

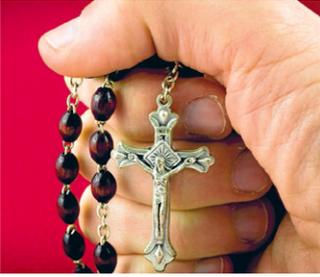
# Preferred **CATHOLIC SUPPLIERS**



**2019**

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Security



Design/Building



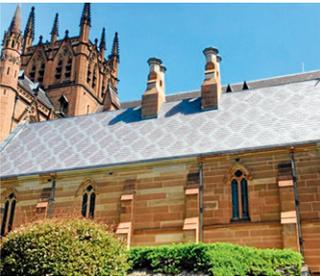
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Employment



Restoration



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Faith Resources

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## <sup>THE</sup>Catholic Weekly

### Preferred Catholic Suppliers 2019

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Paul Desmond (02) 9390 5406

# Steps to an early retirement

Here are three things you should consider if you want to retire early



NO MATTER how much you love your work, chances are that you're also thinking about the life you want in retirement. Early retirement is an achievable dream. There are, however, some things you'll likely need to do to ensure that it's not just a financially feasible future but a comfortable one as well.

### **When can I access my super?**

You can access your super after you reach your preservation age. Depending on when you were born, it's between ages 55 and 60.

### **How much do I need to retire?**

The short answer is that it depends entirely on the kind of life you want in retirement. Want to travel a lot? You'll need more than if you plan to stay close to home.

Assuming you own your home, the Association of

Superannuation Funds of Australia (ASFA) estimates you will need around \$43,000 per year (\$61,000 for a couple) for a comfortable retirement.

Comfortable is a great goal, but if you're thinking about retiring early you might want more. It's doable, but it'll take some planning. Here are three ways to start.

### **1. Get a plan**

You will need a plan for the small steps along the way to your larger retirement goals. A financial adviser can help you address your debt and expenses while maximising your income and savings.

### **2. Save more, spend less**

Retiring early means that you're going to need more money, sooner. Your focus should be on making the most of every dollar, whether that means paying down debts or putting it into

your super.

### **3. Take advantage of your super**

There are tax benefits to using your superannuation account that may mean your dollar can stretch farther both now and in the future. The money you put in super is invested and may earn a rate of return significantly higher than a standard savings account.

### **You don't have to go it alone**

Having a solid plan for your retirement is the best way to achieve your goals, whatever they may be. Need help? Get in touch and let's see how we can help.

\*The information is general in nature and does not take into account your personal objectives, financial circumstances, needs, fees or taxes. You should assess your own financial situation and consult a financial adviser or tax advisor, if required.



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# How to save with salary packaging, a critical element



THE PAST few years have seen Salary Packaging become a critical element for organisations to remain competitive in the job market. Salary packaging allows organisations to give their staff more flexibility and value in remuneration packages, at no extra cost to the employer.

Salary Packaging involves an employee sacrificing some of their taxable cash income in exchange for 'Fringe Benefits'. These benefits are paid from the employee's pre-tax salary, meaning they do not incur Income Tax, resulting in a higher take home pay for the employee (via income tax savings).

The most common Fringe Benefits are everyday living expenses – such as mortgage payments, credit cards, vehicles, dining out expenses and more.

Salary packaging allows organisations to attract and reward high-value employees for their contributions, without increasing cash salaries or incur-

ring cost for the employer. Not For Profit organisations have access to special tax concessions that make salary packaging even more advantageous for their employees.

When engaging a specialised provider to manage and administer your salary packaging program, you can reduce any compliance risks and ensure that your organisation offers the widest range of benefits and incentives for your staff members.

Southgate Salary Packaging Services are experts in providing administration and compliance support for organisations of all sizes, with a core focus in the Not For Profit sector. The Southgate Group has enjoyed a strong working relationship with the Catholic community for almost 30 years.

If you're looking for a simple and convenient program for your staff, consider using Southgate's Everyday Purchases Card and Meal & Accommodation

Card. They're debit card facilities that can be used worldwide where VISA is accepted. With no fees on primary cards and no paperwork hassle, these cards provide an easy payment method for your staff to pay their living expenses tax-free.

Southgate can tailor a salary package for each individual employee, to help pay their current living expenses more tax-effectively. One of the biggest lifestyle expenses for most people is their family vehicle, which is also one of the most advantageous items to salary package. Novated Lease arrangements allow employees to make a tax saving from their personal vehicle (new, used or existing car) and all vehicle running costs (eg. fuel, servicing, insurance, registration and more). These arrangements also remove the need for employers to purchase or lease company cars and do not require vehicles to be reported on the employer's Balance Sheet.

With Southgate handling the administrative burden, your organisation can offer a tailored Salary Packaging Program without needing to spend extra time and money. Southgate regularly visits clients Australia-wide to help educate customers on the benefits of salary packaging and to conduct individual consultations with employees.

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# Ensuring safety and protection for your staff and assets



Did you know that if your organisation has staff or volunteers who carry cash or perform banking on your behalf, you have a duty of care to ensure their personal safety?

Strict WorkCover regulatory requirements now also require that employers undertake a comprehensive risk assessment and regular review of their security practices. For a small outlay, you can have peace of mind knowing that you, your staff and assets will be protected.

Specialised Business Security Services (SBSS) is an elite security company that offers a wide range of security solutions for all types of organisations, including many Catholic organisations such as schools, colleges, churches and aged care facilities.

For more than 19 years, we have provided professional security personnel who are fully-trained and hand chosen to meet specific security needs.

SBSS offers a range of cash-in-transit services such as escorting staff or volunteers to the bank and delivering and/or depositing cash takings on behalf of their clients.

This service is tax deductible and may also mean that organisations no longer require cash-in-transit insurance – saving them money. It can also reduce exposure to non-payment of workers' compensation insurance from non-compliance with the principles of current occupational health and safety legislation.

SBSS can also provide a comprehensive risk assessment of a

site and the security practices carried out there, as well as conduct regular reviews.

One of its fully-qualified risk assessors completes a site audit and identifies potential risks and then develops a suitable security strategy, recommending practical solutions to minimise risk exposure.

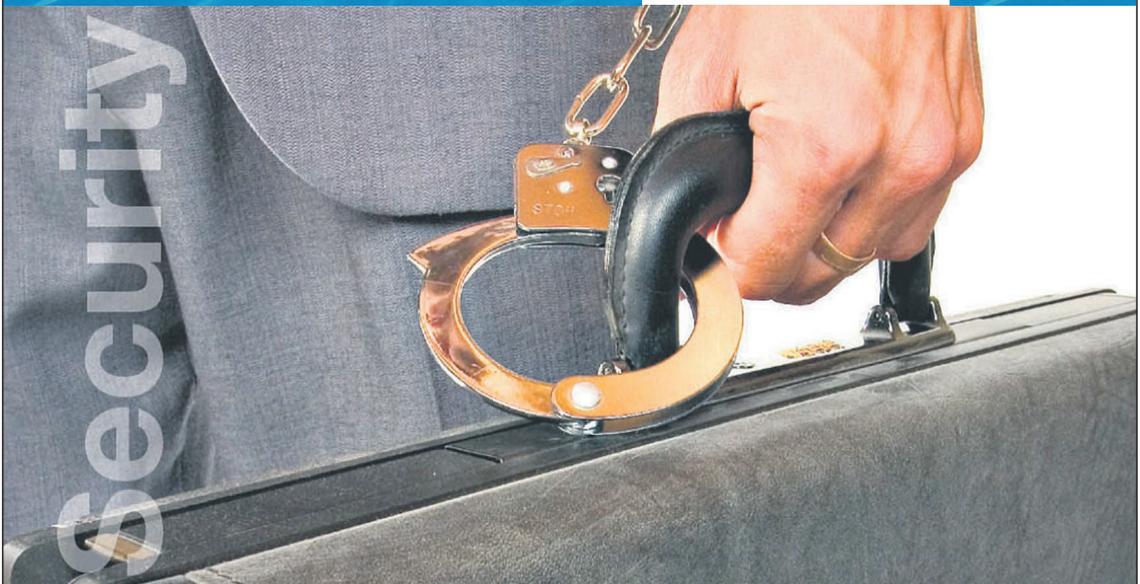
By completing a risk assessment, you will not only satisfy your legal obligations but, most importantly, ensure the safety and protection of your staff and assets.

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Robberies occur everywhere, at all times of the day and robbers are often willing to use excessive force in the hope of securing cash, regardless of how small the amount is. The increasing risk that your organisation faces has resulted in the introduction of strict regulatory requirements to ensure that employee's safety is not threatened.

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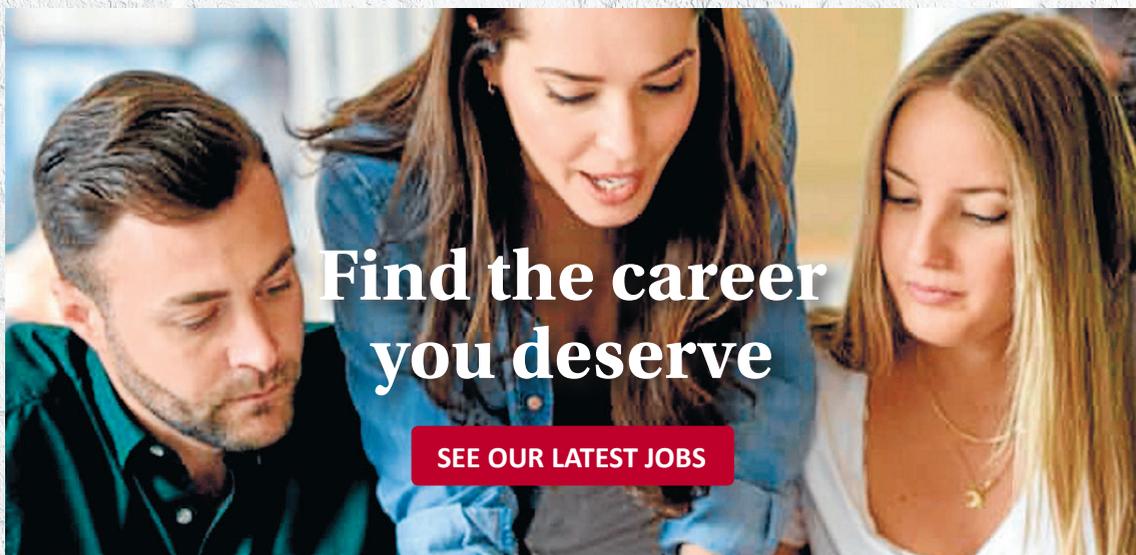
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We focus on helping these organisations achieve their purpose by providing tailored recruitment solutions that attract talented people with aligned values who are inspired to make a real difference in the sectors we serve.

Our focus enables us to work with a broad range of organisations including Community & Social Services, Health and Aged Care, Education institutions, Faith-based organisations and Charities.

### About

Anthony Spata is the Managing Director of REACH HR, which he founded in 2014. Since then, REACH HR has recruited for a wide range of organisations within this sector. Our deep network of contacts and our specialist first-hand experience uniquely positions us to “reach for the right people” that will help drive, shape and inspire Chris-

tian-based organisations across Australia.

Based in Sydney, we work with a range of organisations including Community & Social Services, Health and Aged Care, Education institutions, Faith-based and not-for-profit organisations and Charities. We have a track record of recruiting for Executive, Senior Management, Directorships, Board and Committee positions, as well as a range of professional staff in a range of disciplines and specialisations. We recruit using a methodology combining executive search and advertising.

Our Service offerings are appropriately tailored to each organisation and assignment. We offer the complete end-to-end service for full time, part time and fixed term appointments.

At REACH HR, we understand and appreciate the uniqueness of working within these sectors. Our clients understand the distinct advantage of dealing with a recruitment provider who has themselves held senior HR leadership positions with experience in recruitment in the very sectors

in which demand for resources and assistance is required.

### Why Choose REACH HR?

- We understand the importance and relevance of an organisation’s Christian mission, culture, sensitivities and other points of uniqueness when measuring the cultural and competency fit of candidates.
- We have extensive organisational recruitment experience in the unique markets that we support.
- REACH HR is a recognised niche provider of recruitment services within the sectors we serve. We are consistently approached by people seeking new opportunities. We therefore have created a strong network of people with whom we are in touch with regularly.

For more information contact Anthony Spata on the below details.

M 0402 210 055  
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# 21st Century Learning

## An integrated design solution



MORE THAN just funky furniture, a contemporary learning space relies on many design techniques to create an integrated design solution.

Re-purposing of learning spaces at St Kieran's Catholic Primary School Manly Vale is a recent case study. It is important to note that regardless of how hard the design team works, nothing is achieved unless the teaching staff embrace and drive change; that's exactly what happened here.

The Library at St Kieran's presented an opportunity for a large column free space to be re-purposed to open learning space. This was a significant step towards student-centred learning in order for task-based spaces to occur. Despite some natural apprehension, teaching staff assured everyone that the new

learning environment was based on empirical study and would provide the students with real opportunities to develop their 'soft skills'. These include an ability to collaborate in small and large groups therefore developing communication skills beyond those developed in a standard classroom.

The room was divided into separate task-based zones to provide a wide range of activities and supported using technology. Students who are kinetic learners (i.e. struggle to sit still), can use stand up tables to carry out their tasks or sit on lower lounges and ottomans.

To combat the feeling of complete openness, new purpose-built joinery was designed. This serves as a space divider, resources storage unit, writing

surface, pinboard space, and sliding panels provides the added advantage of lengthening the sightlines in the room.

Walls are consistently covered in pinboard material for acoustic benefits in a space accommodating up to 85 students. This was a critical element to get right as acoustic disruption is typically where open learning environments fail.

Lighting in the room was improved through the installation of new LEDs and clear curtains were introduced to assist with separation of spaces and further acoustic treatment.

Students have embraced their new learning environment and praised the Paynter Dixon team, led by dedicated and passionate teaching staff at St Kieran's, for a great result.

## Creating 21st century learning environments

- We understand the importance of master planning and re-purposing existing spaces
- We understand the changing learning environment and schools' objectives for the future
- We understand it is about collaborative learning, encouraging creativity and recognising that students learn in different ways



Please contact Matthew Greene on 0419 617 012 or [matthew.greene@paynterdixon.com.au](mailto:matthew.greene@paynterdixon.com.au)  
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Their polite team cater to each sites needs with respect. Every job site kept tidy and we clean up at

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The P.A. People understand the changing needs of educators and students. They can provide customised, flexible solutions and supporting technology, designed for the specific needs of each learning space and to suit the range of skills of individual users.

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THOSE CHARGED with buying wax candles are often confronted with increasing prices and marked variations in quality from different suppliers. Many parishes have changed to the Kerry Oil Candles system because it is a more affordable and reliable alternative.

If you are looking to make the change to a far cheaper, cleaner, easier to manage candle system for your church, there has never been a better way to do it. Oil candles and candle stand systems are becoming the norm in Australia and around the world. In Australia, many parishes that have made the change, report a 40 per cent saving compared to the cost of wax candles.

Apart from lower costs for parishes, the advantages include no wax on carpets or altarlinen, no smut marks on church and sanc-

tuary ceilings, no risk of candles drooping through summer heat, and an ability to adjust the wick burn rate which is ideal for air conditioned or draughty situations. The system is clean, with no smoke or odour, and no waste.

Kerry Oil Candles also has a wide range of Australian made, wooden-cased candle stands. They eliminate the fire risks and wax mess associated with wax taper style candle stands. Those wishing to make a votive offering simply deposit an offering and then choose a particular votive light by pressing the button in front of it. After a pre-set burning time has elapsed the votive light then turns off automatically, leaving the light ready for the next offering.

They service what they sell, and offer a 12-month warranty on the electrical components in

their products.

As the publication of this magazine will coincide with twelve years under present ownership, any new candle stand ordered during October 2019 will be discounted by 15%. Three refurbished 50 light candle stands are also on sale, all on repainted steel bases. As to the style of lights, you can choose glass mantle lights in red or blue, or stubby nylon lights. All lights and electronics are new, and new trims are fitted. The only previously used parts are the wooden case and the steel base. These 50 light stands are on sale for \$4,000.00 each, half the cost of a new 50 light stand.

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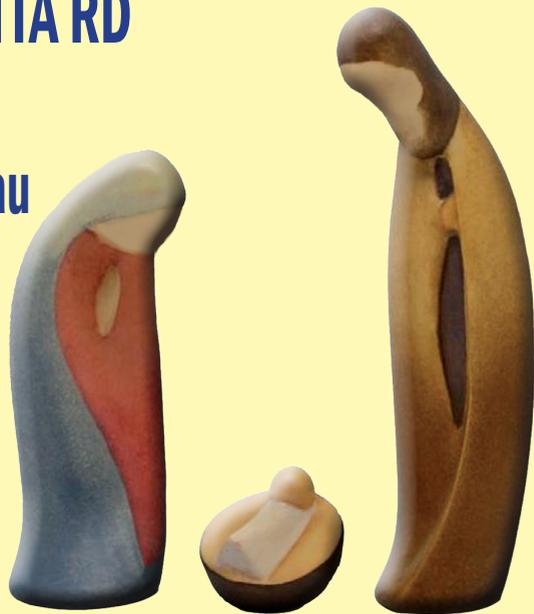
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W.J. Sanders works with ar-

chitects and designers on a diverse range of religious items including tabernacles, baptismal fonts, sacrarium, ambries, sanctuary lamps, lecterns, candle stands, processional crosses and a vast range of holy vessels. The W.J. Sanders archives provide a basis for many new commissions.

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The specific Liturgical mission was given by the Founder to the Sister Disciples with the objective of promoting dignity and beauty in the Liturgy. In our Liturgical Centres we are able to supply all that is required for Liturgical Celebrations and other religious articles to parishes and the laity.

“Things set aside for use in divine worship should be worthy, becoming and beautiful,

signs and symbols of things supernatural” (Constitution on the Sacred Liturgy No.22). Our Centres are also open to the clergy and people from other Christian denominations to cater for their requirements for worship.

The Sister Disciples of the Divine Master design, create and distribute, through their Liturgical Centres, a variety of liturgical requisites such as: vestments, stoles and banners with embroidered symbolic designs and if requested, we can also accommodate specific designs.

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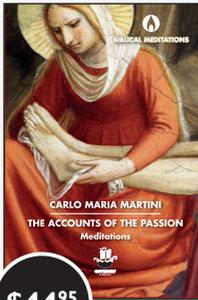
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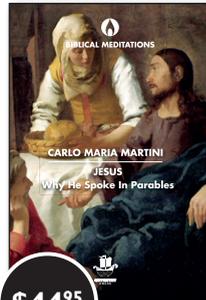


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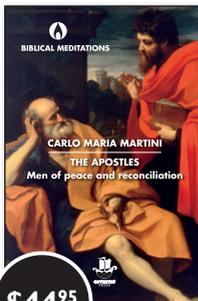


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With profound wisdom, Martini reflects on the many gospel parables – parables about the seed, judgement, call, the lost and found. He highlights and identifies first of all how Jesus has the need to communicate the mystery of the Father very much at heart.



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This book is the result of a retreat he preached to seminarians. Following the examples of the Apostles Peter and Paul, every Christian should be aware of being 'sent' by someone else to carry out a work that is not theirs.

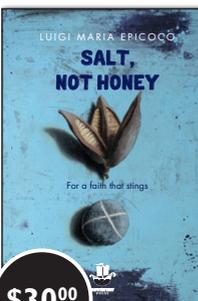


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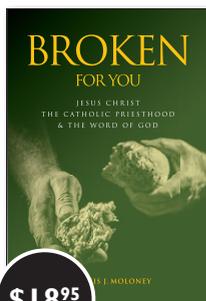


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## SALT NOT HONEY

**Luigi Epicoco**

Fr Luigi Maria Epicoco accompanies the reader on a real rethinking of the potential of Christian life. He begins by challenging a 'do-gooder' view of the faith and reminds us that the believer depends on no other law than the charity of Christ given us in baptism.



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## BROKEN FOR YOU

**Francis J Moloney**

Broken for You: Jesus Christ the Catholic Priesthood & the Word of God is three studies from a celebrated Australian biblical scholar contribute to the debate about how we understand priestly ministry within the Catholic tradition.

## THE DAY IS NOW FAR SPENT

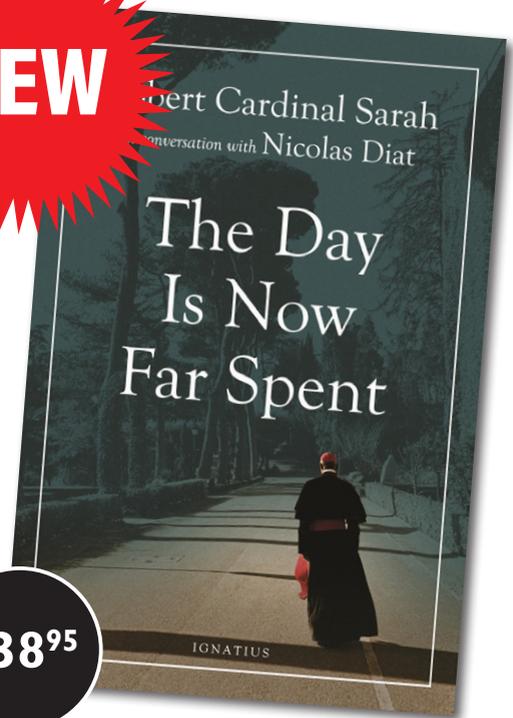
**Robert Cardinal Sarah**  
**In conversation with Nicolas Diat**

Robert Cardinal Sarah calls *The Day Is Now Far Spent* his most important book. He analyzes the spiritual, moral, and political collapse of the Western world and concludes that "the decadence of our time has all the faces of mortal peril."

A cultural identity crisis, he writes, is at the root of the problems facing Western societies. "The West no longer knows who it is, because it no longer knows and does not want to know who made it, who established it, as it was and as it is."

Many countries today ignore their own history. This self-suffocation naturally leads to a decadence that opens the path to new, barbaric civilizations." While making clear the gravity of the present situation, the cardinal demonstrates that it is possible to avoid the hell of a world without God, a world without hope. He calls for a renewal of devotion to Christ through prayer and the practice of virtue.

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### TESTIMONIALS

"To call this book a tour de force would be an understatement. It's an astonishing work: clear, simple, visionary—and filled with hope." — *Most Rev. Charles Chaput, O.F.M. Cap., Archbishop of Philadelphia*

"Cardinal Sarah is a latter-day Christian prophet, and this book is his most urgent wake-up call yet to a West sleepwalking toward a paganized dystopia." — *Sohrab Ahmari, Author, From Fire, by Water: My Journey to the Catholic Faith*

"Cardinal Sarah is a bright, shining light. His faith illuminates the path to authentic Catholic reform." — *George Weigel, Author, The Fragility of Order: Catholic Reflections Turbulent Times*

"May Cardinal Sarah's pastoral charity, expressed in an extraordinary manner in this book, lead many souls to 'cast off the works of darkness and put on the armor of light', to 'put on the Lord Jesus Christ'." — *Raymond Cardinal Burke, Author, Hope for the World: To Unite All Things in Christ*

"Especially convincing are the cardinal's reflections on the Church's triumph, which can be achieved only if we follow Christ intellectually, spiritually, and morally, without excusing ourselves from a total self-gift to God." — *Gerhard Cardinal Müller, Author, The Power of Truth: The Challenges to Catholic Doctrine and Morals Today*

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# Catholic Gift Specialists



CHURCH STORES is a family-run business which opened over 100 years ago and today is still operated by the same family. The retail outlet in the Dymocks Building in the Sydney CBD is a busy space heavily stocked with religious gifts, vestments, clerical shirts, candles, altar breads, candlesticks and silverware. From the back room of the shop, one can hear the sound of sewing machines as the dedicated onsite vestment-makers work on custom-made vestments and altar cloths.

The collection of Christian gifts and devotional items is among the best in Australia. On the walls, one will find the highest quality crucifixes, icons and plaques with classical images or meaningful sayings. On the

shelves sits a wide variety of only the best rosary beads, statues, bibles, prayer books religious ornaments. These items are nicely displayed to make finding the right gift as easy as possible, and staff are available to assist if required.

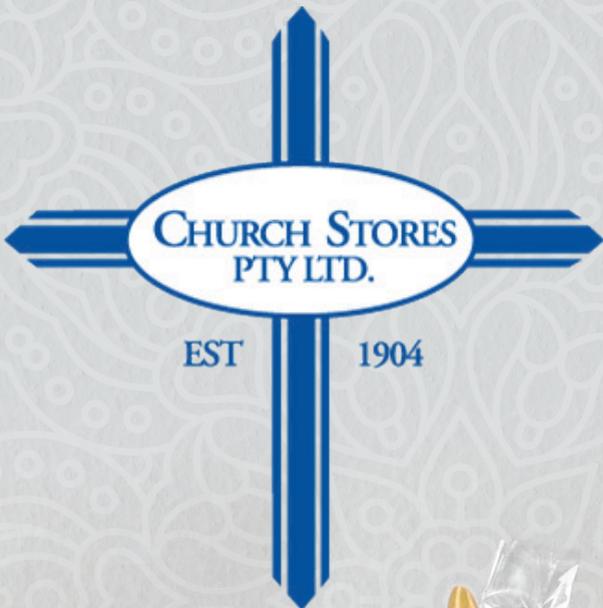
For Baptism, Holy Communion and Confirmation Gift ideas, Church Stores has the best collection of appropriate gifts at a variety of prices. For these occasions, many people choose a cross or religious pendant and chain from a display of lovely silver and gold religious Jewellery. Other items include keepsake boxes with an engraved scripture quote, picture frames children's missals.

While Church Stores operates as a traditional shop open 6 days

a week, there is also a website: [churchstores.com.au](http://churchstores.com.au). This features the most popular collection of products available in the shop. The staff are happy to take orders over the phone or by email, and those orders can be posted or couriered within a few days.

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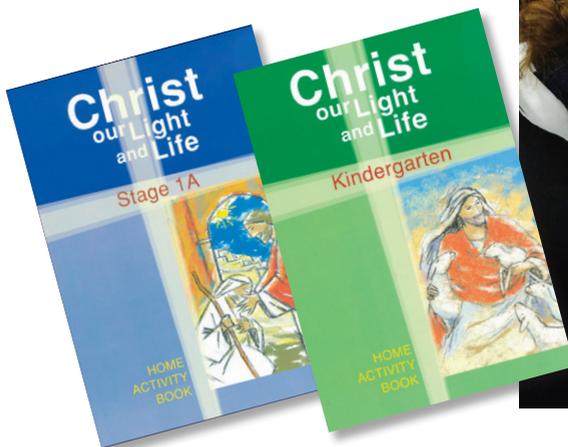


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# Faith resources for Catholic families

**GIFTS TO SUIT  
EVERY FAMILY  
MEMBER**

CARDINAL NEWMAN Faith Resources was founded in 1974 by Father James Tierney who was alarmed that catechesis was almost non-existent since Vatican II.

Children were consistently showing no knowledge of the Faith. Pope John Paul II wrote the same words that his papal predecessors had spoken over the centuries when he insisted that everyone in the Church needs catechising and that the first transmitters of the Faith are parents. The Church from the pulpit, through sacramental programmes and Catholic schools has the mission to build on this foundation.

A CatECHism is an ECHO of Christ's words in the minds and hearts of disciples, young and old. Father wrote the Catholic Family Catechisms to preserve and nurture the great gift of the Catholic Faith in families, schools and parishes.

The purpose of our lives is to know, love and serve God here on earth here on earth so that we can live forever with him in heaven.

Knowledge of God helps us to lead holy lives in accordance with His will. We can form a deep relationship with Him through prayer and sacrifice,



**Angels, Incense and Revolution**  
Catholic Schooldays of the 1960s



**Wanda Skowronska**

and the graces from the frequent reception of the sacraments preserves this closeness.

Through this we gain wisdom to know that relativism and subjectivism lead us in the wrong direction.

Today our beautiful Catholic Faith and the family are under

attack. Our materials are designed to strengthen our families through a faithful Catholic education, and our sacramentals help us to keep holy. Our non-profit volunteer apostolate provides catechisms, bibles, missals, spiritual reading, multimedia, rosaries, plaques, medals, statues and crucifixes.



# CARDINAL NEWMAN FAITH RESOURCES

For a large range of affordable Catholic books,  
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## BESTSELLING BOOKS

**In Sinu Jesu: When Heart Speaks to Heart: The Journal of a Priest at Prayer** by A Benedictine Monk  
(Highly Recommended)

**The Fourth Cup** by Scott Hahn

**Catholic Family Catechism** by Fr James Tierney

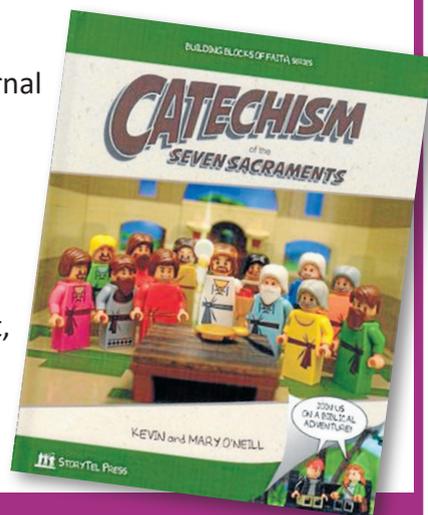
**Catechism of the Seven Sacraments**

by Kevin and Mary O'Neill

**Faith in the Family Catechetics** (Penance, Eucharist, Confirmation) by Fr Peter Murphy

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# Icons by Marice



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**HER RELIGIOUS** icons, traditional motifs and custom made designs of saints - including of some of the most recently canonised - adorn Church-

es, schools and many private homes throughout Australia and across the world.

One of her icons was even presented to His Holiness Pope Emeritus Benedict XVI as an official gift while he was still the reigning pontiff. And it is no wonder. Her icons and paintings have long proved popular as gifts for all manner of church celebrations: baptisms, confir-

mations and weddings; gifts for departing parish priests and volunteers, as well as for new bishops, high achieving students, and for Christmases and birthdays.

"My icons are made following the tradition where only permanent materials and proven methods are allowed: high grade gold to gold leaf, solid wood to skilfully crafted panels and light persistent mineral pigments to paints," Marice said of her work. "Egg tempera is made of these pigments and egg yolk mixed daily, the technique used already by ancient artisans.

"This method combined with multilayer painting technique gives the icon its unique translucent character." One customer in the USA was full of praise for an icon of St Clare which Marice had painted by special request.

"Thank you for your wonderful work and accommodating our rush request," the customer wrote to Marice. "It was a pleasure doing business with you. If you ever need a referral or reference, please feel free to direct inquiries to us."



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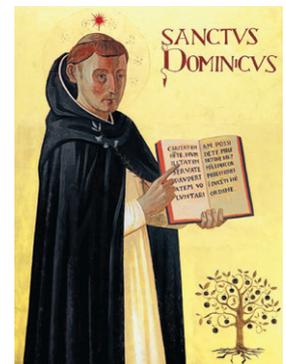
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His icons and religious artworks can be seen in over 100 churches across Australia, leaving a legacy as an artist at the peak of his creativity. Most of Michael's work is commissioned.

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# MICHAEL GALOVIC

Artist and  
Iconographer

ARTIST



Stabat Mater 120x90cm

