraceptives
- Armaments
- Gambling
- Nuclear power and uranium mining
- Pornography
- Tobacco

Responsible and sustainable

The CCIIM Catholic Values Trust will invest in companies that support and sustain people in a socially just and environmentally sound manner.

“If a company does not initially meet our criteria, that does not mean it will not or cannot change its conduct over time or review its environmental performance,” Helga says. “For this reason, a neutral position exists that allows for a company to evolve.”

“At the other end of the spectrum, we have a positive screen for companies that are environmentally responsible, that care about their employees and have good health and safety records – companies that conduct themselves as good corporate citizens.”

Independent research and monitoring

The CCIIM Catholic Values Trust is structured with a mix of 60 per cent growth assets and 40 per cent defensive assets and is designed for investors seeking to grow their capital over a long-term horizon.

CCIIM has engaged the services of ING Investment Management to manage both the tailored Australian and international equity classes of the Catholic Values Trust portfolio.

ING has also engaged the services of the Sustainable Investment Research Institute (SIRIS) to provide company research and assistance with the screening process.

“An advisory committee has been set up to independently observe that the Catholic Values Trust reflects Catholic values,” Brian says. “Those serving on the committee have extensive knowledge on socially responsible issues, in addition to being well-versed in current Catholic thinking on matters of social justice.”

CCIIM’s investment approach is detailed in the Catholic Values Trust Investment Policies and a copy of this document is available from CCIIM’s office.

Further information can be obtained from Brian Stieg on (03) 9934 3110 or Toll Free 1300 655 220.

The will to help

The International Year of Volunteering has provided an opportunity for organisations around Australia to recognise the contribution of unpaid workers. Integral to the success of most Catholic organisations, volunteers throughout the nation are known for quietly getting on with the job.

“If you want something done, ask a busy person,” say Kevin Wood and Denise Sargent.

Community Liaison Officer for Catholic Mission in Melbourne, Kevin coordinates volunteers and donors and runs the organisation’s bequest program. Denise is one of “the new breed of volunteers” who organises local events to raise awareness and funds for the Catholic Mission Children’s Mission program.

Denise became inspired to volunteer for Catholic Mission while involved with the Parents & Friends Association at her youngest son’s primary school.

“I thought, as we live in an affluent area, it would be good to use just one event each year to raise money for Children’s Mission,” she says. “I feel it is a worthwhile charity and one that touches my heart. I heard a story about children who were cutting their mouths drinking out of old tuna cans because they couldn’t afford cups for their milk. It really hit home.

“I feel so blessed to live in Australia, a free country, and to have a wonderful husband and children and a lovely home. I also feel I have talents. I am a natural organiser, and I think if something is easy for you, you should do it.”

Denise has been using the church and school base to drum up support for fundraising functions. A trivia night last year attracted 120 people and raised \$3200.

“Local businesses were more than happy to donate prizes when they discovered it wasn’t actually for local children but for children in 160 countries around the world who didn’t even have a classroom, let alone computers,” Denise says.

For the last three years in October, Denise has organised Mission Week events at her son’s school, St Finbar’s Primary School in East Brighton. Events include a morning tea, an ice cream stall and this year, a walk-a-thon. The 350 children that participated raised in excess of \$4000.

Denise usually targets people and gives them a specific job to do.

“Generally, people are very willing,” she says. “If you ask somebody to organise something on a larger scale they will often get daunted. But, if you ask somebody to do something small, they usually will.”

Denise has three children at different schools and runs her own business, but still manages to find the time somewhere.



Volunteer Denise Sargent and Catholic Mission’s Kevin Wood with the walk-a-thon kids from St Finbar’s Primary School.

“I believe if a few people just do a little bit, it goes a long way,” she says.

Kevin says that it is volunteers, like Denise, who enable Melbourne’s Catholic Mission office to raise in excess of \$2 million a year. The organisation has only seven employees, two of whom are part-time.

“It is very significantly a volunteer organisation,” says Kevin. “The dedicated work of the volunteers enables us to deliver around 87 per cent of our funds directly into our projects. The Children’s Mission program is particularly successful, given that the operating costs are less than three cents in the dollar.”

Denise says this is a motivating factor for volunteers.

“You can see the people you are dealing with, it is not some big hierarchy. Most importantly, you can see the money is going to get there, rather than go into large overheads and expensive marketing packages.”

Kevin says there is an increasing number of volunteers organising large and small events within parishes and schools to support Catholic Mission’s ongoing involvement in East Timor, Papua New Guinea, Africa, the Pacific and South America. Many volunteers are donors who have shown interest in Catholic Mission’s activities.

“We need to go in this direction and keep the momentum going in the parishes, as a lot of our committed donors are in the older age group,” Kevin says.

On World Mission Sunday, in parishes across Australia, Catholic Mission presented returned missionaries with a specially minted pewter crucifix and chain to recognise their services to mission. For some, it was the whole of their working life.

Melbourne’s Catholic Mission recognised the contribution of its 220 volunteers at a ceremony with Archbishop Denis Hart at St Patrick’s Cathedral parish centre. Volunteers were presented with badges bearing the inscription, “*I have the will to help*”.

For more information contact Catholic Mission in Melbourne on (03) 9639 1344 or www.CatholicMission.org.au

Caring for the carers

Community carers face a significant risk of job-related injuries because they work in an environment that is difficult to control. To provide home-based care, good risk management strategies are required to maintain safety.



Audrey Braun with Sacred Heart Mission carer Joy O'Dwyer

While carers might not have a controlled workplace, they do have controlled work processes. They are trained to react to manage the dynamics of risk, adapting quickly before a situation matures to the point where it results in injury.

Catholic Church Insurances Manager, Risk Management Hans Buettner says in the home-based care environment, a greater emphasis is placed on the employer to educate, train and instruct the employee to identify, assess and manage the hazards that they are exposed to on a day-to-day basis. The carer is the risk manager of their varying work environment.

“As the workplace extends beyond the boundaries of the client’s home, the workplace includes the car, the roadways and the infrastructure of the city or town – it really opens up a Pandora’s box,” Hans says. “We tackle it by training the carer to look at a hazard and see if they can eliminate it or minimise their exposure to it.”

The carers at Sacred Heart Mission in St Kilda deal with extremes of lifestyle and personal situations – alcohol related brain injuries, multiple medical problems, psychiatric disorders, financial dependency and emotional isolation.

The mission’s home care program administers 55 community aged care packages, which are aimed at keeping elderly people living independently in the community for as long as possible. The seven carers provide the full gamut of services such as personal care, cleaning, shopping, transport, food preparation, maintenance, gardening and pet care.

“Living conditions are often not what you would call normal. The risks can be vast and varied, and the strategies are basically custom-made,” says Bill Peperkamp, Sacred Heart Mission, Home Care Team Leader.

When a new client comes on board an extensive occupational health and safety check is undertaken, covering the physical aspects of the house such as heating, lighting, laundry and bathroom surfaces, electrical wiring, plumbing and smoke alarms. It also covers behavioural issues relating to the client and the people in the vicinity.

“A client living in a rooming house might pose absolutely no threat to the staff, but the person in the room next door could pose a threat if they became angry or drunk or are psychiatrically unstable,” Bill says.

A care plan is drawn up and carers are provided with a staff procedural manual and a staff kit bag including:

- sterilising hand cream
- gloves
- electrical safety switches
- hazard warning forms

“Many clients have unsafe wiring and they can’t afford or won’t have it fixed,” says Home Care Case Manager Beryl Janiszewski. “We work around it by providing the safety cut-off switches for whenever an electrical appliance is used in that house.”

The hazard warning form is the primary way for the carers to feed information back to the case managers that something has changed, therefore, increasing risk.

“It is a good working tool, but also a reminder to the staff that they have a responsibility to report risks, not just for their own safety, but for the safety of the next carer,” Beryl says.

All carers and case managers have undertaken training in handling violent behaviour, have annual manual handling training and can access counselling and debriefing on request.

According to Beryl, staff selection is one of the key components in providing good care.

The biggest issue facing the Sacred Heart carers, is trying to implement change in a work environment that is, first and foremost, a person's home.

"It is a matter of warning staff of the problems and setting in place strategies for them to tactfully and gradually bring in the changes where possible."

Many strategies can be implemented to minimise hazards such as:

- installing slip mats and rails in baths and showers
- using lifting aids or carrying smaller, more manageable loads
- practicing correct sharps handling and disposal procedures
- harnessing heavy loads in the back of vehicles
- ensuring qualified mechanics maintain vehicles to safety standards
- changing the layout of furniture
- organising for the client to restrain dogs before a carer's arrival
- opening windows while cleaning or if a client is smoking
- turning on lights in the afternoon/evening, especially when raining

Hans advocates the use of the 'Employers Guide to Health and Community Service Workers in Peoples Homes' – an excellent resource developed by the Queensland Government Health & Safety Division. Categories discussed in the guidelines are:

- manual tasks, slips, trips and falls
- occupational violence
- physiosocial and physiological issues
- biological, electrical and vehicle hazards

Catholic Church Insurances Risk Management Unit facilitates aged care network groups to discuss health and safety issues. Sharing acquired knowledge maximises limited resources to implement practical solutions.

"Risk management for home-based care requires continual training to raise the awareness of how important it is that carers protect themselves," Hans says. "Home-based care managers are encouraged to remind the carer to think risk management and injury prevention first, as they instinctively give care at their own risk."

For more information on risk management for home-based care contact:

Hans Buettner at: hbuettner@ccinsurances.com.au

The following web sites may also be helpful:

<http://www.standards.com.au>

<http://www.whs.qld.gov.au/hs/index.htm>

<http://www.whs.qld.gov.au/guide/gde60.pdf>



St Margaret's cleared of negligence

St Margaret's Hospital, which was insured by Catholic Church Insurances, has avoided an insurance claim potentially running to millions of dollars after it was found not to be liable in a recent high profile medical malpractice case.

Sydney woman Calandre Simpson, 22, successfully sued obstetrician Dr Robert Diamond for negligence, after complications with her birth at St Margaret's Hospital in Darlinghurst in 1979 left her with cerebral palsy.

On 5 November 2001, New South Wales Supreme Court Justice Tony Whealy awarded Ms Simpson \$12.9 million in damages. St Margaret's was found not to be negligent.

Ms Simpson was delivered by caesarean section on 5 July 1979, after Dr Diamond made five unsuccessful attempts to deliver her using three types of forceps. Due to oxygen deprivation, she now suffers from cerebral palsy, leaving her permanently disabled and totally dependant on others.

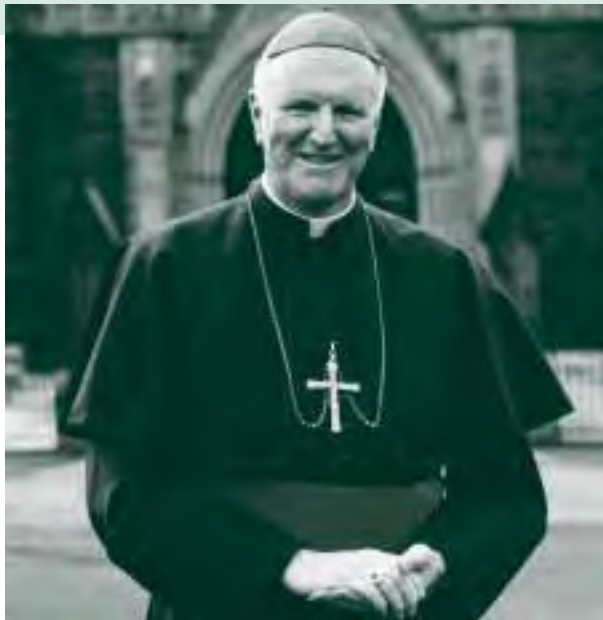
Ms Simpson withdrew her claim against the hospital after Dr Diamond admitted liability on the eve of the trial. However, Dr Diamond's insurers continued to seek contribution from St Margaret's, alleging contributory negligence on its part.

The trial, which started on 5 March this year and ran for 15 weeks, followed an unsuccessful attempt at mediation in November 2000.

The award is the largest to have been made in cases of medical malpractice in Australia.

New challenges for the new millennium

The recent appointment of The Most Reverend Denis J Hart as the Eighth Catholic Archbishop of Melbourne has been welcomed by the many people who have come to know and admire his warm pastoral style and strength of resolve.



Scene: Are you enjoying your new role?

Archbishop Hart: I've been very encouraged by the goodness of people and the fact that I am part of a great team. As members of the Church, we all have things to contribute, and in Melbourne, I'm very lucky to be able to work together with a great band of priests and wonderful lay people.

Scene: What challenges have you confronted so far?

Archbishop Hart: I think one of the biggest challenges we face is the onset of secularism. People are focusing on the here and now and many are struggling to cope financially. Families are breaking apart and people are finding it hard to persevere in the things that are lasting. I want to help the Diocese to work hard to give encouragement and support to families and to give hope to people.

Scene: Will the new John Paul II Institute for Marriage and Family feature as an integral part of this challenge?

Archbishop Hart: The John Paul II Institute for Marriage and Family is the tenth campus to be established around the world as a result of a direct initiative from Pope John Paul II to emphasise marriage and the family. We hope to be able to provide people in the community who can teach and guide others in the understanding of family values and the commitment of marriage.

Scene: Does the Archdiocese of Melbourne present any specific challenges?

Archbishop Hart: As the largest Diocese in Australia with one million Catholics we hope to continue

addressing the big problems facing our community, like drugs and chemical dependence. That's why we have established the Mary of the Cross Centre. We want to encourage young people to see the values of faith and our Catholic youth ministry is trying to reach out to all sorts of young people.

The wonderful participation that we had for World Youth Day in Rome last year was a tremendous encouragement and there's to be another World Youth Day in Toronto in Canada in July next year. I hope that a similarly large group will not only attend but also be spiritually encouraged and see that there is something in faith – that God is a real person who loves them and understands them and that Jesus is someone to whom they can bring their problems.

Scene: How do those of us who are struggling to cope with the horrific events of September 11 in America and the ongoing war on terrorism find reassurance and courage in these uncertain times?

Archbishop Hart: The reaction to these awful events can be one of shock and horror and powerlessness. It can be what the psychologist Victor Frankl described as a "searching for meaning". In our search for meaning, we realise that we are not only made for things that we can see, touch and feel but that we are made also for the transcendence – something which goes beyond.

When the American tragedy took place, the Pope immediately sent messages. I had a Mass in St Patrick's Cathedral at lunchtime and 1,500 people just came in out of the city. The following Sunday, in all our churches, the congregations were much, much larger. Now that shows to me that people – particularly when they are grappling with something they don't understand or that is too horrible to confront – want to go beyond the way they feel. They want to reach out to someone who has all of these things together and that person we believe to be God.

God cares for us and in moments of trial we can support each other by bringing the needs of those who are suffering to Him. This is God's goodness to us.

Scene: You were described recently by one of your colleagues as a "man with a mission". Do you have personal goals you want to achieve as Archbishop of Melbourne?

Archbishop Hart: My personal goal is to be a good bishop. A bishop is a leader of the people in holiness and a teacher not only of the truths of faith but also of the way of faith – a leader who unites and who brings people together under the knowledge and love of God.

NATIONAL

Caritas Australia is appealing for funds to provide humanitarian relief for the refugees fleeing Afghanistan. The agency has made an initial pledge of \$100,000 to support Caritas International's humanitarian work in Pakistan and Afghanistan.

Donations received will cover basic needs such as water, food rations, temporary shelters, fuel, bedding, clothing and health care.

An estimated one million people in Afghanistan have been displaced since September. Initial efforts will aim to ensure that refugees and displaced people are equipped to survive the harsh winter in the region.

The Australian contact number for donations is 1800 024 413.

NORTHERN TERRITORY

Successful 20 years for program

The Alcohol Awareness & Family Recovery program celebrated its 20th anniversary in August. The milestone was recognised at a special luncheon at Parliament House in Darwin.

The current director of the program, Father Paul Sullivan, acknowledged the great contribution and initial works undertaken by Brother Any Howley and the Aboriginal people from Tiwi Island, Wadey and Daly River.

VICTORIA

Archbishop Denis Hart held a Special Mass of Remembrance for all those who died in the horrific events that took place in America on September 11. The Mass was offered in St Patrick's Cathedral on Friday 14 September.

"Our hearts and our prayers go out to all those who mourn the dead and to all the injured," said Archbishop Hart. "We remember too the hundreds of emergency workers. We offer our prayers and our Masses for all who have lost their lives in this act of senseless terrorism."

Archbishop Hart wrote to the 232 parishes of the Catholic Archdiocese of Melbourne, asking them to include prayer intentions in their parish Masses.

SOUTH AUSTRALIA

Fr Frank Cresp receives Papal Honour

On 24 August 2001, Bishop Eugene Hurley announced the appointment by Pope John Paul II of Father Frank Cresp

as Monsignor. Father Cresp, Vicar General of the Diocese of Port Pirie, has served in many of the Diocese's parishes over the past 46 years. A pioneer priest of Coober Pedy and the Inland Mission, Father Cresp oversaw the opening of the dugout church.

Archbishop Wilson's Installation Mass

The Adelaide Entertainment Centre was transformed into a 'Cathedral atmosphere' for Archbishop Philip Wilson's welcoming on 3 December 2001.

Traditionally, Installation Masses for Adelaide's Archbishops have been held in the St Francis Xavier Cathedral. However, the Cathedral only seats 1000 people. Adelaide's Eighth Archbishop expressed he wanted to be 'surrounded' by his new community.

"Because I have come from outside the community, I wanted to share the beginning of my time as Archbishop with as many of the people of the community as possible," he said.

Clergy and parishioners of the Wollongong Diocese, where Archbishop Wilson previously served as Bishop, also attended the ceremony.

NEW SOUTH WALES

One thousand young people travelled from parishes in Canberra, Parramatta, Goulburn, Wollongong, Broken Bay, Maitland and Sydney to St Mary's Cathedral in Sydney in October to celebrate 20 years of the Antioch youth movement in Australia.

Vicar General of the Diocese of Broken Bay, Fr Vince Casey, who took part in an Antioch weekend when he was a seminarian 19 years ago, was the principal celebrant.

Members of the team who led the very first Antioch weekend in Maroubra Bay parish returned with their families for the celebration. Three teenagers, Byron, Teresa and Claire Pirola, who experienced an Antioch weekend in New York, brought the movement to Australia two decades ago.

Around the States

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

Edd Branigan, Regional Manager for NSW and ACT

CCI's New South Wales and Australian Capital Territory clients will be in experienced hands when new Regional Manager Edd Branigan takes over in early January.

Edd will bring 13 years of experience with CCI to his new position as Regional Manager for NSW and the ACT. He replaces Jim Sutherland who is retiring at the end of January 2002.

After five years as CCI's State Manager for Queensland, Edd says he is excited about taking up his new position.

"It is a great opportunity and a good challenge," he says.

The position involves responsibility for managing client services for NSW and the ACT, an area that includes two Archdioceses, nine Dioceses and numerous Religious Orders. While similar to his Queensland position, Edd's new role will be on a larger scale, with responsibility for more clients and staff.

The position will also involve getting to know CCI's clients in the area. "The first 12 months will involve getting out and about," Edd says.

His experience with CCI also includes roles in NSW as an underwriting supervisor, account executive and administration manager.

Edd, 35, is married to wife Katrina. He lists his interests as trying to keep fit, exercising his dogs, learning to play golf, swimming, watching movies and reading books.

Liability Claims Department



(L-R) Edmund Fernandez, David McDonald, Karen Mole, Mary Spanos, Amalia Vicze, Shane Hoyle.

As the largest private employer in Australia, the Catholic Church is responsible for the welfare and safety of a diverse range of people working in the areas of welfare, health, pastoral care and education.

With public liability and medical malpractice claims on the increase in Australia, the risks and costs of litigation have

become astronomical, as awards to victims grow ever larger.

“Catholic Church Insurances has a significantly large portfolio in hospitals and this means that we not only deal with public liability claims but also medical malpractice claims,” says CCI’s National Claims Manager, Liam McCarthy.

CCI’s Liability Claims Department is staffed by a loyal and committed team, who pride themselves on providing the highest quality of claims processing and legal work. They are also empathetic to the values of the Catholic Church and reflect those values in their dealings with clients.

“Our Liability Claims staff need to interact closely with lawyers in defending litigation and attend settlement conferences in litigation to enable them to try and settle claims early to reduce legal costs.”

The team, which includes three fully qualified lawyers, regularly updates their legal knowledge and skills in order to appreciate more fully the complex issues that can sometimes arise in liabilities and medical malpractice claims.

“Liability claims for injuries and property damage can arise from a variety of circumstances that are most often the result of negligence or statutory breach of duty,” Liam says.

As the largest single insurer of schools in Australia, Catholic Church Insurances also handles a number of liabilities claims that arise through accidents or acts of negligence occurring in the school yard or on the sports field.

These sorts of claims require particular sensitivity as a school’s reputation may be damaged through negative publicity and this may subsequently affect enrolments.

“This is a classic example of where CCI has to be different. We need to appreciate and be very careful in the way in which we settle claims.

“We also recognise the special needs that are unique to the Catholic faith and community and place great trust in the client’s word.”

Edmund Fernandez – Liability Claims Manager



Edmund Fernandez

Catholic Church Insurances is pleased to introduce Edmund Fernandez as the new Liability Claims Manager. Edmund has enjoyed a varied and challenging career and brings much experience to his new role.

“I started my career in 1982 in Malaysia as a quantity surveyor and continued to work in this field when I came to Australia in 1988,” Edmund says.

While working as a Facilities Officer for the Victorian Education Department between ‘89 and ‘94, Edmund saw an opportunity to join the insurance and risk management unit.

“My role at the education department as manager of the insurance and risk management unit was quite varied. I was responsible not only for placing all the department’s insurance policies but also responsible for its risk and claims management.

“I had regular discussions with Ian Davidson, who was then CCI’s Liability Claims Manager, about school liability issues and trends. I also know Hans Buettner through our discussions on risk management issues.”

Edmund was the recipient of the 1999 Australasian Public Sector Risk Manager of the Year award conferred by ARIMA (Association of Risk and Insurance Managers Australasia).

To work effectively in this field, Edmund says that you not only require good managerial skills but also skills to tackle emerging issues that often require urgent and sensitive handling.

“I’m fairly involved with the Church and I run one of the music ministries at the Sacred Heart Church in Croydon. I coordinate the ministry in terms of organising the music, selecting the hymns and I also help lead with the singing.”

Edmund and his wife Jenny have three children under the age of ten to keep them busy at home – Kevin, Tara and Samuel, who will soon turn three.

FOR CLAIMS, POLICY AND GENERAL ENQUIRIES PHONE 1300 655 001

Victoria

324 St Kilda Road
Melbourne VIC 3004
Telephone 03 9934 3000
Facsimile 03 9934 3464
Regional Manager – Doug Evans

New South Wales

Level 7, 45 Clarence Street
Sydney NSW 2000
Telephone 02 9273 2800
Facsimile 02 9273 2880
Regional Manager – Jim Sutherland

Queensland

143 Edward Street,
Brisbane QLD 4000
Telephone 07 3229 3894
Facsimile 07 3229 9262
State Manager – Edd Branigan

South Australia

45 Wakefield Street
Adelaide SA 5000
Telephone 08 8215 0166
Facsimile 08 8223 1946
State Manager – James Fogarty

Northern Territory

16A Geranium Street
The Gardens NT 0820
Telephone 08 8941 1244
Facsimile 08 8941 2101
State Manager – James Fogarty

Western Australia

Durack Centre
Level 3, 263 Adelaide Terrace
Perth WA 6000
Telephone 08 9325 4788
Facsimile 08 9325 4965
State Manager – Bob Fragomeni

ACT

1 Ballumbir Street
Braddon ACT 2612
Telephone 02 6201 9884
Facsimile 02 6257 8239
Branch Manager – Tony Cassar

Tasmania

Catholic Education Office
5 Emmett Place
Newtown TAS 7008
Telephone 1300 655 001
Facsimile 03 9934 3464
Account Executive – Mick Newell