

# St Patrick's Parish Gosford

76 York Street, East Gosford  
Phone: 4325 1042

E: [patsgos@acs.net.au](mailto:patsgos@acs.net.au)  
W: [www.gosford.dbb.org.au](http://www.gosford.dbb.org.au)



[www.facebook.com/stpatricksparishgosford](http://www.facebook.com/stpatricksparishgosford)



## PASTORAL CARE

**Fr Tadeusz Seremet SDS**

[Parish Priest]

**Fr Sebastian Polak SDS**

[Assistant Priest]

<http://www.sds.org.au>

Priests of the Society of the Divine Saviour

## SALVATORIANS

## Parish Office

**Secretary:**

**Colleen Kirk**

**Mon-Thurs:**

**8.30am-4.30pm**

**Admin [Volunteers]:** Edyta Gandera / Judith Myers

**Friday:** 9.00am-3.30pm

### Other Volunteer Roles

**AV Preparation:** Bob Smith, Tilly Timp & Peter McLean

**Bursar:** Gary Smith

**Caretakers:** Ron Begg, Tom Brown & John Malicki

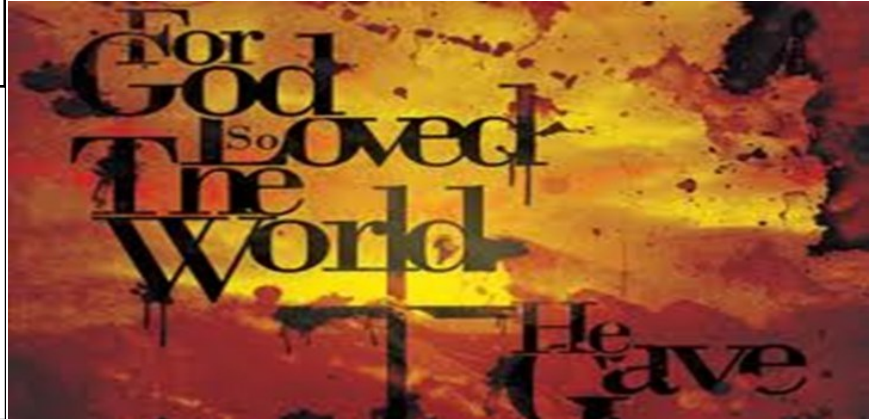
**Gardeners:** Trevor Byrne & Victor Camilleri

## 4th Sunday of Lent

Year B:

March 11 2018

The Year of  
Fr Francis  
Jordan  
Sept 8,  
2017-2018



## Children's Liturgy & Sacramental Prog Coordinator

**Margaret Eadie**  
4325 7817

## Catechists' Coordinator

**Alain Corne**

Wednesday 9am-1pm  
Thurs 9.30am-1.30pm  
4325 1042

[saintpatsccd@acs.net.au](mailto:saintpatsccd@acs.net.au)

## YOUTH MINISTRY

Leader [Comb Terrigal/Kinc/Gos/WW]

Matthew French  
0411 792 587

## Christian Brothers' Community

Frederick Street, East Gosford

Br Peter Hester cfc

[Community Leader]

Br Denis Cusack cfc

Br Vince Duggan cfc

Br Rod Shoebridge cfc

## SENIORS' MINISTRY

Leader

**Barbara McCarthy**  
4322 0250

## SCHOOL PRINCIPALS

St Patrick's Primary: Mrs Cheryl Walsh 4325 1159

St Joseph's Catholic College: Mr Tony McCudden 4324 4022

St Edward's College: Mr Mark Bonnici 4321 6400

St Peter's College, Tuggerah: Mr Tim Hilderbrandt 4351 2344

In our day-to-day struggle just to get on with the business of living it is unlikely that we go around with the image of ourselves as 'God's work of art'. There are many forces at work both within us and outside us which tend to pull us down and to leave us with negative feelings about ourselves and those around us. By contrast, at the heart of the gospel message is the wonderful assertion that we are the handiwork of a God who does not make mistakes. This is the God who so loved the world that he gave his only Son not to bully us into obedience or to threaten us with hellfire but to bring us to life in its fullness. This is terrific news indeed, so let us take steps to ensure that other messages do not drown it out. [www.columba.ie](http://www.columba.ie) Sean Goan

## Feast Day This Week

**Saturday  
March 17  
St Patrick**

this parish's  
Patron  
Saint



### Next Sunday's Readings

**1st:** Jer 31:31-34 **2nd:** Heb 5:7-9 **Gospel:** Jn 12:20-33

## GROUP MEETINGS

## BIBLE STUDY GROUPS -

Lectio Divina: Mondays @ 9.30am twice mthly. See Bulletin.  
Wednesdays @ 10-11.15am @ Jordan Room.

**RCIA** - 7.30pm. New enquiries to Parish Priest, or Ian on 4363 1039.

**menALIVE** - Next: 20/3/18, 7.30pm. 1st & 3rd Tuesday monthly thereafter.

**CANCER PRAYERS** - Last Thursday Monthly, 2pm at the Jordan Room.

**GRIEF & LOSS, PRAYER AND SUPPORT** - 1st Thurs mthly, 2pm in the Jordan Room

## CHURCH OPENED DAILY 8.30AM-4.30PM. FOYER ONLY UNTIL LATE

## STANDARD WEEKDAY MASSES

Rosary 20 mins before or after the Mass

**Monday** 9.00am

**Tuesday** 9.00am

**Wednesday** 11.30am

**Thursday** 9.00am

**Friday** 12noon

**Saturday** 9.00am  
Saturday:- Adoration 8am: Rosary: 9.30am.

**Wednesday: 7am, Christian Brothers' Monastery,**  
Frederick St, East Gosford

## WEEKEND MASSES

**Gosford**

**Vigil Mass** 6.00pm

**Sunday** 7.30am, 9am & 6.00pm

**Somersby [30 Lutana Road]**

**Vigil Mass** 6.00pm

**Spencer [Wiseman's Ferry Rd]**

1st Sat. Mthly 4.00pm

**ADORATION AT THE BLESSED SACRAMENT CHAPEL [ADMIN CENTRE]**

Mon to Thurs 8.30 to 3.30pm/Fri 9-3.30pm

## FAMILY MASSES

Sunday 9am, on advertised dates.

## CHILDREN'S LITURGY

During 9am Mass ea Sun of school Term.

## ADORATION IN OUR CHURCH

[Before the Blessed Sacrament]

**Monday** 8.30am-9am

**Tuesday** 9.30am-10am

**Wednesday** 12-12.30pm

**Thursday** 9.30-10am

**Friday** 11.15am - 12 noon  
& 12.30- 3.30pm

**Saturday** 8.00am

## RECONCILIATION ~ 1ST RITE

**Gosford:**

Mon-Thurs: During Adoration Times

**Friday** 11.15am-11.45am

**Saturday** 8.15-8.45am & 5.30pm

**Sunday** 7.00 am, 8.30am & 5.30pm

**Somersby - Saturday** 5.40pm

## CHAPLET OF DIVINE MERCY

3pm Each Friday & @ after weekday Masses

## Our Lady of Perpetual Help Novena

Last Wednesday Monthly 12noon

**Filipino Mass** 2nd Sunday Monthly 12noon

**Korean Mass** [Enq: Peter 0409508123] Mthly:6.00pm

## Services in Retirement Homes

WHERE	MASS	COMMUNION SERV.
<b>St Andrews</b> [Presb], E/Gosford		3.30pm, Wednesday twice monthly.
<b>Orana, Pt Clare</b>	2pm, 4th Tues Mthly	2pm, 2nd Tues Mthly
<b>Evergreen Life Care, West Gosford</b>	3.30pm, 4th Tues Mthly	3.30pm, 2nd Tues Monthly.

## Marriages: By Appointment

Please contact the Parish Secretary for enquiries.

## Baptisms: Contact Office Bookings Req'd

Mar 18. Apr 15 & 29. May 6 & 20. June 10 & 17;  
July 1, 15 & 29. Aug: 5 & 19. Sept 9, 16 & 30.




## Sacramental Programme 2018

**Confirmation:** 12noon June 16

**1st Reconciliation** 7.00pm, Wednesday August 22

**1st Eucharist** 17/11, 6pm Gos & Smsby

18/11: 9am & 11am


<p><b>PLEASE VISIT OUR CHAPEL FOR PRIVATE PRAYER &amp; ADORATION BEFORE THE BLESSED SACRAMENT</b></p> <p>Open M-Th, 8.30am-4pm &amp; Fri, 9am to 3.30pm. Located at the Admin Centre - just follow the signs.</p> 	<p><b>JOIN US FOR OUR SATURDAY MORNING COFFEE SHOP</b></p> <p>at the Jordan Room, following the 9am Mass.</p> 	<p><b>MASS: STREAMED LIVE EVERY DAY @ 9.30am</b></p> <p>from OLR Cathedral, Waitara</p> <p>Log on to <a href="http://www.dbb.org.au">www.dbb.org.au</a> Select 'Watch Mass Live' on the home page. Adoration and Benediction follows Saturday's Mass.</p>	<p><b>FRIDAY CRAFTGROUP</b></p> <p>Each week of school term, 10am-12.30pm at the Music Room, St Pat's Victoria St campus.</p> <p>Please come along!</p> 
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**IN NEED OF A PRIEST IN AN EMERGENCY OUT-OF-HOURS? SIMPLY CALL OUR OFFICE ON 4325 1042, FOR A DIVERSION TO A PRIEST.**



**CAN YOU SHARE YOUR FAITH WITH OUR CHILDREN?**


Please become a Catechist, or join the Children's Liturgy team. Just call the Parish Office on 4325 1042.



**YOUR LOVED ONE, OR YOU, IS ILL AND PERHAPS DYING?**

Remember, it is never too early to call your priest, and if the worst should happen...

please remember your first point of contact to make arrangements should be with your priest or the Parish Office.



**DIVINE RETREAT CENTRE, SOMERSBY**

Lenten Retreat: March 9-11; Night Vigil: March 17. 8-12MN.  
 One Day Retreat, March 25;  
 Divine Mercy Friday: Apr 6, 5.30pm-8.30.  
 160 Hensons Rd. E: [drcsydney@gmail.com](mailto:drcsydney@gmail.com) M: 0434 099 088

**IN YOUR PARISH THIS WEEK**

<b>Monday 12/3</b>	<b>9.30am</b>	<b>'SURRENDER' LENTEN LECTIO DIVINA</b> at the Jordan Room following morning Mass. Cuppa provided.
<b>Tuesday 13/3</b>	<b>7.30pm</b>	<b>CATHOLICS RETURNING HOME PROGRAMME</b> at the Jordan Room.
<b>Wednesday 14/3</b>	<b>10am 11.30am 6.30pm/7.00pm 7.00pm</b>	<b>MORNING BIBLE STUDY GROUP</b> meets at the Admin Centre. <b>MASS FOR THE BEREAVED.</b> Please see notice in this Bulletin. <b>STATIONS OF THE CROSS &amp; MASS @ SOMERSBY</b> <b>ADULT FAITH EDUCATION OPPORTUNITY: 'MADE IN HIS IMAGE'</b> Sessions 5 & 6. Please feel free join in on any Wednesday.
<b>Friday 16/3</b>	<b>12.30pm 7-8pm</b>	<b>STATIONS OF THE CROSS</b> will be prayed after the Midday Mass each Friday during Lent, and will be followed by Adoration & the Divine Mercy Prayer. <b>'THE LIGHT IS ON FOR YOU': RECONCILIATION &amp; ADORATION</b>
<b>Saturday 17/3</b>	<b>7.00pm</b>	<b>ST PATRICK'S DAY CELEBRATION</b> at the hall. See below.

**ST PATRICK'S DAY: SATURDAY MARCH 17!**

Would the real St. Patrick please stand up? There are many myths [he didn't drive the snakes out of Ireland!] and we're here to tell you more:

Patrick was born on the west coast of Britain about 360 A.D. At the age of 16 he was kidnapped by Irish pirates and sold as a slave into the service of a local king. On a rainy hillside tending sheep, he met the Lord and his faith was nurtured over the next several months. He escaped, but God called him to return to the emerald isle as a missionary. At that time druid priests, deep into black magic and the occult, held the inhabitants in a lockgrip. Patrick challenged this demonic stronghold and won, but the victory was neither quick nor cheap. He was imprisoned for months at a time, his only respite from the stress of constant travel and hardship. Yet one after another, tiny kingdoms would finally allow Patrick to declare the good news of Jesus within their borders. He baptised tens of thousands. Hundreds of chapels were erected for the worship of Jesus all over Ireland. Who was Patrick? A saint of God who gave his life to help people know Jesus by starting mission churches. St. Patrick might feel more comfortable at newly-planted church than even St. Peter's Basilica. After all, he was partial to the challenge and excitement of new churches.

This parish is dedicated to St Patrick as our Patron Saint, and we pray that we too strive to emulate his missionary and evangelical work in the name of Jesus Christ.

**ST PATRICK'S DAY CELEBRATION!**


**Saturday March 17 after the Vigil!**

Please join us at the hall where we'll gather for a Pot-Luck Dinner [please bring something to share] have an old fashioned Sing-Along of Irish tunes and if you want to stay and watch the screening of 'The Quiet Man' with John Wayne & Maureen O'Hara, you'd be welcome!

**PARISH NEWS**

**THE NEXT STAGE IN THE RCIA JOURNEY**


This Sunday morning at the 7.30am Mass we greet again our Catechumen and three Candidates who will undergo the 2nd Scrutiny of three as they head towards Baptism or Reception into the Church at the Easter Vigil Mass on March 31. We offer Jetson, Lyn, Faye & Sharyn our prayers and ever continuing support.



**READY FOR OUR BBQ DINNER TODAY, SUN MARCH 11 AFTER THE 6PM MASS?**

**Courtesy of our 'menALIVE' group!**

Please don't forget to join us for this great opportunity for community gathering provided for us by the gents of 'menALIVE'. Even if you're at the Vigil or morning Mass, why not pop back for dinner! See you there!



**THE PRICE FAMILY GROUP EXTENDS AN INVITATION TO YOU**

Why not join them at Lee Rowan's Garden World, Ourimbah next Sunday March 18 for lunch? All welcome. Contact Lucy on 0427 014 151.

**2018 SACRAMENTAL PROGRAMME NOW AVAILABLE**

Copies of the 2018 programme are now available at the foyer today. Confirmation enrolment papers will be available the weekend of 24/25 March.

**MASS & STATIONS OF THE CROSS FOR THE BEREAVED**


Please remember that if you would like a loved one included at this special Mass this Wednesday, March 14 @ 11.30am, let the office no later than tomorrow, with a photo if you wish.

**ACOLYTES & SENIOR SERVERS MEETING: SAT 17/3 OR SUN 18/3, 4.30PM @ THE JORDAN ROOM**

Please make every effort to be there.

**SERVICES OF THE TRIDUUM**

Have you placed your name on the roster at the sacristy to minister at the service/s you will attend during the Easter Triduum? All enquiries to the Parish Office.






**WE THANK** Lyn Beglin & Tanya Chalker for the Cliveas & Spider Orchids, and Marie Cradock for her offer to join the Counters!

**ENROLMENTS NOW OPEN: ST PATRICK'S PRIMARY SCHOOL: KINDY 2019**  
**Info Session Monday April 9**  
 School Tours Commence 6.30pm  
 Info Session Commences 7pm


**DEAR PARENTS OF 2019 YEAR 7 STUDENTS:** Our clergy ask that any reference forms needing their signature to please be presented to them after the weekend Mass you are attending. They will be available at the foyer and happy to speak with you.


 **World Youth Day 2018 on Palm Sunday!**  
 Bishop Peter invites the young and wise of the Diocese to join him to celebrate World Youth Day 2018 at OLR Cathedral, Hornsby @ 23 Yardley Ave, Waitara on Sunday March 25 @ 6pm. Young people are encouraged to join us for some food & fun from 4:30pm.  
 RSVP: [youth@dbb.org.au](mailto:youth@dbb.org.au)





**CANCER PRAYERS MASS @ THE MARY MACKILLOP CHAPEL, NORTH SYDNEY**  
**Thursday March 22 @ 11am**  
 The Cancer Prayers group invites anyone who is interested to attend this Mass on the 22nd and if you would like a seat on the bus, please place your name on the sheet available at the foyer today.

**LENTEN 2ND RITE OF RECONCILIATION @ GOSFORD**  
**Monday March 26, @ 7.30pm**

WYOMING PARISH Saturday March 17 10am	WOY WOY PARISH Monday March 19, 7pm	TERRIGAL PARISH Thursday March 22, 6.30pm	KINCUMBER PARISH Wed March 28 7.30pm
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 **LET'S GET OUR CHURCH READY FOR EASTER!**  
 We invite you to join us for a morning of spit & polish in the church and Jordan Room on **Tuesday March 27 directly following morning Mass.**  
 As you would be aware, an amazing morning tea is offered in thanks for all your hard work—and we only ask you to bring yourselves and perhaps some rags.

 **MASS OF THE OILS: TUESDAY MARCH 27, 7.30PM**  
 This Mass at which the oils to be used in celebrating the sacraments for the coming year are blessed, will be celebrated by Bishop Peter and the priests of the Diocese at the Cathedral, Waitara on the Tuesday of Holy Week.  
 This is a very important Mass which manifests in a real way our unity with the bishop and other parishes of the diocese.  
 We would like as many parishioners as possible to attend this celebration and if you would like a seat on the bus, please complete the sign-on sheet at the foyer today.  
 Soup and a bread roll will be offered before Mass from 6.30pm to 7.15pm and therefore the bus will depart at 5.15pm sharp from Victoria Street.  
**We are asked to nominate two representatives from the parish to go forward at the Mass to receive the oils for our parish. If you would like to be one of those representatives, please contact the office on Monday.**

<b>YOUR HOLY WEEK PROGRAMME</b>			
You are encouraged to attend as many of the services of the Easter Triduum as possible. Please do not forget the importance of the Mass of the Lord's Supper on Holy Thursday, or the Easter Vigil where you would be showing your support of the RCIA team, and those who will be baptised into the Church this Easter.		Gosford	Somersby
<b>Holy Thursday ~ Mass of the Lord's supper PLEASE NOTE: NO MORNING MASS</b> <b>Adoration in the church until 10.00pm.</b> <b>Please return your Project Compassion boxes or envelopes at this Mass.</b>		<b>7.30pm</b>	
<b>Good Friday</b> <b>Stations of the Cross.</b> <b>Celebration of the Passion</b> <b>Chaplet of Divine Mercy</b>	<i>A day of Fasting &amp; Abstinence</i>	 <b>10.00am</b> <b>3.00pm</b> <i>Holy Lands</i>	<b>10.00am</b> <b>3.00pm</b> <i>Collection</i>
<b>Holy Saturday ~ Blessing of the Easter Foods</b> This beautiful European custom allows you to bring to be blessed the samples in baskets of the foods that you may eat at Easter [e.g. sausage, eggs, salt, bread etc].		<b>11.00am</b>	
<b>Holy Saturday ~ Easter Vigil ~ RCIA</b> celebration follows Mass.		<b>7.00pm</b>	<b>7.00pm</b>
<b>Easter Sunday Masses ~</b> Four beautiful Masses on Easter Sunday - including our special Mass for the Children. ♪ ♪ ♪ ♪ <b>PLEASE JOIN US FOR OUR FAMILY MASS @ 10.30AM !!</b> ♪ ♪ ♪ ♪		<b>7.30, 9 &amp; 10.30am</b> <b>6pm</b>	

**CHRISTIAN FAMILIES GATHERING:** after the 9am Mass, **TODAY** in the Hall. Please join us!


**PINT SIZED PADDIES**  
 For Kids Yr 5 to Yr 8


 **Friday March 23, 7pm at the hall.**  
 Enq: Mel on 0434 251 481

**AFTERMATH [18-35]**

Join us for dinner at the **Elanora Hotel, Sunday Mar 25 after the 6pm Mass!**  
**All welcome!**  


**'GOD'S WORD'** Scripture readings and reflections for every day in 2018: A fresh stock is available at the Piety Stall today. Only \$6!

**MILK & WHITE CHOCOLATE LAMBS** available after Mass today at only \$8 ea! In support of the Michaelite Missions. \$2 from each sale goes to our parish. 

 **FR SEBASTIAN'S BOOK: 'SEVEN WORDS' AVAILABLE NOW!**  
 A book of reflections on the Passion of Christ, and a perfect accompaniment whenever we journey The Way of the Cross, especially during Lent. Obtain a copy from Fr Sebastian, the Piety Stall or the Parish Office. Only \$20.

**BEQUESTING YOUR PARISH**  
 Is leaving your parish a legacy something you would like to consider?  
 To know more, please speak with Father.

**ST PATRICK'S COLUMBARIUM**  
 Have you considered a niche in our competitively priced Memorial Wall as the sacred home for your earthly remains?  
 Enq: Parish Office.

 **COMMERCIAL PREMISES TO LEASE**  
 We are currently looking for a commercial tenant for the downstairs portion of Mackillop House [58 Victoria Street] in busy and bustling East Gosford, and refer you to the advertisement on the 'sponsored advertising' section on the back page where we give further details.

**Your Prayers Please**

**Recently Deceased:** Fr Peter McGrath CP, Josephine Azzopardi, Jim Hilton, Helen McCauley, John Muir, John Heip.

**Anniversaries:** Cameron McAuliffe, Margaret O'Donovan, Joh Van Yzendoorn, George Goudie, John Stansfield, Joseph Gangemi, Josie & Harold Mair, Alberto Delfin, Adele Keevers, Perry & Patricia Lowe.

**Remembrances:** Lloyd Woods, Stephen Blow, Nadzia, Julian & John Marczak, Ronald Freeman, Friquet Family, Keevers, Knight, Martin, Merchant & Cooper Families, ANZACS, Michael Kokegei.

**In your love and concern, please pray for the seriously ill members of our community:** Brent Senegar, Darryl Collins, Joan Boyle, Brian Nichols, Eunice Dal Busco, Frank McGuinness, Eileen MacDonald, Kathleen Moffat, Eileen Moffat, Darcy Green, Glenn Mills, Michael McCarthy, Chris Banderem, Bruce Branthwaite, Mary Powell, Peter & Lena O'Donovan, Marea Watkins, Allen Francis, Tina Learwood, Chris Price, John Riley, Frank Lentini, Kath Ryan, Kath Graham, Sandra Hassan, Sid Dowsett, Dennis Robert.

**OUR PRAYERS & OUR CONDOLENCES**

We offer our condolences to parishioners Victor & Jane Azzopardi on the loss of their sister in law, Josephine, in Malta. Sadly we also inform you of the death of Fr Peter McGrath CP at 78 after 53 years as an ordained priest, most recently at Terrey Hills. We ask you to keep the soul of Fr Peter, his family, his Passionist family, his parish community and all those within the Family Group Movement, which he instituted, in your prayers. *Eternal rest grant unto them O Lord. May they rest gently in peace.*

**IN THE FOOTSTEPS OF MARY MACKILLOP:**

23/10-3/11/18. Flyers with full details of this pilgrimage are available at the foyer today.

**FR TADEUSZ' PILGRIMAGE TO POLAND & THE HOLY LAND: Wed Aug 29 – Tues 18 Sept:**

Full details on the noticeboard at the foyer, or log on to: [www.gosford.dbb.org.au](http://www.gosford.dbb.org.au)

**YOUR ROSTER ~ March 18, 2018 ~ 5th SUNDAY OF LENT, YEAR B**

	Acolytes	Lectors	Commentator	Eucharistic Ministers	Altar Servers	Audio	St Francis of Assisi Somersby	
<b>VIGIL</b>	S Armstrong P Young	T Cooke V Dibben	Jan Blanch	C Parry, E Third, T Cooke, W Robinson, L Rowe	Taz Parry Harry Cockerton	Dion Owen	<b>Commentator &amp; Intercessions</b> Charlene Xuereb	
<b>7.30AM</b>	P O'Neill <i>Required</i>	S Evans R Fong	Ron Begg	E Gandra, P McCrae, J McHugh, A Neale, G Price	Hannah Cole	Bernie Pannell	<b>1st Reader</b> Melissa Monaghan	
<b>9.00am</b>	P Cho S Goodacre	W Stringer E Torres Machuca	Chris Paget	H, M & P Hussein, E Malek, M Mathieson, R McBride	Roy Kim Heath Ford Scott Sheddon	Arthur Holland	<b>2nd Reader</b> Tony Pickup	
<b>6.00PM</b>	K O'Donnell P Forbes	N Koleszar A Mackson	Corrie Dunn	R Tropiano, I Williams, L Beglin, P Anderson, C Dunn	Samantha Angulo Sienna MacDonald	Thomas Werner	<b>Eucharistic Ministers</b> Michael Monaghan Pam O'Malley-Jones	
<b>COUNTERS</b> Mar 12 Group 5 Ken Murray, Ron Begg Mar 19 Group 6 Barbara Mills, Chris Jones		<b>ALTAR LINEN LAUNDERING</b> Josie McGuinness <b>Collect:</b> Mar 19 <b>Return:</b> Mar 23		<b>ALTAR SOCIETY</b> Maree Nolan Margaret Pratt Carmel Hinkley Anna Neale	<b>CHILDREN'S LITURGY</b> Anna Jung & helper	<b>PARISH BUS TO 9AM MASS</b> <i>Driver:</i> Brian Jay <i>Helper:</i>	<b>HOSPITAL VISITATION</b> Robyn McBride Christina Miller	<b>Altar Servers</b> Antoinette & Dylan Xuereb  <b>Flowers</b> Doris Vassallo



Know someone facing an unplanned pregnancy? They don't need to do it alone. Diamond offers FREE counselling, support, programs and material assistance. Call now for an appointment - 4339 7099. Unit 3/24 Watt Street, Gosford.



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**SOCIAL MEDIA & IT MARY'S BALM**  
A specialist is required some experience in graphic design. To formalise and expand our current Social Media program put in place weekly and monthly objectives and activities report weekly on program results. The applicant may be self employed or seeking part time / casual in this field. Initial establishment remuneration then results driven income.  
[www.marysbalm.com.au](http://www.marysbalm.com.au)  
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