

Member News

Should Christian Super invest in embryonic cell research?

Recently, Victorian and NSW Parliaments ratified the Federal Parliament's late 2006 legislation to allow embryonic stem cell (or somatic cell nuclear transfer) research for therapeutic cloning. Other States will soon follow.



This article examines the reasons given for supporting the therapeutic cloning legislation while arguing that there are biblical and moral reasons that trump them. Christian Super therefore should not invest in therapeutic cloning.

What is therapeutic cloning or somatic cell nuclear transfer (SCNT)?

A woman's egg has the nucleus removed. It is implanted with the nucleus of a cell from another person (who has an illness). This creates an embryo which is grown for approximately five days in a laboratory. The embryonic stem cells are then extracted. These are exact copies of the patient's DNA or genetic code.

What arguments have convinced Australian Governments and some Christians to support therapeutic cloning?

The Federal Government's Lockhart Committee stated:

"There have been great advances since 2002 [the date of the Federal Government ban on therapeutic cloning] and good evidence exists in animal models to warrant the pursuit of both embryonic and adult stem-cell research to better understand reproduction, normal development and disease, and to examine the possibility of human therapies".

Critics of the Lockhart Report said:

Human embryos have a special moral status.

It is therefore morally abhorrent to create and destroy them for research.

Allowing SCNT will inevitably lead to reproductive cloning (the creation of a duplicate person).

Embryonic stem cell research is unnecessary, has produced no new insights or therapies and can be done using adult stem cells without destroying embryos.

The Lockhart Committee concluded:

"That Australians support assisted reproductive technology and donation of excess embryos from it for research; the law mandates destruction of excess embryos from it; we do not mourn miscarriages in the same way we do the death of children; we tolerate abortion (legally and socio-politically) without prosecution in certain situations; and the churches' positions on the moral status of the embryo, assisted reproductive technology and destructive embryo research is neither historically static nor homogeneous suggests a ban on embryo research and cloning cannot be justified...Further, allowing SCNT under licence will not inevitably lead to reproductive cloning. Australians almost unanimously opposes it and it should remain prohibited."

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Giving the most out of retirement

From the Chairman

As this issue of Member News goes to press Australia is heading for a federal election. Irrespective of the outcome, superannuation will remain at the forefront of strategies for people's retirement savings.

The compulsory basic contribution regime, combined with strong incentives for voluntary contributions and low tax on investment earnings, makes superannuation highly attractive for most Australians.

Christian Super is taking a long term view as we explore new opportunities to grow the retirement balances of our members and to add new services. The Fund is in a strong and competitive position at this stage of its history, well placed to serve current and prospective members and their employers with a strong financial and Christian focus.

Let me urge you to keep thinking in long time frames when you consider your superannuation strategies. There is a risk of being too focused on immediate events and making inappropriate decisions, particularly as investment returns are exposed to short term fluctuations.

Finally, as the end of another hectic year is fast approaching I would like to wish all our members a peaceful and reflective Christmas and our God's rich blessings for a wonderful 2008.

David Bartlett
trustee@christiansuper.com.au
Phone 1800 45 1566

Personal financial advice



Christian Super has partnered with the financial adviser group Money Solutions to provide our members with cost effective and personalised financial advice. Money Solutions can provide you with a personal money coach, who will guide you on how to make the best choices about your personal budget, savings, investments, retirement options and more, to match your personal values and goals.

Money Solutions charges for its services on a time and cost basis. They will agree the fee with you up front, and you can pay for superannuation specific advice directly from your superannuation account in Christian Super.

You can contact Money Solutions on 1800 068 317 (local call cost).



Christian Super's CEO resigns



After eight year at the helm, our CEO Paul Beckmann relinquished his role at the end of October. The Board would like to acknowledge the great contribution that Paul has made to the health and growth of Christian Super. We wish him God's blessings for the future.

We are finalising the recruitment of a new CEO to lead Christian Super from early 2008. In the interim, our Chairman David Bartlett will personally be taking an

active role, and our members are encouraged to let him know of any strategic suggestions or issues you may have.

Trustee elections coming up

Member representatives on Christian Super's Board are elected every three years. Elections will again be held over coming months and the appointments will take effect on 1 April 2008.

All members of the Fund are eligible to stand for election to the four available positions. Nominations close on 25th January.

You can obtain a Trustee Election Information Pack from our website, or call the Returning Officer Kim Smith on 1800 45 1566.

Investment returns to 30 September 2007*

Investment Option	1 Year	3 Years	5 Years
Ethical Shares	18.2%	17.2%pa	13.5% pa
Ethical Growth	12.7%	13.2% pa	10.9% pa
Ethical Balanced	11.4%	11.2% pa	n/a
Ethical Stable	8.0%	8.5% pa	7.7% pa
Ethical Cash	4.9%	4.7% pa	n/a

* All returns are shown after tax and fees. Refer to our website for monthly updates and Pension Options returns.

Should Christian Super invest in embryonic cell research? (cont.)

Arguments against the creation and use of human embryos (SCNT) for research

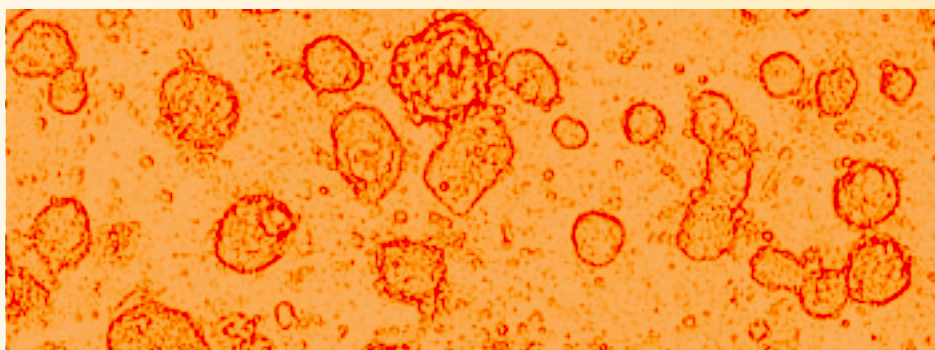
I. Scientific reasons

An open letter by a group of eminent Australian scientists in September 2002 argued against Embryonic Stem (ES) Cell therapy for the following reasons:

1. 'From a purely scientific point of view, arguments claiming the urgent need for ES Cell research are not compelling'. Since the passing of the original Federal legislation allowing research upon spare or leftover embryos from IVF and the overwhelming rejection of the creation of embryos for experimentation no further compelling scientific reasons have been proposed.
2. 'Undue expectations' or *hype* have been created in the community and especially to the disadvantage of those afflicted with Parkinson's, MS etc about the immanence and likely scope of ES Cell therapy.
3. The scientific difficulties of developing embryonic stem cell therapies, eg 'major obstacles of immune rejection and cancer formation'.
4. Adult or mature stem cell research avoids these obstacles through the major advantage of using the patient's own stem cells for repairs.
5. Therapeutic adult stem cell research has advanced greatly, much more so than ES Cell therapy, and has compelling clinical promise and a solid therapeutic track record across a range of diseases, including Parkinson's and blindness, without destroying embryonic human life.

II. Ethical/Theological Reasons

1. As Labor MP Christine Campbell rightly says (*Melbourne Age* 13/4/07, Op. p.) the early embryo is human life because human eggs are fertilised. An embryo is a human embryo whether by natural conception, IVF, or by cloning. The issue is what kind of being, not how they came into being.
2. 18th Century philosopher Immanuel Kant's secularised Christian axiom that *the intrinsic worth and dignity of human beings should never be used as a means to an end, no matter how good, is violated by the utilitarian or consequentialist tone of Australian bioethical debate, especially that justifying ES Cell cloning*. Such approaches do not only affect the invisible and voiceless stem cells whose history is atomised or frozen at one point in time but also other groups in our society such as Aboriginals, refugees, terrorist suspects and those who are tortured as a means to an end (see G.R. Preece, 'Humanity Uprooted:



Stem Cells, Refugees and Reconciliation', *Zadok Paper* Autumn, 2005).

3. The 2002 allowing of research on excess embryos from IVF was the utilitarian/consequentialist Trojan Horse. This led to such a rapid change four years later to allow treatment of human beings as means to the end of exaggerated (*potential*) research not (*potential*) rational and relational ends in themselves with intrinsic human dignity as human beings or images of God. *In the current debate two sets of argument from potential were opposed but one stressed the inherent nature, dignity, personhood and destiny of embryonic human beings not as vehicles of other values, no matter how good, heart-wrenching or worthy. The exaggerated estimation of good ends, necessary to gain government and corporate investment backing is behind the Lockhart Committee's poor argument that people will simply accede to the killing of innocent human life once they see the benefits. They may be right, but this is a political argument, not a moral one. But the hoped for direct benefits in terms of curing illness are secondary sellers to the real reasons for SCNT - research, not therapy.*

ANU Law Professor Frank Brennan recently noted: *'The key recommendation of the Lockhart Report is that some humans are not socially or politically significant enough not to be extinguished. But this raises the fundamental question where do we draw the line regarding human life?'*

We don't have to adopt an absolutist right to life position to oppose research cloning. Genetically, fertilisation is the biological starting point of a unique human being, but we are in process of becoming sensate, personal, rational and relational as our potential is unpacked.

In this sense we are 'human becomings' (Finlay, 2004). *There is an historical and personal continuity of human beings from womb to tomb that warrants an onus of human care and protection at all stages just as God cares and protects (Ps 139). If conception and embryonic development is a process surely the onus of protection is still from the beginning of that process. Any cut-off point such as 14 days after conception that allows research is arbitrary against this background of biological, autobiographical and spiritual continuity. This continuity is related*

to a sense of human solidarity. We were all fellow-foetuses and embryos once. For Christians, our Creator was once too (Lk 1:41).

4. *Therapeutic cloning is a misnomer as it is not therapeutic for the one cloned. It is killed or destroyed. It would be better named research cloning. It fundamentally confuses medicine in the interest of a patient and research using the non-consenting patient in the interests of others.*

Further, it is misleading to appeal to precedents such as abortion or allowing excess embryos to die as legitimating the deliberate creation and destruction of embryos. The very point of arguments justifying abortion (even if we don't agree with them) is that the pregnancy was accidental, unintended, not-chosen etc. That is not the case with research cloning. It is the deliberate creation and destruction of embryos.

5. We live and science operates within a tension between on the one hand human dominion (Gen 1:26-8) with its development of creation, or 'playing' God and on the other the fallen delusion that we're not playing, we are God, we know all, good and evil (Gen 3:5, 22), which leads to the technologically induced divisiveness of Babel (Gen 11). This is not to say science and technology is neutral between these two, between the Boom view of dominion and development and the Gloom view of Babel, it means we always have to ask For Whom? – Who designed this, why, who stands to benefit, who'll suffer?

Conclusion

Christian Super's standing rejection of investment in any form of abortion or anti-human life activity carries over into our position against Embryonic Stem Cell research. The respect for human life as an end in itself (under God) over the whole process from conception to cremation, from womb to tomb, applies to both abortion and embryonic stem cells. However, in line with our desire to encourage positive research according to Christian values we should be very open to investing in adult stem-cell therapeutic research.

*Rev'd Dr Gordon Preece
Director Urban Seed Melbourne and
Christian Ethics Adviser to Christian Super*

GIVING the most out of retirement

“Take life easy. Eat, drink and be merry!”

This expresses a part of the great Australian dream of retirement. Jesus described a rich man who experienced a bumper harvest that enabled him to retire early and utter those words.

The reply from God was, “You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?” Jesus extended the warning to all of us, “This is how it will be with anyone who stores up things for himself but is not rich toward God.” Read Luke 12: 13-34 on Jesus redefining success and retirement.

Whirlpool of self-absorption

How rich are we towards God? Powerful and pervasive Australian marketing creates a whirlpool of self-absorption that sucks us into living as if life is about us. Jesus reminds us that life is about God and responding to His love as His children. Instead of getting and being self-preoccupied, His disciples are to be Kingdom focused and generous givers.

Impacting for Eternity

Retirement can be a great time to be ‘giving’ the best out of life. God blesses many with material wealth and most of us are freed from the need to work for pay, so we can make the most of every opportunity. Deep inside all of us is the longing to have impact and for our life to be a legacy. God puts this desire in us because He made us for a purpose, “to glorify Him and enjoy Him forever.” Go all out

to be all God created you to be. Volunteers are always needed in church, community and mission organisations.

Don't limit yourself to Australia

Jesus said, “you will receive power when the Holy Spirit comes on you; and you will be my witnesses ... to the ends of the earth.” While the Western culture tends to sideline older people, in regions such as Africa, Asia and South America age and grey hairs usually attract greater respect! Young people in these continents are often yearning for help and mentoring.

For example, many retirees are serving with SIM in Bible teaching, medical, administration, teaching, sports outreach, business and many other areas.

Anyone, any skill, anywhere ... almost

Remember, overseas mission work is not limited to Bible teaching, medical work or education. Anyone - with any skills - devoted to Christ and empowered by the Holy Spirit, will make a difference almost anywhere ... for eternity!

Check out www.sim.org.au or www.secondwind.net.au for opportunities and stories of people “giving” the most out of their retirement.

*Dr. Omar Djoeady
Executive Director SIM Australia
SIM Australia is a registered employer
with Christian Super.*

Finding lost Super accounts

You may be wondering if you have lost track of some superannuation money from prior years. It's easy for you to check the Lost Member Register that is operated by the Australian Taxation Office - call 13 10 20 or use their SuperSeeker at www.ato.gov.au/super.

We have lost contact with some of our members. If you know one of them please tell them to call our Helpdesk on 1300 360 907.

John Bayly	Genevieve La Rosa
Brian Beck	Bryan Mansbridge
Simon Beech	Russell Meers
Peter Binskin	Alison Minett
Allan Braysher	Judith Morrow
Mark Bryce	Glenn Munyard
Benjamin Carr	Troy Nunn
Penelope Clarke	Ingrid Nybro
Deborah Clayton	Denise Oosterhoff
Janelle Coombe	Karen Pack
Mark Costa	James Pearce
Kenneth Crowther	Afroditá Pengelly
Grant Cullen	Craig Perring
Gail Curtis	Maree Pitcher
Stephen Deering	Geoffrey Pound
Julie Douglas	Johanna Prins
Julie Frendin	Lois Ramsay
Roy Funu	Chris Rubie
Anne Galambosi	Suellen Sandland
Sandra Garcia	Nicole Smith
Keith Garrett	Susan Steele
Peter Germein	Heather Thomas
Catherine Grimwood	Robert Tripet
Geoff Guy	John Tubus
Janet Halpin	Debra Vincent
V Harris	William Vincent
Jacqueline Hindson	John Walker
Abigail Hull	M Weatherburn
Lauren Ison	Melinda Webb
Kerrie Jiear	Stephen Webb
Simon Karginoff	Ivan Williams
Rebecca Kimpton	Craig Wilson



Second Wind Network is a network of mission agencies, churches, and individuals keen to see a movement of Australian Christians in the “second half” of their productive adult lives actively engaged in fulfilling the Great Commission. It aims to mobilise “second half” Australian Christians into active involvement in local and global mission by providing education, inspiration and challenge and through strategic pathways into mission - short term or as a second career.

www.secondwind.net.au

SIM (Serving in Mission) is a Christian inter-denominational agency that seeks to facilitate anyone with a passion for Christ, with any skills, to be His witnesses almost anywhere.

www.sim.org.au



CERTIFIED BY RIAA

Christian Super has been certified by RIAA according to the strict disclosure practices required under the Responsible Investment Certification Program. The Certification Symbol signifies that an investment product or service takes environmental, social, ethical or governance considerations into account along with financial returns. See www.responsibleinvestment.org for details.

KEEPING IN TOUCH

- Call the Helpdesk on 1300 360 907 (local call cost)
- Log on to www.christiansuper.com.au
- Write to **Christian Super**
Locked Bag 5073, Parramatta, NSW 2124
- Fax 1300 367 828
- Email helpdesk@christiansuper.com.au

DISCLAIMER

The information in this newsletter is of a general nature and is provided in good faith - the Fund does not guarantee its accuracy. Readers should seek advice specific to their situation.

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