

# SECURITAS

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## Water World

Up close with our marine environment



**EDUCATION** - SA Marine Discovery Centre **COMMUNITY** - Catholic Women's League **CUSTOMER SERVICE** - 2005 Satisfaction Survey **RISK MANAGEMENT** - WorkChoices and Catholic employment **INVESTMENT MANAGEMENT** - Five years and \$100 million **CCI PEOPLE** - Bob Faorlin and Narelle Leverton **SPECIAL PLACES** - 100 years of Marists at Mittagong

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At the start of a new year it is usual to reflect on the past so we can plan and adapt in ways that will cater for the predicted future.

Catholic Church Insurances operates in an insurance market that has seen considerable consolidation bringing greater professionalism, accountability, discipline and transparency. Fewer claims, due to benign weather conditions, improved risk management practices and tort reform, coupled with strong investment revenue has resulted in many insurers reporting record profits. We have also been blessed with a surplus in the record last financial year and at the half way point in this financial year, our solid performance in both the underwriting and investment areas continues.

Favourable results have enabled the industry to reduce premiums and a recent J P Morgan survey found that on average insurance costs during 2005 had reduced by around 9 per cent. Catholic Church Insurances has done better, with the payment of premium rebates equivalent to around 16 per cent of total annual premium as well as reductions of 15 per cent on liability premiums and 4 per cent on property premiums in the current year.

I expect underwriting profits to continue throughout 2006, although with the effects of some price reductions being seen, the outcome for the full financial year may be down slightly on last year's record result. Our investment performance remains very strong and assuming that the markets are positive for the remainder of this financial year, investment revenue for the full year should again be substantial.

The cost of reinsurance ultimately affects the cost of insurance. Reinsurance is a global business and we expect that reinsurance costs throughout the world will increase in response to huge US hurricane related losses which have depleted reinsurers' capital. Australian insurers have already seen higher reinsurance pricing and this is likely to slow down premium reductions that were evident during 2005. We will continue to look for ways of managing the cost of insurance to make it as affordable as possible for our clients.

Insurers in Australia operate under probably the most regulated market in the world. The cost of such compliance influences results substantially and the insurance industry is seeking from the Federal Government a more realistic level of prudential supervision. As a small insurer, Catholic Church Insurances is burdened by these compliance costs and we support the industry approach to Government.

In the months ahead my team will be reviewing and refining our three-year Business Plan, from which we will develop our 2006 to 2009 budget. Foremost in our thinking will be developing strategies and plans to deliver cost effective and affordable insurance to you, our valued clients.

Your encouragement and support is always appreciated.



**Peter Rush**

General Manager, Catholic Church Insurances

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All correspondence should be directed to:

The Editor Securitas, Catholic Church Insurances Limited, Reply Paid 180, Melbourne VIC 8060  
securitas@ccinsurances.com.au

# WHAT'S NEW?

## SchoolCare Student Accident Insurance Policy changes

We are pleased to advise you that Catholic Church Insurances Limited has modified and enhanced the cover provided under the SchoolCare Student Accident policy.

The new policy wording is effective from **1 January 2006**. This means that any claims with a loss date of 1 January 2006 onwards will be covered under the new policy wording.

The policy has been improved to include more generous benefits whilst the cost of cover has not changed.



### Some of the new policy benefits include:

New benefit for dislocation injuries
New benefit for a knee reconstruction
New benefit for a torn ligament
New benefit for a ruptured internal organ
New benefit for loss of speech
New benefit for clothing allowance
New benefit for emergency accommodation
New benefit for travel expenses
Increased benefit for school fee relief
<b>Increased compensation amounts for some Events defined under Section 1</b>

For full details of the changes in cover, please contact Catholic Church Insurances on 1300 655 001 or visit [www.ccinsurances.com.au](http://www.ccinsurances.com.au).

### Footy Tipping 2006

Following the success of our Footy Tipping Competition in 2005, we are pleased to invite you, your family, friends and work mates to participate in this year's contest.

Entry is only \$15 and with the growing numbers of tippers the prize pool is \$1,000 for first prize, \$500 for second and \$250 for third! Plus the wooden spoon prize of \$100. For Rounds 10, 11 and 12 the tipper who has the best tips and lowest cumulative margin will win \$250.

You just have to register and put your tips in. Catholic Church Insurances will



do the rest, including calculate winners, margins and ladders, email your results and if you forget to tip, we will even tip for you!

It's that easy, just log on to: [www.ccinsurances.com.au/afl.html](http://www.ccinsurances.com.au/afl.html).

## John Pollock retires



John Pollock, who has held the roles of Chief Financial Officer, Chief Investment Officer and Company Secretary for Catholic Church Insurances, retires from the company in March 2006.

After 20 years of service, John's contribution and loyalty to Catholic Church Insurances has been outstanding.

The Board and Catholic Church Insurances' General Manager Peter Rush have had to consider who will succeed John in his various roles. Not an easy

task as each position is wide-ranging and complex in its own right.

After considering the options, a decision was made to split the roles into two parts: Chief Financial Officer/Company Secretary and Chief Investment Officer.

At the 15 December 2005 Board meeting, Stephen Hunt was appointed to the position of Chief Financial Officer/Company Secretary and Ian Smith to the Chief Investment Officer role. Both bring considerable expertise and appropriate qualifications to their new roles and both appointments take effect on John's retirement.

Peter Rush is extremely appreciative of the loyalty and commitment that John provided to Catholic Church Insurances.

## Water world

The Marine Discovery Centre (MDC) at Star of the Sea School has become Adelaide's leading Marine Education Centre and has been acclaimed as "Adelaide's most popular site for school excursions and community visits" (by Adelaide Matters magazine).

The Centre is booked for visits almost two years in advance and has won 31 international, national, state and local government awards.

"Our school community has tried to look at the bigger picture of environmental education by promoting marine education," says Tim Hoile, MDC Director. "We have excursion visits available for all primary schools within South Australia. We also have regular international visitors, including an annual visit from a Japanese university. We try our utmost to deliver 'best practice' quality educational experiences as well as encouraging an appreciation and understanding of marine life with a view to promoting conservation and sustainable use."

The MDC includes aquariums with local creatures, interactive models, science experiments, art and craft activities, thinking skill challenges and much more. Highlights of a visit to the MDC might include:

- checking out marine aquariums featuring local temperate marine species including mulloway, leatherjackets, soldierfish and seahorses
- a journey along one of the marine trails highlighting beachcombing 'discoveries' and beach dynamics
- a close-up look at marine creatures with a video-microscope
- finding out about how the local Aboriginal group links to the Fleurieu coastline.

"Our major focus is the many opportunities for hands-on learning and discovery," says Tim.

"We prefer the slogan of 'Please do touch' to enhance children's learning and experiences."

## What's happening at the Marine Discovery Centre?

### Dragon taming

The MDC, SA Department for Environment and Heritage (DEH), Coast Protection Board, SA Film Corporation and Waterline Productions are completing work on an exciting animated film project.

The Leafy Seadragon, which is due for release later this year, follows the adventures of a leafy seadragon through the many different habitats of southern Australia. From reef habitats to jetty, deep sea and many others, children travel with the leafy seadragon and meet different creatures along the way.

"We found that children who visited the centre knew a great deal about creatures from tropical habitats," says Tim "but they knew very little about the creatures who live in our local marine environment."

That's why the team chose the leafy seadragon – a very local character. They hope the film will open children's eyes to the wonderful creatures lurking in the beaches, bays and waterways of southern Australia.

Every school in South Australia will receive a copy of the film as part of a package of educational materials and additional copies will be available

### Sign language

The MDC has just completed their fifth series of interpretive signs south of Tennyson Dunes.

Tennyson Dunes are regarded as Australia's most significant metropolitan coastal dunes and are the largest within close proximity to a capital city. With eleven hectares of natural shrubland, the area is also arguably Australia's most important metropolitan sand dune habitat, highly regarded for its conservation, education and community values.

Before the MDC team began work, most areas only had very old, antiquated signage. With information on tidal movement and dune vegetation, right through to human impacts on the area, the new signs provide visitors with

a high level of understanding of the environment.

See some of the signs at <http://www.marinediscoverycentre.com.au/Signage/Signage.htm>



“We want children to know that no matter where they live, even if they’re in the centre of Australia, they can have an impact on improving our marine environment.”

### Books make it BIG



The latest Marine Storybooks to be released by the MDC are – BIG BOOKS!

The two big books, “Beach Walk” and “Sea Snails and friends” are part of the MDC’s storybooks series and have been developed through real-life experiences. The books are 42cm high and 30cm wide – large enough for a whole class to read along: creating a totally immersive experience for young readers.

The books encourage readers to question and discover more about our precious marine life and how to care for it. “We believe the storybooks capture the essence of our centre and will be a wonderful series for all to enjoy,” says Tim. “We want children to know that no matter where they live, even if they’re in the centre of Australia, they can have an impact on improving our marine environment.”

Books are available via the MDC website [www.marinediscoverycentre.com.au/seaweek\\_special.htm](http://www.marinediscoverycentre.com.au/seaweek_special.htm)



### Out and about

The MDC has just introduced a marine trail only experience. “With bookings at the MDC locked in for the next two years we wanted to find a way to enable more students to access marine education,” says Tim.

For a marine trail experience, students meet with an MDC volunteer at a beach location to search for and learn about creatures and plant life in their natural environment.

“Now a lot more students have the opportunity to access the resources of the MDC,” says Tim.

### MDC volunteers

MDC currently has 38 wonderful volunteers regularly working in the Centre. This group is made up of members from the Henley Beach Parish, school parents, tertiary students, retirees and community members with specific knowledge and skills. Their work involves supervising small groups, cleaning, maintenance work and making displays.

“We believe that through empowering our adult visitors, our visiting schools and our own school community with the help of our volunteers that we have made a

major contribution towards improved environmental practices in South Australia,” says Tim Hoile, MDC Director.

Community involvement is an integral aspect of the MDC and they would love to have more people involved.

If you would like to become a volunteer call 08 8356 8943 or email [thoile@star.adl.catholic.edu.au](mailto:thoile@star.adl.catholic.edu.au)

If you would like to know more about the MDC or to arrange a visit for your school visit [www.marinediscoverycentre.com.au](http://www.marinediscoverycentre.com.au), call 08 8356 8943 or email [thoile@star.adl.catholic.edu.au](mailto:thoile@star.adl.catholic.edu.au)

Catholic Church Insurances is a highly valued sponsor of the MDC. Other organisations interested in providing support should contact Tim Hoile at the MDC.

Other MDC sponsors include: Coastcare, Metropolitan Catchment Boards, Star of the Sea School, our Henley Parish, Catholic Education Office, City of Charles Sturt, Dept for Environment and Heritage, Envirofund, Landcare, Adelaide Shores, Parks Victoria, SA Water, Gould League, Fisheries Action Program, Coasts and Clean Seas, PIRSA – Fisheries, SARDI, Ochre Digital, City of Adelaide, KUMON, Nature Foundation, Banrock Station, IFAW – International Fund for Animal Welfare, Quiksilver, Quin’s Marine, Bitewell Fishing Supplies, SA Fishing Tackle Agencies, South Seas Tackle, Surf Culture, Hamilton’s Laboratories, AMCOR RECYCLING, United Water, SA Water, Jacob’s Creek, Orlando Wines, Catholic Church Insurances, Holden, Coast Protection Board, Nippy’s, Buses ‘R’ Us, ALL OCCASIONS CHARTERS AND TOURS and the Catholic Women’s League.

## Women's day



Each day across Australia a band of dedicated women volunteer their time, effort and spirit in order to make this world a better place to live, now and in the future. These women belong to the Catholic Women's League Australia Inc (CWLA).

CWLA was originally founded in England in 1905 and was established in Australia in 1913 under the protection of our Patroness Mary Help of Christians.

With a national membership of close to 8,000, CWLA branches undertake a diverse range of work. From fundraising to providing friendship and support to lonely residents in nursing homes, CWLA acts to support local communities in a variety of ways.



### Part of their community

There are CWLA branches throughout each Australian state and territory. This grass roots approach enables work to be tailored to fit the needs of each local community. CWLA branches decide on the projects they will undertake.

Recently, eleven CWLA branches from across Australia raised almost \$7,000 for breast cancer research by holding Pink Ribbon Day morning teas. Many branches also participated in a program called 'Wrapped with Love'. Members knitted blankets for people in countries where extreme cold is a major health issue.

In 2005 the Executive of the CWLA of Armidale were presented with a Certificate of Encouragement in the NSW Community of the Year Awards. The certificate was for their work in administering the Community Visitors Scheme.

The Scheme, which provides friendly one-on-one visits to residents of aged care facilities who have no close family members or friends, was developed in recognition of one of the most important but least acknowledged dimensions of old age – loneliness. The Scheme has been servicing the community for more than eleven years with both visitors and residents benefiting from a rewarding experience that usually continues throughout their lives.

### Making women's voices heard

Nationally the CWLA actively lobbies government at all levels on issues such as bioethics, work and family balance and trafficking/slavery to ensure that the voices of Australian women are heard.

The organisation also encourages women to take on leadership roles in the community and the Church and is a part of many national women's networks.

Monthly information circulars and a quarterly newsletter keep members informed on the organisation's activities and the CWLA website ensures women everywhere have access to the network. The most recent of the CWLA's biennial conferences was held in Canberra with approximately 400 members in attendance. The conference provided a wonderful opportunity for members to meet old friends, hear a diverse array of guest speakers and participate in determining the future direction of the organisation.

CWLA branches hold monthly meetings when new members can join and become part of this wonderful community of women. For more information and contact details for branches visit [www.cwla.org.au](http://www.cwla.org.au) or contact the Communications Officer by phone on 02 6201 9825 or email at [cwlanational@bigpond.com](mailto:cwlanational@bigpond.com)

# CUSTOMER SERVICE

## Asking questions

### 2005 Customer Satisfaction Survey

In 2005 we asked our clients about their level of satisfaction with Catholic Church Insurances.

The results were extremely encouraging. The survey found that 80 per cent of clients were very satisfied with Catholic Church Insurances' performance. A four per cent improvement on the overall satisfaction score from the same survey conducted in 2003: when we achieved a 76 per cent satisfaction result.

#### The survey's basic measure of satisfaction had three parts:

1. Would clients use us again (if they had the choice)?
2. Would clients recommend us to others?
3. Overall, how satisfied were clients with our service and performance?

There was very little difference in the levels of satisfaction from state to state. Nor was there much difference between the levels of satisfaction among the different groups of clients: Parishes, schools, diocesan offices, health and welfare organisations.

The most significant factors contributing to the overall level of satisfaction were that Catholic Church Insurances:

- operates efficiently to keep premiums to a minimum
- provides good advice on appropriate cover
- shares the values of the Church in its service
- serves the Catholic community in a trustworthy manner
- provides the information you need

Those attributes relating to the general ethos of Catholic Church Insurances were affirmed most strongly. Clients indicated their belief that Catholic Church Insurances had appropriate values and attitudes in relation to the Catholic community.



#### Some of the key findings from the survey included

1. Clients want fair value for money. They want Catholic Church Insurances to be efficient and to put the interests of clients before its own profits. The survey found that more than two-thirds of all clients feel that we do this well.
2. Clients want an insurance company that communicates well with them, that provides the information they need and provides good advice on appropriate cover. They value a company where they can get to speak to the right person quickly and where inquiries are dealt with promptly. About 80 per cent of all clients feel that we communicate very well.
3. Clients want an insurance company whose values they can trust. They value the fact that Catholic Church Insurances are part of the Catholic family and that we serve the Catholic community in a trustworthy manner. They value the fact that we share the values of the Church.
 

More than 80 per cent of clients felt that we serve the church in a trustworthy manner. Around 75 per cent feel that we understand the work and mission of the Church and responds to the Church's needs in a supportive way.

The feedback from the survey, which was conducted by the Christian Research Association and Reemarketing Pty Ltd, will help us identify areas where we can continue to work to develop our services. The information has been analysed at depth for each state office and this

information will be used to ensure that we can best serve the needs and interests of our clients.

Many thanks to those of you who participated in the survey, your input was invaluable.

## The regulation of Church employment under WorkChoices

What will the new WorkChoices legislation mean for you and your workplace? We asked the Australian Catholic Commission for Employment Relations (ACCER) to shed some light on one of the key issues for Catholic employers.

### Are you a constitutional corporation?

Whether your organisation is a constitutional corporation or not will have an impact on how the WorkChoices legislation will affect you.

"In the commercial or business sector there will usually be no doubt about whether or not a corporation is a constitutional corporation," says Mr John Ryan, Executive Officer of ACCER. "The terms 'trading' and 'financial' can be readily applied to most businesses. However, the characterisation of corporation outside the 'business' sector may be difficult."

For some Church employers the corporations issue is not relevant. For example, Parish priests employing Parish staff (unless they are in Victoria, the ACT or the NT where Church employers, who may not be constitutional corporations, will be covered by Federal jurisdiction). But many Church employers will need to determine if they are constitutional corporations.

This may be a difficult exercise, particularly when there can be no finality on the issue, short of having a finding on that question by a court of law. A corporation cannot simply decide it is a constitutional corporation. For example, a dispute in a State tribunal about whether a Church agency is a constitutional corporation cannot be decided simply by the agency saying it is one.

For most incorporated Catholic employers the real question is whether they and their employees are going to be affected by the Commonwealth's reliance on the corporations power. "There is no standard answer to this question because Church employment varies," says Mr Ryan.

Church employment takes place under the auspices of a variety of bodies or individuals. Many Catholic employers (but not all) have a corporate identity. If they are financial or trading corporations they will be covered by the Commonwealth's legislation.




Mr Ryan also cautions that it will be necessary to be clear about the identity of the employer. "Unless the incorporated body is a constitutional corporation and employs labour, it will not be an 'employer' under the amended Act. The constitutional corporation must be the employer of employees."

While determining whether a particular Church employer is a constitutional corporation is important, ACCER advises the matter does not require an early decision. The WorkChoices transitional provisions (outlined opposite) have a three to five year lifespan, so Church employers have time to work through the issues before full implementation.

**"There is a whole new set of terminology for employers and employees to come to terms with"**

# The transitional arrangements

The transitional provisions establish the basis upon which employers and employees will start in the new system.

	Constitutional Corporations		Non Constitutional Corporations
Federal	Notional Agreements Preserving Awards 	Preserved Agreements 	Awards and Agreements – cease to exist after five years 
State* <small>*excluding the position in Victoria and the Territories</small>	Applies for three years <b>STATE AWARD</b>	Nominal term = term of agmt or three years whichever is lesser <b>STATE AGMNT</b>	

It is important to understand the kinds of transitional arrangements that exist in the amended legislation in order to know whether a particular area of employment will be regulated under the new system and how it may be varied in the future.

“There is a whole new set of terminology for employers and employees to come to terms with,” says Mr Ryan.

Current Federal or State laws may regulate Church employment. Most employers will be in no doubt about their present industrial coverage. Industrial disputes and awards are determined by either the Australian Industrial Relations Commission or by a State industrial tribunal.

In the past, the location of the regulation has not depended on the corporate identity (if any) of a particular employer. In most cases it has depended upon whether or not the employer has been a party to an interstate industrial dispute that has resulted in the making of a Federal award.

## Current Federal coverage

In general terms, employers and employees who are presently covered by a Federal award or Federal employment agreement will continue to be regulated by the amended Act.

Employers and employees who are within the invoked constitutional powers (other than the conciliation and arbitration power) and who are covered by an Australian Workplace Agreement (AWA) or a certified agreement, will be regulated by the transitional provisions of the amended Act.

If employees are not covered by either of these kinds of employment agreements and are only covered by a Federal award, they will continue to be covered by the same terms and conditions of employment, under what is known as a ‘pre-reform award’.

However, if an employer is not a constitutional corporation and is not otherwise within the invoked powers, the transitional provisions of the amended Act apply. The provisions provide that the employer and the employees will continue to be covered by the pre-existing awards.

## Current State coverage

Awards and state employment agreements presently cover employers and employees in states other than Victoria.

If they come under the newly invoked constitutional powers (essentially, if the employer is a constitutional corporation) the regulation of most of the terms of employment will be by the amended Act. The way in which this is done is by the deeming of new Federal agreements, based on the terms of the current State award or State agreement.

State regulated employers and employees who are not covered by the operation of the new provisions will continue in the State systems.

It is understood that there will be a High Court challenge by the states to various aspects of the WorkChoices legislation, particularly the Commonwealth’s reliance on the corporations power.

## Celebrating five years and \$100 million

CCI Investment Management (CCIIM) marked two major milestones in 2005. The investment manager celebrated five years of providing long-term investment solutions to Catholic entities and reached \$100m of funds under management.



From its inception in September 2000 CCIIM has had an interesting period of managing investments. From the volatile investment periods in 2002 and 2003 through to the strong market performances in 2004 and 2005, CCIIM has delivered competitive returns to investors.

"The volatility of investment markets over the past five years has highlighted the need for investors to consider investing over the long-term," says Ian Smith, CCIIM Manager Investment Services. "We are pleased to be able to offer Catholic entities a range of long-term options to suit their risk profiles and income needs."

Reaching the five-year mark is significant for CCIIM as the market measures

investment managers on their one, three and five-year performances. With CCIIM reaching this milestone and now with funds under management of \$115m and growing, there would appear to be a sign of confidence in the investment manager's performance.

"Over the past five years CCIIM has delivered returns generally in excess of benchmarks and our performance has matched the larger investment managers. But what sets us apart is our understanding of our Catholic clients," says CCIIM Chairman Tom O'Brien AM. "CCIIM looks forward to continuing our highly regarded investment service to Catholic entities and I invite you to contact CCIIM when next considering an investment."

### Like to know more?

If you would like to know more about investment CCIIM

- Call CCI Investment Management Limited Toll Free on 1300 655 220
- Contact Ian Smith, Manager Investment Services direct on 03 9934 3004
- Visit [www.cciim.com.au](http://www.cciim.com.au)

### 2005 Market review

The Australian share market shrugged off an October sell-off due to fears that inflation may be rising, to record its eleventh positive quarterly return.

The S&P/ASX 300 Accumulation Index rose 3.5 per cent over the December 2005 quarter. Buoyed by the strong resources sector and stable interest rates the ASX 300 was up 22.5 per cent over the calendar year.

The CCIIM Australian Equity option returned 3.6 per cent for the December quarter and 26.4 per cent for the 12 months to December 2005, whilst the CCIIM Catholic Values Australian Equity option returned 4.9 per cent and 24.9 per cent respectively.

#### 12-month returns\* to 31 December 2005

CCIIM Balanced Trust	17.5%
CCIIM Growth Trust	19.2%
CCIIM Catholic Values Trust	16.5%
CCIIM Australian Equities	26.4%
CCIIM SRI Australian Equities	24.9%

\*Before fees.

Past performance is not a reliable indicator of future performance.



## Bob Faorlin

### Manager Superannuation

Bob joined Catholic Church Insurances in 1999. As Manager Superannuation it is Bob's responsibility to manage the administration of Catholic Church Insurances' superannuation funds and develop the business by engaging additional super funds.

Catholic Church Insurances currently provides administration services to the National Catholic Superannuation Fund (NCSF) and in March 2006 will take over the administration of the Diocese of Wagga Wagga Superannuation Fund.

NCSF was established for employees and employers associated with the Catholic Church. It is a major Australian superannuation fund with assets over \$500 million. Bob is responsible for managing NCSF and also provides his services to the NCSF Trustee.

Bob has plans to advance administration operations at Catholic Church Insurances by implementing new technology, systems and methods. He is also looking to expand the financial services and products available to help members with retirement planning, pensions and superannuation. Beyond this, he and the NCSF Trustees are working to enhance NCSF's performance and reputation as a 'super fund of choice' in the Catholic community.

Bob was born in little town called Penola in South Australia, famous as the birthplace of Mary MacKillop. He and his wife Julie have been married for nearly 28 years and have two daughters Lauren and Brooke.

On the weekends Bob attends to the garden and any home maintenance at daughter Lauren's home, before moving onto his own. With his work done he likes to relax in the garden, usually listening to sports on the radio. During winter he might also be found at the occasional AFL game.



## Narelle Leverton

### Personal Lines Portfolio Manager

Narelle has been with Catholic Church Insurances for nearly two and a half years. As Personal Lines Portfolio Manager she oversees the Personal Lines team, including a small call centre, and looks after domestic Building, Contents and Personal Accident insurance.

Narelle describes Catholic Church Insurances as a very different company to those she has worked for in the past. She held various roles for large domestic insurers over the last 19 years and says she had become used to fast-paced, money-driven organisations, looking only for the latest way to increase productivity and return on profit.

As a contrast she's found that Catholic Church Insurances is more relaxed in its approach and its staff are willing to spend time to ensure they do not lose the customer care and focus on which the company was founded.

"The fact that we are a not-for-profit organisation and return our surplus back to the Church means that we can focus our efforts on customer service and great products" says Narelle. "The pressure of making as much money as we can for shareholders just isn't there."

2005 saw Narelle and her team complete a competitor review of all products, launch a revised policy booklet and make changes to the way premiums are calculated. In 2006 she hopes to implement new system capabilities, processes and procedures that will enhance customer service, including issuing new policies over the phone and via the internet.

Outside of work, Narelle loves to spend time with friends and her dogs Henry and Tara. She is a very spiritual person and practises natural healing. "I try and keep a positive attitude about everything," she says. "When something negative happens I always look for the lesson that can be learnt."

# SPECIAL PLACES

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## 100 years of Marists at Mittagong

2006 marks 100 years of Marists at Mittagong. What began almost a century ago as a school for the training of boys considering life as a Marist brother has grown into a place of formation for all Marists; young and old, women and men, lay and Brothers.



Marists settled at Mittagong 100 years ago. The property was named Our Lady of the Hermitage, echoing Marcellin's first house of training in France, a place of international Marist pilgrimage to the present day. It was initially established as a Novitiate, with a Juniorate, a boarding school to prepare those planning to enter the Novitiate, being transferred to Mittagong ten years later.

For almost 70 years, Mittagong was used exclusively for the formation of those desiring a religious life. Then, 30 years ago the Juniorate closed and the development of Year 12 retreats saw the old boarding school transformed into the Marist Centre. Ten years later the Novitiate relocated to Sydney and the vacated Novitiate, rich in the formation of young Marists, became the Farmhouse.

Mittagong is a working farm and vineyard, run by the Brothers. Originally a dairy farm, the property raises up to 100 head of beef cattle and grows 13 hectares of grapes. Grapes are supplied to local wineries and a percentage is bought back, labelled and sold at The Hermitage's cellar door.

### Mittagong in 2006

What has remained constant across the century is that the ministry at Mittagong has always focused on three things:

- the young
- formation of Marist life, mission and spirituality
- hospitality.

What is unique about 2006 is the amalgamation of all the functions of Mittagong under one management and the establishment of one, instead of two, Brothers' communities.

Following a broad consultation across the Brothers' communities and ministries of the Province, it was decided that Mittagong should be further developed as a centre for Marist spirituality.

The farm and the vineyard remain as key elements that help define the character of Mittagong and it will continue to be a place for student, adult and Brothers' retreats. There will be an increase in efforts to develop the property as a centre for the development of their rich charism for the foreseeable future.

The Hermitage in France is the model on which Mittagong will continue to be developed and so it is fitting that in the year of centenary Mittagong will revert to its original name: The Hermitage.

The Hermitage Vineyard wines are available by mail order. For order forms go to [www.maristoz.edu.au](http://www.maristoz.edu.au) and follow the links from The Hermitage or call 02 48 721 911.

### Centenary celebrations

#### 8 December 2005

Mass and dinner to launch the centenary year. Unveiling of sculpture and plaque of the new insignia. It was on this day 100 years ago that the first Mass was celebrated on the property.

#### 30 September 2006

Open invitation to the Centenary Dinner including the launch of a book on the history of the Brothers at Mittagong and The Hermitage Vineyard centenary wine.

#### 4 March 2006

Brothers' gathering for a re-dedication and naming ceremony. A series of photos from Mittagong's rich past will also be unveiled. The photos will be on permanent display.

#### 1 October 2006

Centenary Mass followed by a picnic lunch on the grounds.

#### 3 December 2006

Mass of Thanksgiving to close the year.

If you would like to know more about the centenary celebrations at The Hermitage call 02 48 721 911 or visit [www.maristoz.edu.au](http://www.maristoz.edu.au)

