



LIBERTY Matters

NEWSLETTER OF LIBERTY TRUST & ARK RESOURCES

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We are pleased to welcome 32 new contributors to our community in the last three months. We have lent 10 interest-free loans to families & churches in Tauranga, Rotorua, Balclutha, Kaiapoi, Lincoln, Wellington and Auckland and Te Awamutu for young people buying their first home, others are replacing bank mortgages and an Auckland bus-driver and his family who were paying 7.5% interest on their mortgage from a finance company, bringing our total lending to:

\$51 Million lent Interest-free!

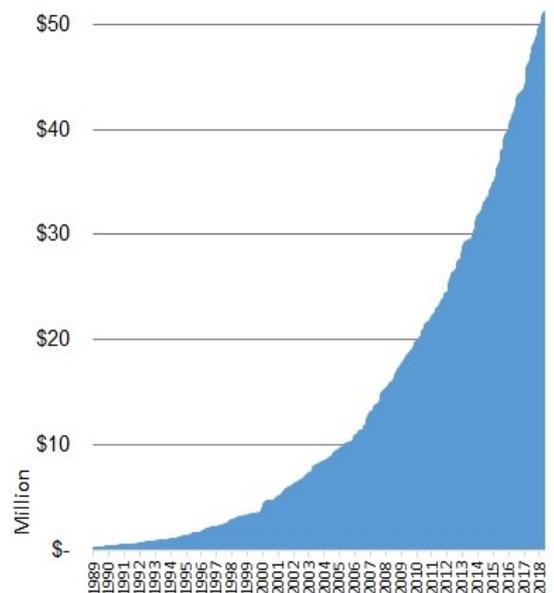


It took us 12 years to lend our first \$5 million and now we are lending \$5 million every 12 months! We would love to help more of God's people, especially NZ churches, to become financially free.

Building NZ Churches

Please share with your church leadership how they could save hundreds of thousands of dollars by working together and borrowing interest-free through Liberty Trust for their church building projects. You can download information from: www.libertytrust.org.nz/church-buildings.

In this newsletter we pay tribute to Kathleen Deal who recently passed to glory. We also share five testimonies recently sent to us from people who have received an interest-free loan and some great Bible teaching on Shalom.



PATRON

Ps Bruce McDonald

TRUSTEES

Kelvin Deal (Chairman)
Jonathan Segedin
Colleen Medwin
Tom McDowall
Robert Cleland

ADMINISTRATION

Kerryanne Dalglish
Evan Harvey (Lending)
Mark Langridge
Jenny McDowall
Ann Kerr

You were called
to be free ...

Serve one
another in love.

Gal 5:13

God's Faithfulness & Provision

We heard about Liberty Trust through our church and ten years ago decided to join up. We appreciated its underlying philosophy of helping others to become debt free while believing that one day we would be able to take advantage of an interest-free loan.

The last 10 years have been quite a rollercoaster ride for us on a personal front but through it all we have seen God's faithfulness and restoration.

This year with a stable income we have been able to purchase our first home with the help of Liberty Trust, which has been such a blessing. We actually purchased the house we have been renting for 4 years in a private sale. In the last 4 months we have put in a fairly large garden, heat pump, and other small improvements.

With the deposit we had, and the loan from Liberty Trust we were able to finance the balance with Anglican Pension Board, a charity who operate similarly to a bank, on a recommendation from Liberty Trust.

If it were not for Liberty Trust we would not be in the position we are in today. We are extremely grateful for this ministry and to God for his provision and blessings in our lives.

Grant & Sally



Kathleen Deal - Promoted to Glory

It is with sadness that we announce the passing of Kathleen Deal - a gracious woman of God who has left a powerful legacy which will endure for many generations to come. Kathleen was the wife of our chairman Kelvin, mother of three and grandmother to ten. Kathleen died on 31 August, just over two months ago, of ocular cancer after completing a book chronicling God's work in her life.

Kathleen was trained as a teacher and taught in Southland and Auckland and then in Vanuatu as a volunteer in 1967 for 12 months before moving with Kelvin to Whakatane. She loved to establish and teach ladies Bible Studies groups and served as local president of Woman's Aglow. Teaching God's love in schools was a particular passion and Kathleen established the Churches Education Commission committee in the Eastern Bay of Plenty with over 100 Bible in Schools teachers, and chaplains in the five local secondary schools and two primary schools and Yr Choice programmes in the secondary schools.

Kathleen was guiding, administering and promoting Liberty Trust from our beginning. She was our first secretary and newsletter editor, participated in every Liberty Trust monthly meeting and virtually every presentation we have ever made in churches and at festivals. She had an amazing memory and could recall the names and circumstances of our over 1,000 past and present members. She hosted over 400 meetings and prayer meetings of Liberty Trust and Ark Resources, received and made thousands of phone calls, emails, etc., and carried out many thousands of items of administration. She rejoiced over every milestone reached, every Liberty Trust loan advanced, and every house-hold set free from debt, and ably edited and proof-read every Liberty Trust publication until this one.



How great is God's love for all who worship him. Greater than the distance between heaven and earth! Ps 103:11

God's Work in the Philippine's

We have been involved in missions for many years and were called to the Philippines about 12 years ago. In 2008 we opened a children's home 600 kms south of Manila and have seen many young lives impacted for the Lord. I am also the Philippine director for Derek Prince Ministries. We have lead about 20,000 to the Lord in our time here and have established a church and have feeding programs in very poor areas. You can find out more about this ministry on our website www.oasisorphanage.com.

We sold our house in NZ many years back and were intending to later use the money to purchase a retirement home in Tauranga for ourselves. But the Lord told me to "Use what was in our hands" to build the orphanage in the Philippines. This meant we did not have the finance for a home for ourselves in Tauranga.

I heard of Liberty Trust many years ago and regretted not doing anything about joining then.

For several years we were praying for a NZ property. One Friday I received a call (NZ to Philippines) from a Tauranga friend who said their neighbours house was for sale. My reaction was "Why tell me? We have no money to buy a house!"

The very next day I got an email from Kathleen Deal saying Liberty Trust would like to help us with an interest-free loan. Neither my friend nor Kathleen knew each other or were aware of what was happening! From there Liberty Trust were able to help my wife and I secure a loan to purchase a property in Tauranga.

Thank you for being such a blessing.

John & Nilda Cochrane



*A ka haereere noa ahau; kua rapua hoki e ahau au akoranga.
I shall walk in liberty because I follow Your principles. Ps 119:45*



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Living out Biblical Values

Hi. My name is Mitchell.

I am a builder in South Canterbury who joined Liberty Trust in July 2008. Initially, I was offered an interest-free loan in January 2017, but I couldn't take it then because of my mortgage being on a fixed rate.

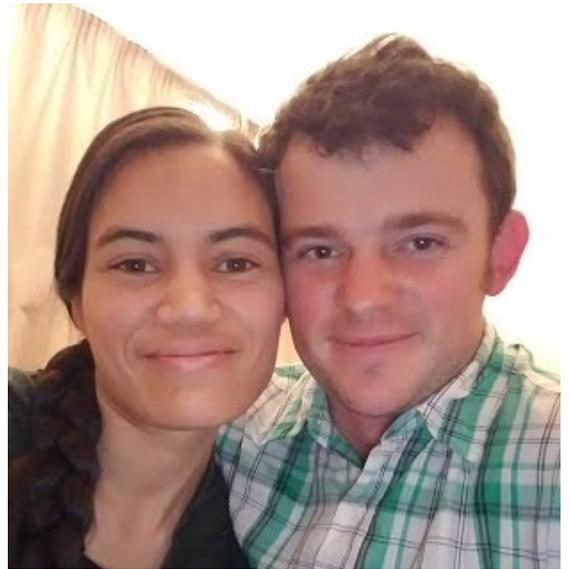
Liberty Trust was very helpful in holding the loan until March 2018 when my mortgage term was up. The amount available for the loan didn't quite cover my mortgage, so Liberty arranged for another Christian organisation to cover the excess.

The whole process with Liberty has been quick and easy, thanks to the communication between all the parties involved. As a result I am now free of the bank loan and the majority of my loan is interest-free and being paid off very quickly. It is such a relief to know that the mortgage will be paid off within 10 years!

My girlfriend Ana is currently at Bible College in the UK. And throughout our time together, we have discovered God's timing is impeccable. We are praying about our future together and the possibility of going to the mission field in Papua New Guinea.

Liberty Trust is an amazing organization and we have been abundantly blessed with what it has to offer! They show their integrity and support to those in need, thereby living out Biblical values. It is incredible to be part of the work Liberty Trust does and in so doing be able to pass the blessing on in order to benefit another family with a loan.

Mitchell



No longer at the mercy of the Rental Market

Reuben and I joined Liberty Trust shortly after we were married. We had known of the Trust for some time and knew that with our limited income it could, in time, help towards purchasing our first home. Over the years we often looked at ways of buying a home but with no deposit to speak of and only contributing the minimum to the trust we wondered how this was ever going to happen. We watched house prices rise and lending becoming stricter and things looked grim. We had no chance of raising a 20% deposit. But we just kept trusting God and being grateful that we had a roof over our heads at all. When our loan was finally offered, we were in no position to use it so we put it on hold and continued to contribute.

And then one day we were offered a home by a family member. It was a generous offer we had to take seriously but we still worried that we didn't have enough finance. We had to give them an answer however and with the combined finance of the Liberty Trust and KiwiSaver, we approached the bank just to see if we were eligible for a mortgage to make up the difference. It took a bit of explaining that we had an interest-free loan!

To be honest, I genuinely thought it was just a meeting, but by the end of it we were swept into the process of buying a house! It certainly has not been easy, but I underestimated how it feels to no longer be at the mercy of the rental market. The value of the Trust is this - each month we watch our bank mortgage decrease and increase again when interest is added ... but the interest-free loan just steadily goes down. That feels a whole lot better!

Lisa & Reuben



A Great Opportunity

We found out about Liberty Trust through my parents who had heard about it. At the time we were engaged and, with the intention of buying a house in the future, we signed up. We thought it was a great opportunity to be part of as it would not only benefit us but others also.

We received our interest-free loan in January this year. We had heard that loans were being offered a lot earlier than originally predicted so weren't too surprised when we received the letter in the mail.

The process of receiving the loan was more straightforward than anticipated. We had owned a home for almost three years so we used the Liberty Trust loan to refinance the bank mortgage that we had. Now it's nice to see the amount we owe reducing faster every month.

We didn't use all our Liberty Trust membership for this loan and are adding to it for when we need a bigger house in the future.

Rick & Esther



Let them say continually, “Let the Lord be magnified, who has pleasure in the prosperity of His servant”.

For some time now I have been meditating on the above verse from Psalm 35 and celebrating the thought that God is pleased when He sees His people prospering. This is a good thing for us to remember. More recently I took some time to do a word study on the word 'prosperity' that is used here and quite honestly I was blown away. The Hebrew word is one that we are likely all very familiar with and love. It is the word 'Shalom'. A much loved word by many. However like me you will probably say, “But that word means ‘peace’ doesn't it, not ‘prosperity’?”

Yes and no. It is most often translated 'peace' but it is essentially much more than that. Along with peace it can equally be said to include wellbeing, blessing and yes, prosperity!



Ps Bruce McDonald

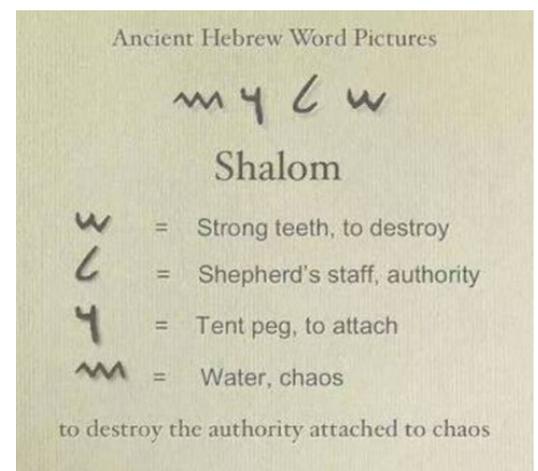
Look with me for a minute at the Hebrew graphics for the word included here. Hebrew, like Chinese uses symbols rather than letters to form words and as you will note, Shalom is made up of four symbols. Reading from right to left, the first symbol is teeth which is symbolic of the ability to destroy. Then there is the symbol for a Shepherds staff...symbolically speaking of authority. The third symbol is that for a tent peg and the logic is that this symbolises 'to attach' something. Finally we have the symbol for water....pictorial of chaos or disorder.

So, bringing the complete thought together we have a statement, 'to destroy the authority attached to chaos'! Wow, that is so powerful.

Now returning to the verse above something enormously significant emerges. In so many lives personal finances are chaotic. There are no strategies in place to prosper - people living from pay day to pay day and often having too much week left at the end of the money!

God wants to invade and change that reality. Bringing order and systems and a plan to overcome the chaos - that is His will and a huge part of what 'Liberty Trust' is about. Wherever you are in your financial journey be encouraged that God is interested and has a plan to prosper you. Praise the Lord!

Ps Bruce McDonald



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