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SOUTHERN CALIFORNIA CHAPTER  
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February 9, 2010

Dr. Roy E. Ryan, Associate Treasurer  
General Conference SDA  
12501 Old Columbia Pike  
Silver Spring, MD 20904

Dear Dr. Ryan,

Thank you for your letter dated January 25, 2010. We very much appreciate the time and effort you have expended in responding to our letters of inquiry.

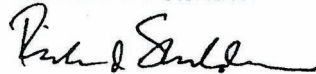
Members for Church Accountability (MCA) is gratified to learn that the majority of General Conference investments are made through competent outside investment managers.

Since the only equity fund managed in house was the Micro Cap Fund with the LifePoint investment, we are left to wonder about the potential for a "conflict of interests" between the General Conference in house managers and LifePoint officers.

Sincerely,



Stewart W. Shankel



Richard Sheldon



George M. Grames