IT'S NOT EASY
BEING GREEN

HELP SAY NO
to drugs
A prayer for our Earth

All-powerful God, you are present in the whole universe and in the smallest of your creatures. You embrace with your tenderness all that exists. Pour out upon us the power of your love, that we may protect life and beauty. Fill us with peace, that we may live as brothers and sisters, harming no one.

O God of the poor, help us to rescue the abandoned and forgotten of this earth, so precious in your eyes. Bring healing to our lives, that we may protect the world and not prey on it, that we may sow beauty, not pollution and destruction.

Touch the hearts of those who look only for gain at the expense of the poor and the earth. Teach us to discover the worth of each thing, to be filled with awe and contemplation, to recognize that we are profoundly united with every creature as we journey towards your infinite light.

We thank you for being with us each day. Encourage us, we pray, in our struggle for justice, love and peace.

(From Laudato Si’ by Pope Francis)
If prevention is better than cure and education is the key to countering one of modern Australia’s biggest issues, then parents and teachers are the locksmiths that open young minds to a vital message: Say no to drugs.

‘Courage is the ingredient often forgotten in drug education, be it at home or at school. The courage to tackle such a delicate topic as drug and alcohol abuse,’ Catholic Education Executive Director Stephen Elder said.

‘It is too important an issue to dismiss for fear of upsetting anyone. Part of our role to protect children is to accept that drugs could raise their ugly head at our schools, or in our homes.’

Catholic Education Melbourne’s commitment to minimising drug use in society is such that a leading Victoria Police anti-drug campaigner was recently invited to address school principals.

The message was confronting but, according to Acting Inspector Tony Francis, not uncommon.

‘Earlier this year we pulled over a young fellow in a car who had just completed Year 12, his two female passengers were in Year 12 and Year 10 – all from very good schools,’ he explained.

‘They had just committed an armed robbery to fund their ice habit. They came from very good families, had a great education and great backgrounds.

‘You can tell kids the horror stories when it comes to drugs and alcohol and road trauma but their biggest fear is social exclusion. At the threat of being socially excluded they will do whatever needs to be done to be included by their peers,’ Inspector Francis said.

Supporting that theory, a new study of more than 10,000 Victorian high school students by the Murdoch Children’s Research Institute has found that social exclusion is more likely than physical bullying to cause emotional distress among teenagers.

The research says that social exclusion has been seen as a normal part of the pains of peer relationships but it is very upsetting for young people.

What do I say? When is the right time? How do you begin?
It’s a confronting scenario for every parent but critically important that schools and families work together to ensure the ‘dangers of drugs’ conversation counts.
Drug education, it starts at home (CONTINUED)

‘Developmentally, your peers become more important to you than your parents and this peaks in the 15-to-17-year age group,’ said Nick Kowalenko from the Royal Australian and New Zealand College of Psychiatrists.

While no mother, father, carer or relative can control the collective enquiry of a peer group, it is possible to help strengthen a child’s character to the point where it is strong enough to influence the crowd to say ‘no’.

So the challenge for parents, primary and secondary schools and the wider community alike is this: acknowledge that drug abuse can infiltrate every part of society and work towards suffocating it at the source.

Children are natural explorers and risk-takers and what they might consider to be a harmless experiment can very easily become a dangerous desire their impressionable young minds are not strong enough to resist.

Peter Houlihan, Principal at De La Salle College in Malvern, supports a multi-probed drug education approach in schools that centres heavily on information, not threats or warnings.

‘Just saying drugs are bad and dangerous doesn’t work for many kids – if any!

‘Motivational messages that “life is great but short, make the most of it and don’t jeopardise it with drugs” often strike a chord, along with “war stories” of real-life people whose lives were ruined by drugs and can detail the physical and psychological effects of drug use.’

St Monica’s School, Footscray, Principal Karen Colla says it’s important to note that no single way works with all children or in all situations.

‘We use a progression in learning about the effects of illicit drugs on the body, individuals, families and the community. We have used visiting resources like the Life Education Van, the local Victoria Police Youth Officer, parents in the health field. These act as spotlights, focusing our attention on the issues around drug use.

‘Each year we try to do something different to break the “same old, same old” trap that the senior students and staff can be caught in.’

Both principals believe it’s also important to let students ask whatever questions they want.

Catholic Education Melbourne’s Wellbeing and Community Partnerships Manager, Dennis Torpy, agrees that school and family discussions

\[\text{Be a good role model}\]

- Your attitudes have a big influence on your child’s behaviour.
- Avoid contradictions between what you tell them and what you do.
- Demonstrate ways to have fun without drugs and alcohol.

\[\text{Be involved in their lives}\]

- Have internet access in a central area in the house.
- Knowing who your child is with and where they are can reduce risk.
- Work to understand the pressures young people face.
with children on such issues must be two-way conversations.

‘Schools promote and teach social and emotional learning, resilience, acceptance and respect every day,’ he said. ‘For parents it’s about empowering your children and building their knowledge, skills and behaviours to enable them to make responsible, healthy and safe choices. Often the opportunity to begin a discussion on drug education, both at home and in schools, presents itself.

‘If there’s something on the TV, if there’s something in the papers then talk to your children, have those conversations about drugs and alcohol, because in those moments you can make a big difference.’

A comprehensive student, teacher and family education program supported by the National Drug and Alcohol Research Centre includes a ‘what parents need to know’ handbook. These were delivered to every secondary school in Australia last year and can be downloaded via www.positivechoices.org.au.

Its message is also confronting and includes first hand evidence from teenagers who speak directly to the magnitude of the problem; a starting point for open discussion if you fear a child has been using drugs; and advice on how parents can protect against drug use in the first instance.

When you say ‘you regret using drugs’ the fact that you used them at all undermines the negative point you are trying to make.

‘Parents often turn to their own childhood experiences as a teachable moment. But when you say “you regret using drugs” the fact that you used them at all undermines the negative point you are trying to make.’

The notion of the home front acting as the frontline on drug education is one fully endorsed by Catholic secondary and primary schools alike.

‘Open communication, honesty and meeting young people on their turf are crucial in delivering messages on drugs,’ Mr Houlihan said.

‘When school and home are saying and doing different things the child gets mixed messages. This is as true for drug education as it is for literacy and mathematics,’ Ms Colla explained.

‘Parents play a vital role in supporting an understanding that learning is for life, not just for school.’

When it comes to life lessons there are few as important as ‘say no to drugs’.

A mother of three former Catholic school students, Jennifer, offered another valuable voice of experience via the Catholic Education Melbourne twitter handle @CEMelbourne that demonstrates how delicate this issue can be.

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When talking about drugs

• Let your child know you are always ready and willing to talk.
• Share thoughts, feelings and opinions to show you value what they think.
• Ask questions, don’t make assumptions.
• Encourage honesty, not what you want to hear.
• Don’t lecture or judge, listen and support.
• Be prepared for a negative reaction (children may not see their use as a problem).
• Stay calm and reasonable, no arguments.
• Support from a friend, relative or professional can be helpful.
I am African and I am Australian. When my journey began in 2002 I was oblivious to what was happening around me as my family moved from Khartoum, Sudan, to Cairo, Egypt, and applied for refugee status with the United Nations High Commission for Refugees.

We had the option of choosing where to migrate; many displaced refugees do not. I don’t have vivid memories or recollections of my time in Sudan, but do recall my last day clearly. A celebration of our departure was quite poignant and also really emotional as we said goodbye. I am continually reminded when watching the VHS tape of the occasion that I was quite emotionless. My face revealed that I just couldn’t comprehend what was happening.

My parent’s faces beamed with both grace and regret as family came to wish us luck for the future, all the while knowing that we may never see one another again.

I would like to think their initial concerns are now dwarfed by our new life, but am sure that it is truly both bitter and sweet.

I also reflect on our challenges. We went through and are still going through a lot in assimilating into Australian society — finding accommodation, learning basic English and finding a job to help with the costs of living.

I found adapting to the Australian climate, the people and the way of life quite difficult, especially at school. Students had a different skin colour and spoke a foreign language and I often felt left out, lost and at times invisible. I was highly aware of our differences; in fact, my brother and I were the only two African students in the entire school.

But things slowly began to get better. In moving from Kensington to St Albans I felt more comfortable and accepted at Resurrection School, King’s Park. I think I can attribute my feeling of acceptance to the fact that Resurrection served as both our Catholic school and as our parish. This did a great deal to greet us warmly.

Still in the minority but no longer ‘lost, left out and invisible’, Anei Thou is right at home among his Christian Brothers’ College classmates.
They were sensitive about our situation. The students did a great deal to include me in their games and always invited me to participate, which made me feel respected as a student, and as a minority.

Yet despite this belonging, deep inside I constantly find myself longing for home.

To see where my parents grew up and how they grew up. To share my stories of a foreign country with relatives and, predominantly, I long to feel a connection to my roots. It’s difficult to be so far away and continue to keep my homeland strong in a completely different environment.

Sometimes change is leaving everyone you know, your family, your home, and your community for fear or persecution. Sometimes change is going after an opportunity to live a better life, a sacrifice in the chase for a decent education in a new country. Change can also be the simple chance to contribute.

As Australians we have to ask ourselves ‘do we deserve to work a decent job and support the ones we love?’ If ‘yes’, then it’s important to acknowledge that refugees also deserve this chance for change.

As Sudanese, and a member of a largely Muslim country, sometimes I feel stereotyped. When I struggle, when I see struggle anywhere, it invigorates me to give back, to make the best of the opportunities given to me by my parents and by the people of my adopted country.

It is for these reasons and more that I strongly believe that the Catholic Church should continue to help refugee families. We are here to gain access to something we cannot get back home.

We continuously contribute to society but positive contributions are often uncelebrated. I will study medicine and will continue to make an impact on my new society and serve the Church.

Yet I know that some will never recognise this, just as I have come to know that many just don’t want change. I believe that, just like in the past, our fate is dependent upon change in the future.

With small steps we can become better people, better Christians, better contributors to Australia and better citizens of the world. I am Anei Thou. I am African. I am Australian.
Joel Pett once drew a cartoon in the *Lexington-Herald Leader* that comes to mind whenever the subject of sustainability is brought up. It’s a single panel of a speaker at a climate summit waving at a screen with a long list of benefits that would come from sustainable living, and someone in the crowd says ‘What if it’s a big hoax and we create a better world for nothing?’

Sustainability has been a hot topic since Pope Francis – in his recent encyclical *Laudato Si’: On Care for our Common Home* – wrote that the Earth ‘now cries out to us because of the harm we have inflicted on her by our irresponsible use and abuse of the goods with which God has endowed her’.

To put it explicitly, in the words of Archbishop of Melbourne Denis Hart, ‘being green is part of the agenda for Catholics and it is no longer an optional extra.’

For Catholic schools, the item has been on the agenda for a long time, and there are some wonderful initiatives in place in many of our schools, which have been recognised by various awards and prizes. But the sort of change being called for by Pope Francis isn’t just a call to plant a few trees and recycle a few boxes in the hope of cleaning up some of the pollution in the atmosphere. It’s about preserving the world for our grandchildren. It’s about ensuring that those children won’t starve to death. It’s about changing our attitudes now so that God’s creation – creation being not only the natural world but humankind itself – can continue to exist.

It’s no joke.
What did Pope Francis say?

Summarising the 184-page encyclical in a few paragraphs is no mean feat, but here’s a quick list of some of the major issues _Laudato Si’_ covers:

- Pollution, waste and the throwaway culture
- Water
- Biodiversity
- Decline in quality of human life and breakdown of society: global inequality.
- What does the Bible say on the issue?
- The problem about technology and the future
- Ecology and the principle of the common good
- Justice between generations
- Taking action: International dialogue, national and local policies, politics
- Education towards change.

It is understandable why it took 184 pages to cover all those things; the encyclical is nothing if not comprehensive. But the interesting thing about _Laudato Si’_ is not what it says about sustainability, but the fact that it reframes sustainability in the category of relationships. It is the relationship between members of humankind, as well as the relationship of humankind with Mother Nature, that will help us to save the Earth.

The encyclical calls for the ‘whole human family’ to come together and achieve a sustainable development in the world. Pope Francis here is addressing attitude as much as he is addressing sustainability. He writes that the ‘ecological conversion needed to bring about change is also a community conversion’, and one important attitude change is gratitude. He writes that the only way to achieve the changes that we need to sustain the Earth for future generations is to recognise the ‘need for changes of lifestyle, production and consumption’.

What does it mean for us as Catholics and as parents?

As a society, we have come to believe that it is easier and cheaper to throw away something when it breaks and buy a new one than it is to fix the old one, and that is the first attitude that needs to change. While these attitudes are slowly beginning to evolve, there are still so many things as individuals that we can do to contribute.

Whether or not you have read the encyclical, sustainability is an issue that anyone can relate to, and it’s certainly an issue that your children as Catholic school students will find themselves faced with. It all comes back to attitude, and children find role models for their attitudes in the people they look up to – their parents and older siblings, their teachers and their friends. Pope Francis’s intention was not to write an encyclical for Catholics alone, but to create the framework for a dialogue that anyone could join, because the future of the earth isn’t a responsibility for any one person or any one culture or religion, but for each and every one of us.

So let’s start the dialogue at home, and encourage our children and students to live out an attitude of gratitude.

**Tips for teaching your kids about sustainability**

- Buy sustainable products, and tell your kids that you are doing it and why.
- Put the car keys away and walk to the park or ride a bike.
- Turn sustainability into a game. Stick a piece of scrap paper to the fridge with a chart and award points for recycling: for remembering to water the plants, for switching off lights or turning off a leaking tap, or just for being mindful of the impact we each can have on the environment.
- Create your own worm farm. The statistics about the amount of food that is wasted every day can be reduced dramatically by recycling. Compost bins are great for the garden and younger children will love the worms.
- Little daily tasks can add up to big changes across the course of a year and times the number of people in your household. Don’t get trapped into thinking that the little things don’t matter: every action towards sustainability is a step in the right direction.

**Being green is part of the agenda for Catholics and it is no longer an optional extra.**

DEenis Hart,
ARCHBISHOP OF MELBOURNE
A family affair

By Morgan Murphy, Victorian Catholic Schools Parent Body (VCSPB)

One of the things I love most about Catholic education is the delightful feeling of community that exists within our sector which is coordinated under the banner of ‘Care Groups’ at individual schools.

As a council member of the VCSPB, I am privy to many wonderful stories of school families helping out others in times of need and, believe me, this does not happen everywhere.

This compassion and commitment to others flows naturally from families who seek a faith-based, values-driven education for their children, but is also a reflection of the caring, sharing communities created within all Catholic schools by their teachers, staff and students.

Examples of this may not seem grandiose but, I say again, don’t assume they are happening in other schools.

Meal-time assistance to ease pressure at home: Sometimes these situations are very public, like a new arrival, and other times extremely private through a sudden loss; in every situation this assistance, long-term in some instances, is manna from heaven. I have been on the giving and receiving end of such generosity. Witnessing large chunks of a school community instantly join together by way of a regimented roster of meals is a genuine delight. Just last month I heard a story of Catholic primary school parents who, upon learning of a tragedy surrounding the family of two students who had actually moved to other schools, immediately swung into action. Such is the strength of community within Catholic education.

Support for parents of children with learning difficulties: I have heard many examples where parents gather informally for a cuppa, or for dinner at the local pub as an outlet to express their experiences, fears and desires with each other. Sometimes these gatherings are facilitated through the school wellbeing team and sometimes by the parents themselves, but always the aim is to become better advocates for their children. Parents often arrive with a question or a story of a situation they think is unique, only to discover the experience is similar for others. The shared learning is invaluable.

Community connection: In my experience Catholic school families don’t hesitate, no matter what their own financial situation, to contribute in some way when ’special’ fundraising events are required, be they in or outside the school environment. Another real favorite of mine is the Deb Ball at my children’s primary school where ex-students, now in Year 11, are personally invited to attend. This goes a long way to maintaining a broad school community and, importantly, ensures current students and families celebrate the successes of those that have gone before them.

On behalf of the VCSPB I thank those parents already part of school ‘Care Groups’ and encourage those not yet there to contact their school and get involved.

Your Say

The first day at school is a momentous occasion for everyone involved. Personal stories from others who have ‘been there and done that’ often play a major role in how families tackle the challenge of entering both primary and secondary school for the first time.

To help make the transition into secondary school a little easier, the Term 4 edition of Catholic Education Today will provide advice from in-school experts and, with your help, anecdotal evidence of successful coping mechanisms.

Tweet of the Term

Taking the step-up to secondary school – what worked for you?

Share your stories

publications@ceomelb.catholic.edu.au or @CEMelbourne
Chris Caldow
Principal of Penola Catholic College, Broadmeadows

I began teaching at St Mary MacKillop College, Swan Hill, in 1991 and (either side of a teaching post in London) held numerous roles including deputy principal. I moved to Sacred Heart College, Newtown, as head of VCE, then St Patrick’s College, Ballarat, as deputy principal before joining Penola College last year.

I’m a principal because … I want to help provide the greatest amount of good to the greatest amount of people. Within a Catholic secondary school this means building capacity in staff, improving student outcomes, engaging parents in the learning process and seeking ways to involve the broader community to enable students to achieve their potential.

My favourite teaching moments … are when students recognise their own gifts and talents. And when they achieve something that they thought they were not capable of doing and exceed their own expectations.

A Catholic education means … a holistic education developing all aspects of the individual including spiritual, social, emotional, physical and academic. A Catholic education also means the development of each student’s faith journey and living the Gospels.

The greatest challenge for parents today is … allowing their children to experience challenge and difficulty without intervening.

When interviewing parents upon entry into secondary school the most common response is that they want their child to be happy, healthy and feel loved and supported. The challenge for all parents is to show their child unconditional love while maintaining boundaries.

In the future … students are predicted to change careers over seven times throughout their working life. It is therefore imperative that they are able to think creatively, communicate effectively, collaborate with others and actively contribute to society. Hopefully they will continue to look out for the marginalised and disadvantaged in our society and throughout the world.

I also want to say … that our youth of today are talented, capable, aware and the future is in good hands. I am constantly inspired by working with our students and families. The opportunities that lie ahead are enormous, provided each of us is prepared to work to achieve our potential.

Beth Walsh
RE and Wellbeing Leader, St Clare’s Catholic School, Truganina South

I wouldn’t change a thing about choosing to become a teacher. I have spent 12 years teaching in the UK and Australia, and studied a Masters in Religious Education at ACU.

I’m a teacher because … I continue to find joy in helping others achieve success and develop a lifelong love of learning.

My favourite teaching moment was … a child exclaiming ‘I never knew I liked reading until now. Thanks Beth!’ It is always so enjoyable having students come up to me years later and thank me for the role that I have played in their lives, be it sharing a book I have myself loved, helping teach a problem-solving strategy, or just being supportive of them in their lives outside of school.

A Catholic education means … helping others to reach their God-given potential and being able to support them as they grow in relationship with Christ. Catholic education is such a vital part of the Church’s mission. It is where students come to work together, to celebrate diversity and to be part of a unique and very special community.

The greatest challenge for parents today is … being able to find a balance between supporting their child and allowing them to develop independence in the world. It’s a tough job.

In the future … I hope that I can continue to support students through their educational journey and help enable them to become active citizens with a social conscience. It is difficult with an over-crowded and ever-growing curriculum, but I hope more skilled and talented young people choose this career because they see the value in what they do every day.

I also want to say … what an absolute privilege it is to be working at St Clare’s. I have been absolutely blessed to work with so many amazing people that have played such an important role in my development as an educator.
KPIs are A-OK

Any good coach will tell you that if your Key Performance Indicators (KPIs) are met, the score will take care of itself. The numbers in 2015 are so impressive the team at Catholic Education Melbourne is building a bigger scoreboard.

Enrolment figures, student achievement results and wellbeing reports all point towards a premiership year for Catholic education. However the most encouraging measure of performance comes from one of the most important stakeholders – school families.

‘Ten out of ten. The girls just love school, it’s really amazing,’ said mother of two, Suria Tamara Misimoa, who experienced a Catholic school for the first time this year.

‘We want what we teach at home to carry on at school and that makes our work as parents so much easier because we are big on morals and respect at home.’

Like the Misimoa family, Kylie Holt moved her son and daughter from the state system to become part of the brand new St Clare’s Catholic School in Truganina South, and she is equally impressed.

‘I feel like we were a number before and are now human, part of a community. The importance placed on students caring for and respecting each other stands out,’ she said.

‘It has got a vibe, a great vibe.’

Complimentary comments from parents who enjoyed the blessing and official opening of both St Clare’s and St John the Apostle Catholic Primary School in Tarneit speak directly to the heart of Catholic education across the Archdiocese of Melbourne.

The annual Household, Income and Labour Dynamics Australia (HILDA) report – widely acknowledged as a comprehensive insight into real Australia – is another Catholic education success story.

An investigation into education outcomes for school children found that three out of four Catholic secondary school students will go onto university, having never experienced bullying.

The report says the prevalence of bullying is relatively low in Catholic secondary schools (15%, government schools 22%) and this supports internal data showing a decline and provides positive reinforcement of the many Catholic school wellbeing programs aimed at creating zero-bullying environments.

Coupled with record 2015 Victorian Catholic school enrolments and a recently released University of Melbourne study that found Catholic schools add an average of six ATAR points at the career-defining end of a student’s school journey, it’s no wonder that the sector is growing so fast.

Executive Director Stephen Elder made public the effect of that growth by releasing preliminary plans to build 19 new schools in and around Melbourne and Geelong.

‘The fact that our new strategic provisional plan includes 14 new primary and five new secondary schools in the next decade is a sense of great pride for everyone involved in Catholic education,’ Mr Elder said.

‘In particular it speaks directly to Catholic schools’ holistic, values-based development of the 152,500 students currently in their care, along with the extraordinary commitment of more than 18,000 teachers and staff.

‘Demand for a Catholic education has doubled in recent times with at least one school opening almost every year in the last decade. New and expanding communities simply expect that a Catholic school is part of their neighbourhood.’

Community spirit: Parents Kylie Holt (left), with children Laetisha and Braedyn, and Suria Tamara Misimoa, with children Tanya and Chantelle, take in the ‘great vibe’ of Catholic education at St Clare’s Catholic School in Truganina South.
Around the Archdiocese

Winter Sleepout

Students from Thomas Carr College, Tarneit, sleepwalked a mile in the shoes of Melbourne’s homeless when they participated in the Young Vinnies Winter Sleepout.

Wellbeing Festival

The annual Catholic Education Melbourne Student Wellbeing Festival has been judged the best ever with the addition of a film category providing Academy Award type excitement.

In its eighth year, the festival provided students with a unique vehicle to highlight the wonderful wellbeing initiatives within Catholic primary and secondary schools while promoting participation in the arts.

Over six days, students from 37 schools used drama and film to explore issues relevant to student life and judges labelled the quality of performance as ‘outstanding’.

Themes explored during the festival included positive relationships at school, resilience, positive decision-making, help-seeking behaviour, and positive school communities and community partnerships.

VicSRC congress

Catholic school students from Catholic Regional College Melton, Melton; Genazzano FCJ College, Kew; St Bernard’s College, Essendon; Emmanuel College Inc., Warrnambool; and Mackillop Catholic Regional College, Werribee, recently participated in the 10th annual VicSRC Congress at Ormond College, University of Melbourne.

World class in any language

Kilbreda College, Mentone, joined over 1,000 other schools and 300,000 students from 24 countries to test their vocabulary and battle for the title of Language Perfect champion.

Junior Lord Mayor

Congratulations to Claire McDaniel, a Year 7 student at Loreto Mandeville Hall, Toorak, who has been selected as Melbourne’s Junior Lord Mayor for 2015–16 as part of the Melbourne Day celebrations.

Volunteer students bridge generation gap

For Parade College, Bundoora, student Chris Hides, spending time with seniors at Villa Maria Catholic Homes aged care is the highlight of his school week.
VCAL Awards

Congratulations to all those who won Victorian Certificate of Applied Learning (VCAL) awards for 2014, recently announced.

Lumen Christi Play Initiative

Lumen Christi Catholic Primary School in Point Cook has embarked on an innovative approach to school life by inviting local children to ‘come and play’ while still attending kindergarten.

Families considering a Catholic education for their child are invited to a series of five interactive play sessions, designed to showcase the school and its staff, demonstrate the Catholic faith, and bring to life the meaning behind the school motto – Let Your Light Shine.

Sailability

For more than eight years, students from Villa Maria Catholic Homes’ (VMCH) specialist school, St Paul’s College, have participated in Sailability at Albert Park Lake.

Run by Sailability Victoria, the program introduces people of all ages and abilities to the joys of sailing in a safe, straightforward and fun way.

Growing in the west

New schools in 2015 St John the Apostle Catholic Primary School in Tarneit and St Clare’s Catholic School in Truganina South were recently officially blessed and opened.
Catholic Super – providing superannuation services to members and employers for more than 40 years.

Industry super fund returning all profits to members
Superior investment performance
Competitive fees
Flexible investment options
Superannuation and pension products
Low cost and flexible insurance
Financial planning advice