

Our hearts filled with wonder and awe

I greet you in the name of the infant saviour, whose birth we celebrate at Christmas, our hearts filled with wonder and awe. I bring greetings from all at Anglican Financial Care this Christmas. We are coming to the end of an extraordinary year where our lives have been disrupted by the onset of a global pandemic. The message of hope coming to us in human form in the birth of the Christ child this Christmas, is needed more than ever.

The story of Jesus' birth as St Luke tells it, provides a lot of detail that at first glance seems quite trivial. There is reference to Emperor Augustus, Quirinius the governor of Syria, evoking the names of rulers who left indelible marks on the collective memory of the people, probably because of their ruthless use of power. We hear of Joseph having to travel with Mary to Bethlehem because he is a descendant of King David for the purpose of a census, which rulers only ever organised when they needed more tax to fund their latest project. We hear of shepherds, outsiders everyone kept away from, keeping watching over their flocks under the light of the stars, evoking a reminder of the immensity of the universe God created and yet it is the littles ones, the poor and the marginalised who first receive the Good News. All of these details might seem peripheral, but they matter a great deal. They tell us that Love has come from the heavens to dwell with us. Love has come down from heaven entering a real world where people are living real lives.

It is, in fact, a very simple message: Love has come down from heaven to dwell among us; Love that brings joy, peace, and healing to a broken world. In the birth of Christ we see Love being lived in a real human life, a vulnerable child showing us the fullness of God; God coming to our level to speak to us in language we can easily understand. It is Love, bringing to birth the faith and hope that the world needs so much.

The arrival of a global pandemic has created much uncertainty for many. Livelihoods and incomes remain uncertain for many. In response, world governments are spending trillions of dollars to stimulate their economies and provide their citizens with income support. As this huge expenditure is rolled out across the world, now is the time to ask our governments to use that expenditure to restructure our economies to rid the world of poverty and ensure income security for the most vulnerable, and to move us into the future with a lower carbon footprint. The message of Christmas



is that all human life, and all creation, is holy and precious, capable of being filled with God. If God treats every person as holy and loveable, then every human being must be treated with reverence and respect and enabled to participate in society with dignity. If creation itself is filled with the presence of God, it behoves us all to use our influence to care for the planet. Moving our economic policy settings to take action on these matters of such importance for our future would be a wonderful gift this Christmas, a way of giving thanks to God for the gift of Jesus Christ.

Love from heaven comes to dwell with us. This Love is simply present; fragile, vulnerable, dependent, and yet more splendid than we could ever have imagined. It is this Love that motivates us to act and to care, that moves and us and stirs us to ensure all people of the world may dwell in peace, and that the well-being of the planet is looked after for the future.

May the grace and peace of God dwell in you and all you love this Christmas
Dean Lawrence Kimberley, Chairperson

A KiwiSaver scheme for Christians

We're proud to say the Christian KiwiSaver Scheme is the only KiwiSaver that aligns its investment activity intentionally with Christian values.

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. Read our [Ethical Investment Policy](#) which we updated earlier this year.

We believe HOW MUCH you make is very important but we also believe HOW a return is made is important too. This becomes even more important in these challenging times where the pandemic has blown the global economy into a very unfamiliar place.

Term deposits rates being offered by the banks at this time are under 2% pa. Christian KiwiSaver Scheme provides investors with three funds with different risk ratings – the Income Fund has the lowest risk rating while the Balanced and Growth Funds have higher associated risks. You decide what level of risk works for you and your personal circumstances. We publish the quarterly investment returns on the Scheme's dedicated [website](#). Investment returns at 30 September 2020, before fees and tax:

	3 months	12 months	3 years (p.a.)	5 years (p.a.)
Growth Fund	3.2%	5.1%	9.2%	9.6%
Balanced Fund	2.6%	4.7%	7.4%	7.9%
Income Fund	1.2%	3.7%	4.0%	4.2%

A copy of the Product Disclosure Statement is available at www.christiankiwisaver.nz and the issuer is The New Zealand Anglican Church Pension Board.

Office closed over Christmas / New Year

Our office will be closed over the Christmas / New Year period from 1pm Tuesday, 24 December 2020 and reopens at 9am Tuesday, 5 January 2021.

All requests to withdraw funds must be received by Friday, 18 December 2020 to ensure payment before our office closes on Christmas Eve.

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Ethical at heart 