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As the global financial crisis bites, Archdiocese warned ...

There's big challenges ahead

The global financial crisis means a difficult year ahead for the Archdiocese as a whole and parishes in particular.

This warning comes from archdiocesan financial administrator Mr Herbie O'Flynn.

The challenge for the Archdiocese would be to live within its means, and for parishes there could be added stress on their main source of income, planned giving.

"Taking a theme from the current ABC comedy show *The Hollowmen*, I've been wondering if there is any way of 'future proofing' our recurrent operational finances," he said.

"In trying times, paradoxically, there is more need for a strong Church and it is difficult to reduce expenses without significantly constraining the mission of one or more of the Catholic agencies we support.

"Without question, these need to be closely monitored so that expenses are realistic. However it seems to me that the best way of future proofing our finances would be to increase our income, even in these difficult times.

"The main direction in improving income would be by encouraging parishioners with self-managed superannuation to invest their cash management funds in the CDF. Besides being a safe investment in these troubled times, it would help build the Church and provide a return to the Archdiocese without disadvantaging the depositor financially.

"The second challenge to improving income would be to examine ways in which a charge could be made for services provided or to encourage user pays. This would counter the weight of effort that is being delivered by priests to those who are not parishioners.

"Some priests claim that 80 per cent of their workload is towards non-parishioners."

Mr O'Flynn said the challenges would be most acute at parish level.

"With the possibility of an economic recession, there could be stress on planned giving income.

"With expenses continually on the rise and already most parishes needing to expend more than 50 per cent of income on non-discretionary items such as public liability and property insurance, the archdiocesan levy and School Building Fund contributions, this stress will be severe.

"The danger is that in these difficult times that regular church and building maintenance is deferred. This false economy will only produce a time bomb when major expenditure will be required to rectify the situation.

"Parish finance, like archdiocesan finance will only be future proofed if income levels are maintained or increased and we all learn to live within our means.

"On balance 2009 will be a difficult year for the parishioners, parishes and the Archdiocese."

CDF manager Mr Victor Dunn said the CDF would maintain its

contribution to the Archdiocese at the same level as 2007. CDF funds were not exposed to the market and the CDF's capacity to realise an operating surplus had not been compromised.

"The CDF does not invest in equities or property funds; the CDF invests in the Church," Mr Dunn said.

"The funds deposited with the CDF are lent to parishes, schools and Catholic agencies to build community facilities, schools, hospitals and, to provide aged care services.

"Money that is not out on loan to church agencies is invested with the Catholic Church Investment Service which exercises great prudence in investing in Australian bank bills and government bonds. Ultimately, all the funds on deposit with the CDF are guaranteed by the Australian bishops.

"CDF deposits have not lost value during this period of unprecedented financial turmoil. The benefits of saving with the CDF include: a secure environment; positive returns; the knowledge that CDF funds are used to build schools, churches, hospitals and aged care facilities."

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'Make a difference'



More than 400 students from 20 schools were encouraged to make a difference when they attended the annual Mission Mass at St Peter Chanel's Church, Yarralumla.

Catholic Education Office director Mrs Moira Najdecki welcomed the students and announced the theme for the Mass, which was "one world, one family, one mission of love, one can make a difference".

"We live in a fortunate country, but that's not the case for a lot of other people," she said. "You have a responsibility to do everything you can to make a difference."

Recently returned from seven months long-service leave, Auxiliary Bishop Pat Power celebrated Mass, assisted by Deacon Joe Blackwell.

In his homily, Bishop Power said everyone was called to be missionaries. "We've got the opportunity to show others who Jesus is, the person who lived 2000 years ago," he said. "It's really important that people can see Jesus in us, in the way that we live."

Bishop Power said life is a journey, similar to the pilgrimage walk of 650km which he took part in while on leave. "Sometimes in the course of the walk people became injured, tired, lost and disappointed, but there was also a lot of joy and satisfaction, and that is what life is all about. It was a wonderful experience to see how people helped one another in all sorts of ways. We know during our lives we are helped by our family and friends, but we have the opportunity to be that source of help to others as well."

ABOVE: Holy Family Primary School, Gowrie, students Jessica Gowing (yellow), Caitlin Meany (green), Kristen Wilson (red) and Jasmine Huynh (purple) greet the gospel. BELOW: St Mary's Primary School, Crookwell, dance at the end of Mass.





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St Bs goes global

As part of the subject Human Society and Its Environment, Year 6 students from St Bernard's Primary School, Batemans Bay, created a "travel expo" to learn about world cultures. Students dressed in traditional clothing, displayed artifacts and prepared a traditional dish from their chosen country.

Families, members of the community and other students from St Bernard's attended the expo, commenting on year 6's extensive knowledge and the outstanding presentation of information.

ABOVE RIGHT: Jordyn Griffin represented Egypt and Bella Valentini created a taste of Turkey. ABOVE: Dominic O'Sullivan created a little corner of Spain.

Tamara's top snap

A budding photographer from St Francis Xavier College has had her talent recognised winning first place in a competition. Every term, photographic company Ilford holds a nationwide competition searching for the most creative and technically exceptional image.



Year 12 student Tamara Weatherburn was selected as a winner, for her photograph of rocks in the Snowy Mountains. Tamara received a plaque, \$75 and publi-



cation of her photograph in Ilford's magazine.

Heather Corrigan and Josie Cosgrove, also in year 12 received merit certificates for their entries in the competition.

Treasures for future

Following the review of the religious education curriculum Treasures New and Old, religious education coordinators and archdiocesan Catholic school principals came together at the Rheinberger Centre in Yarralumla to discuss the changes.

After a welcome from keynote speaker and Catholic Education Office director Mrs Moira Najdecki, Archbishop Mark Coleridge spoke about the significance of the scriptural theme from Matthew (13:52) "the good householder brings forth treasures new and old".

CEO education officer Ms Donella Johnston said those present were given an overview of religious education and spirituality initiatives for 2009. "The day was a wonderful opportunity for colleagues to network and reflect on their work as leaders in Catholic education in the Archdiocese," she said.

ABOVE RIGHT: Participants at the schools gathering.



ABOVE: Not your everyday Australian parishioners... Taralga parish priest Fr Paul McGavin made acquaintances with the locals at the Goroka Highlands Show on a visit to PNG.



Charnwood parishioners have raised money to pay for \$7000 in donations they gave to help young people in country parishes attend World Youth Day.

Fundraising began last year with a Christmas raffle, followed by a number of sausage sizzles, cake stalls and recently a raffle of a gold cross encrusted with precious stones. This was crafted by parishioner and professional jeweller Mr Allan Russell and created from a donation of gold by a parish supporter.

Raffle winners Mr Geoff Rowsell and wife Olga with Charnwood parish priest Fr Neville Drinkwater.

Goulburn goes Irish

Hang on to your hats, Goulburn will be the venue this month of a festival of Irish and Celtic music. Workshops in everything from violin and banjo to dancing and whistle playing will be held as the festival runs from 7 to 9 November.

Among the visiting musicians will be fiddle player John-Paul Sweeney from Derry City and musician and singer Marie Griffin, from Lissycasey, County Clare.

Organisers are the Irish Musicians Sydney. inquiries: Kevin Doyle, telephone 9181 3365 and 0401 827 460.

Carmelite Fete



Saturday 15th November 2008

At 28 Mugga Way Red Hill

**Great Chocolate Wheel - Tombola - Plants - Cakes - Books
 Fancy Goods - Brie-a Brac
 Christmas Hamper Raffle**

Donations for the Stalls will be gratefully received at the Carmel prior to the 15th November, except Cakes, which will be gratefully accepted on the day of the Fete or the day before

Thank you for all that you will do to make this years Fete a success

PARKING NOTICE
 To satisfy the local government parking authorities and to enable safer access to the Monastery, we request that your vehicle be parked on the Monastery side of Mugga Way. We respectfully ask that care be taken is not traversing any part of our neighbour's driveways or parking on nature strips as this has caused some angst to the Monastery in the past. **THANK YOU**

Greatest losers will be the most needy

Greatest losers in the financial crisis are likely to be those living in extreme poverty, chief executive officer of Caritas Australia Mr Jack de Groot said.

A member of Make Poverty History and involved across Australia in Anti-Poverty Week activities, Mr De Groot said the poor were the longer term sufferers of the crisis. The extremely poor will be most severely affected," he said.

"The diminishing value of the Australian dollar over recent weeks means that many international development organizations in Australia, like Caritas, have had our own ability to respond to the most vulnerable, greatly decreased.

"While people are turning their investments into cash, it is important that we not see a hoarding mentality adopted by nations or individuals. We need to build an economy that is just and focused on the common good."

Mr De Groot said it was crucial at such a time of instability to "broaden our thinking to include the most vulnerable in our society and in our world.

"The unprecedented boom Australia and parts of the world have seen over the last two decades has also translated into a significant increase in funding to overseas aid and development.

This year more than \$105 billion will be spent globally on directly challenging poverty. The results of this spending surge have been significant. Since 1990, 280 million fewer people are living in extreme poverty, 40 million more children attend school, every year three million more children survive past the age of five and an additional two million more people with HIV/AIDS are gaining access to life saving treatment. These are tangible and real successes.

"Adversely more than 26,000 children continue to die each day directly due to their poverty. An additional 16,000 women die every day due to complications in child birth. We have made some ground certainly, but we have a lot more to do.

"Unsurprisingly, though little considered, the greatest losers in this current financial crisis will likely be those living in extreme poverty. But have they received much attention?

"Already the US vice-presidential debates raised the specter that the financial crisis meant that aid commitments will not be met. Two weeks ago when the UN General Assembly met the agenda was to tackle poverty and investigate the progress of the fifteen year action plan to tackle poverty, the Millennium Development Goals.

"Instead of focusing on the most vulnerable in our world, world leaders focused instead on stock exchanges and credit arrangements; the impact on the poor was trivialized.

"This year alone, 100 million people were added to the numbers living in extreme poverty due to the new year food and oil shocks. That number is only increasing as governments, corporations and individuals flee from investment into warehousing their own assets.

"However the plight of those living in extreme poverty is still desperate. We must not only focus on the impact of this crisis on the richest countries of the world. As commodity prices fall, countries in the Pacific, Asia, Latin America and Africa which engage in selling their resources and minerals will be further affected. "These are many of the countries where we work because this is where the worst poverty is. Will the world forget them? In many ways that will be up to you."



Festivities on hold for some families

Christmas for some families will be as hard as any previous year, and maybe a little worse, Vinnies says.

Chief executive officer for the St Vincent de Paul Society in the Archdiocese Mr Bob Wilson said at least 1200 food hampers would be distributed this Christmas.

While no Vinnies clients were in a position to be hurt by the stock-market fall, cost of living increases in food, rent and utilities, such as electricity, water and gas, would make it harder.

"I presume there will be a tightening of credit and that may affect some of our people.

"Last year we spent \$3.4 million on people in need and those who are homelessness in the Archdiocese. That was an increase of 3.3 per cent on the previous year."

Mr Wilson said potentially a number of retirees on fixed incomes and relying on their super might be struggling over the next few years.

"We have no evidence of this as yet, but we believe many more older Australians will be seeking assistance from Vinnies in the not too distant future. Those nearing retirement or considering retirement will have to reconsider their position."

Where money comes from - and where it goes

The Archdiocese's income comes from four sources, financial administrator Mr Herbie O'Flynn said.

"1. Catholic Development Fund (CDF) annual surplus is the mainstay of archdiocesan finances returning around \$1.5 million.

"Fortunately the CDF has a risk adverse operation and is guaranteed by the Archbishop. It has, therefore, not suffered at all in the current instability.

"Loans are made to Catholic agencies such as parishes, schools, hospitals and aged care facilities while any surplus funds are then only invested in Australian bank deposits.

"2. Levy of 5 per cent on parish planned giving income returning about \$200,000 annually. Planned giving income is, of course, dependent on the generosity of parishioners so that any pressure on family income could effect the priority that parishioners place on giving to their parish. Overall the serious effect would be felt at parish rather than archdiocesan level.

"3. Investment income. As all the Archdiocese's (limited) investment portfolio is with the CDF, there has been no diminution.

"4. CCI rebate. The amount of the rebates is determined by the CCI board and the level of rebate is principally the result of CCI investment returns.

"Unfortunately because of the current financial situation this rebate which has been as high as \$350,000 in recent years will be reduced to less than \$50,000.

"Archdiocesan expenditure goes to Archdiocesan administration and grants to our different agencies:

Catholic Bookshop, Catholic Communications, Marriage Tribunal, Catholic Mission, Centacare, catholicLIFE and support of special projects.

"The largest grant is to catholicLIFE for the pastoral support ministry of the Archdiocese."

Donors remain generous

Tough economic times do not alter the generosity of donors, Catholic Mission says.

National director Mr Martin Teulan said the sudden drop in the Australian dollar against the \$US may affect the amount of money Catholic Mission can distribute next year, unless as expected there was some recovery.

"We also have systems in place to buy overseas currency when the Australian dollar is trading strongly.

"All donations received by Catholic Mission are distributed to projects overseas in US dollars.

"Fortunately this year we locked in our funds for distribution when one Australian dollar bought 92.5 US cents compared to the

current 65-70 US cents."

Mr Teulan said donations held up well in tough economic times. "Our parish appeals for 2008 in NSW and the ACT are up 10 per cent over the same time last year.

"In fact, back in 1990 during the last recession, donations to Catholic Mission actually increased, as our donors became more aware of other people's needs in times of hardship.

"In the developing world people are struggling every day, with basic foods doubling in price in many countries this year.

"Our donors realise that more than ever we need to reach out to these people in need."



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 - Write: CDF, GPO Box 1887 Canberra ACT 2601
- Manager: Victor Dunn.

Archdiocese of Canberra & Goulburn

Amazing tapestry of universal Church

The Synod of Bishops has turned out to be seriously hard work. People tend to think that anyone going to Rome must be there for a holiday, with endless lashings of la dolce vita and a few coins in the fountain.

Well, there has been a little of la dolce vita but a lot more of the hard slog that has to be when you have a lot to do in three weeks. In some ways three weeks is a long time: it's certainly a long time to be out of a diocese.

But given the size of the Synod agenda, three weeks looks pretty tight at this stage. The Synod used to run for four weeks, but Pope Benedict decided that that was too long and made it a week shorter.

The bishops also used to speak for eight minutes, but the Pope decided it should be five minutes; and some of the old Synod hands have said that that's been an excellent move.

In the first 10 days, we sat through about 250 five-minute speeches, not just from the bishops but also from the invited guests.

It's a marathon that challenges concentration, and at times heads have been nodding all around the hall. It's a real challenge to focus on the many issues and perspectives, the many stories and proposals that come at you every five minutes for days on end.

It's certainly gives a fascinating insight into the universal Church - and what an amazing tapestry it is.

We've heard stories of Churches for whom the Word of God has meant or means now appalling persecution, and we've all been deeply moved by that. We've heard from Churches struggling with poverty of the most basic kind, and from other Churches struggling with an often desolate prosperity and trying to deal with the corrosions of secularist ideology.

The Latin American bishops have brought us all the rich fruits of their recent meeting in Brazil which one of them described to me as a watershed in their history, a point of no return where the Church has to launch a new mission to the entire continent - "from house to house" - and to be genuinely bold in the task.

We've heard the voice of the Churches of the East, even the Patriarch of Constantinople in the Sistine Chapel; we've heard from other Christian Churches and communities; we've heard from the Chief Rabbi of Haifa which was itself strangely moving.

We've also worked hard in the small groups to formulate propositions which try to focus the Synod's work.

I'm secretary and spokesman for one of the groups, which has about 25 members from all around the world united only by the English language. It hasn't always been easy to come to a common mind on complex issues which are seen from very different angles. In fact at times it's been quite frustrating.

But it's also been a rich experience of the universal Church and shown us more of what it

means to live in the communion of the Church.

It takes a lot of listening, straining to see things from another angle. It also takes the kind of humility that is prepared to learn from others whom initially I might be tempted to dismiss.

The 10 small language-groups generated hundreds of propositions which the secretaries then had to collate and reduce, given the inevitable repetition and overlap, to say nothing of the tendency of bishops to rattle on a bit.

The hope is that we can reduce the original 250 to something like 50 propositions which will express the common mind of the Synod and be presented to the Pope as the fruit of the Synod's work.

The Holy Father himself has often been present in the Synod Hall, and it's clear that his presence is anything but token.

He sits up the front with pen in hand, carefully following and occasionally underlining the texts of the speeches being made - very much the university professor he was for many years.

At no stage has his energy or concentration flagged, and I have to say that we've all been struck by how extraordinarily fit and well he looks for a man of his years.

He has also spoken twice to the assembly, and done so with that combination of simplicity and profundity that has always been his trademark.

He has an amazing ability to speak off the cuff as it were, with not a note in sight, and yet to produce something which is immediately ready for publication.

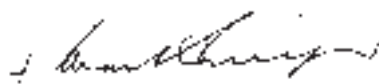
Part of the hard work here has also been the round of extra-curricular activities.

We've had Mass and a concert at St Paul's Outside the Walls; Mass in St Peter's for the 50th anniversary of the death of Pope Pius XII; lunch at the Australian Embassy to the Holy See who are gearing up for the arrival of Tim Fischer; lunch at the North American College and dinner at the Irish College and the Beda College; we'll finish with lunch with the Pope on Saturday and Mass in St Peter's on Sunday morning.

I've also been able to catch up with a lot of old mates of mine from the days when I studied here or worked in the Vatican.

It all leaves me with the sense I've often had before - that whatever else about it, Rome remains one of the great crossroads of the world. Enough for now - I must get back to work.

I have prayed for you all at the Tombs of the Apostles. Pray for me and all of us here that we may be their worthy successors.



+Bishop Mark

● For the full text of Archbishop Coleridge's address to the Synod go to the Archdiocese's website www.cg.catholic.org.au



There's a silver lining to every cloud

By Zilla Lyons, Regional Manager, Catholic Superannuation and Retirement Fund

The financial crisis pounding markets worldwide is unprecedented and has had a devastating effect on the paper worth of a great many Australians.

The savings of most people using the superannuation system as their depository vehicle and invested in these same markets have experienced enormous volatility. After four years of very strong returns, the worm has undoubtedly turned. The current climate of negative returns is rapidly depleting much of the gains of the last year or so. Investors that are in growth assets such as shares and property will be going through a nervous time at the moment and will need to have conviction that these markets will recover. It is a very uncomfortable ride, especially for our senior citizens and those approaching retirement.

Investor anxiety is very real, but knee-jerk reactions rather than strategic placement of investor funds can produce unsatisfactory yields for members over the longer term.

Catholic Superannuation and Retirement Fund members are continually reminded that super is not a class of investment, but a government-endorsed vehicle providing taxation and Centrelink-friendly benefits not readily available elsewhere. We educate members to continue salary sacrificing to super, where appropriate, as the tax saving benefits of up to 31.5% endure regardless of market conditions.

The tax savings continue as no other vehicle allows investments where earnings in retirement phase are not even taxed and do not need inclusion in tax returns. Our concerted message is to retain focus on the bigger picture, remember the tax savings and don't get caught up in the panic and irrational fear which can lead to rash decision making and greater losses over the longer term.

Most super funds offer a variety of investment choices and they do so because everyone has a different attitude to risk and time horizon for their investment.

When asked how long that horizon may be, most people mistakenly mention the few years they have until retirement, but neglect the many years that their money will remain invested during their retirement, providing a retirement income stream. Your time horizon is best thought of as the period until your money needs to be withdrawn for particular purposes such as debt repayment or other significant withdrawals.

Of course, if the horizon can be lengthened without duress during these times of financial turmoil, then even better. Some pre-retirees have already altered their planned retirement date to work that little bit longer or even work part-time during retirement. Existing retirees may also be gaining more Centrelink benefits or returning to work part-time.

These actions could lessen the reliance on accumulated savings, and provide the time buffer until the market has improved and the investor feels more comfortable that their accumulated savings will see them through the years ahead.

The world is truly a small place when a country like Australia, with sound economic fundamentals, can be brought to the brink of recession by factors originating in the US and beyond our control. Australia's front line and second-tier banking structures have been fortunate to have had the watchful eye of the Reserve Bank and the regulators.

However, without this global financial meltdown, how long would it have been before Australia's banks stretched the boundaries and threatened our own solid banking system and the fundamentals of the economy it supports?

Every cloud has a silver lining and the resultant government actions necessitated by collapses, mergers and rescues will no doubt expedite measures to force all nations to better regulate their financial systems and investment marketplaces. This action will promise greater security for the savings of all Australians especially our children and grandchildren.

Australia is not only rich in resources of the earth and the mind but has a history of strong dedicated leaders and is better placed than any country in the world to ride out these tumultuous times. There will undoubtedly be some pain, but Australia will emerge from this crisis essentially stronger. The regulatory controls, that will no doubt be introduced, will provide more certainty and confidence in investment markets leading to superior returns in the future.

Disclaimer: This superannuation article is for general information only. It does not take into account your personal objectives, financial situation or needs. As a result, you should consider its appropriateness to your own situation and obtain independent financial advice before making any decisions about your superannuation.

voices



A look at some of the ramifications of the financial crisis for those with super

Canadian joins papal embassy

A 37-year-old Canadian priest has been appointed secretary at the Apostolic Nunciature in Canberra.

Fr Frank Leo Jr replaces Archbishop Jude Okolo, who has taken up a post as Apostolic Nuncio to Chad and the Central African Republic.

Fr Leo, who was born in 1971 in Montréal, Québec, will assist

the Pope's ambassador Apostolic Nuncio Giuseppe Lazzarotto.

Fr Leo was ordained in December 1996 and served as an assistant priest until 2003 and a parish priest until 2006.

He then went on to study at the Pontifical Ecclesiastical Academy in Rome.

He is proficient in English, French, Italian and Spanish.

