

Love comes down from Heaven

It is a pleasure to send you Christmas greetings on behalf of the Board of Anglican Financial Care, as we approach this holy season, and await the longed-for birth of Christ. In our celebrations we give thanks that God is continually reaching out to us, longing to be born in us, longing for us to be in God's company and drawn into the divine life of God. This is why Christmas is a special time. It means tasting something of heaven on earth as Love comes to surround us and indwell us.

Christmas tells us that all human life is profoundly sacred, so much so that God comes to us in human form to speak to us on our level and in our language. In this festival God is telling us and showing us that human beings in their fragility and humility can be full of God; very holy, very precious. In the message of the birth of Christ about which the angels sing and shepherds rush to adore, we see that all life is held in God and surrounded by God, and that God can reach out to us at any time and in any place, especially to the places engulfed in the darkness of suffering and pain.

Given the events of the last year and the moral issues currently being debated in our Parliament at present, this message is needed in our world more than ever. That someone could be so filled with hate that it was possible to destroy so many lives in the Mosque shootings last March is unfathomable. Every Christmas we celebrate God becoming fully human, thus making our humanity holy. If we are to take this message to heart, and open our own hearts to the indwelling of God, then we need to embrace those who appear to be 'other', to overcome our fear of those who are different, learn to move beyond tolerance of others to being in relationship, and to celebrate our common humanity.

For when the heavens are opened on that first Christmas night, what is disclosed? God. God revealed in the flesh; God, full of grace and truth. We see the fragility and vulnerability of human existence in the newborn baby. When we look toward that holy Child, we see only Love; Love that is offered freely, that is not manipulative, controlling, fearful, or violent. It is Love that is simply present, that we can choose to receive and to adore, or not. It is Love that has come to win us over, to draw us to God. It is the same Love that moves the stars and stirs our hearts. It is a Love that invites our total allegiance. This Love also helps us see our humanity from a fresh angle; it is fragile, dependent, but more holy than we could ever have imagined. It tells us that our own very being comes from the heart of God and is the result of the creative outpouring of Love who looks upon all that has been made and pronounced it to be very good.

"Come, Holy One, come, my Redeemer; come Lord Jesus, and be born in me, live in me, grown in me, until my life is transformed by your life and I seek only to know your love and make your love known. Amen."¹

May you and yours have a holy and blessed Christmas and a happy New Year.

Dean Lawrence Kimberley, Chairperson

¹Christopher L. Webber Ed., *Advent with Evelyn Underhill*, Morehouse Publishing, Harrisburg-New York, 2006.

Why Christian KiwiSaver Scheme?

The Christian KiwiSaver Scheme offers all the standard features of KiwiSaver PLUS:

1. Ethical investment: no hidden surprises.
2. One fixed fee: this makes it simple to work out and understand.
3. No fees for under 18s.
4. Personal service: We welcome calls from our members. No call centres to deal with.

We believe HOW MUCH you make is very important but we also believe HOW a return is made is important too. The Christian KiwiSaver Scheme is not just one of our products on the shelf alongside other generic investment products – it reflects who we are as an organisation.

Under our ethical investment policy we are positive investors, selective about what we invest in, support ethical behaviour and are proactive. We know where the Scheme's monies are invested. Our policy is not static, it's something that is continually evolving as our world changes. What does not change are our underlying Christian values.

Investment returns at 30 September 2019, before fees and tax:

	3 months	12 months	3 years (p.a.)	5 years (p.a.)
Growth Fund	3.9%	11.0%	12.0%	10.7%
Balanced Fund	3.0%	8.8%	9.0%	8.5%
Income Fund	1.3%	5.7%	3.9%	4.5%

The issuer is The New Zealand Anglican Church Pension Board

Who can join Christian KiwiSaver Scheme?

To join a KiwiSaver scheme, you must be living or normally living in New Zealand (with some exceptions) and be a New Zealand citizen or have an entitlement to live here permanently. There are no longer any age restrictions.

To join the Christian KiwiSaver Scheme you must also be:

- » an employee of organisation whose primary activities are in our opinion Christian mission or ministry; or
- » a person who expresses a Christian faith and has a commitment to Christian community involvement when applying (and your immediate family members and dependants).

It's easy to join or transfer to the Christian KiwiSaver Scheme and only takes a few minutes. You can apply online at christiankiwisaver.nz or complete a paper application found at the back of the Product Disclosure Statement (on the website under Documents. Applicants under age 18 will need to complete a paper application.

Office closed over Christmas / New Year

Our office will be closed over the Christmas / New Year period from noon, Tuesday 24 December 2019 and reopens at 8.30am, Monday 6 January 2020.

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Ethical at heart 