



Calling all Parents & Grandparents

Liberty Trust is a Bible-based storehouse, releasing God's community into greater financial liberty. Among our aims: we seek to enable everyone to own their own homes, churches and ministries without long term debt, so they can be free to fulfill God's call upon their lives.

More than four hundred households and churches have received interest-free mortgages so far, and most are already debt-free and able to give more freely of themselves and their finances to God's Kingdom. This is the Bible's "Sowing and Reaping" blessing in practice. Imagine the possibilities for the Kingdom of God if more people financed their homes and churches this way!

In Bible times families provided homes for their newly-weds as one community. They in turn then shared in providing homes for others. Loans were always interest-free in order to assist each other (Deut 23:19-20). Can you imagine the blessings that would flow to God's Kingdom from this one simple instruction? - They can again!

Liberty Trust is ideal for: Children, students, singles, couples, parents, grandparents, whanau, churches, church workers, missionaries, ministry supporters, family trusts, and sponsorship of others. Everyone is helping each other.

A Lifestyle of Sowing & Reaping

God's pattern is that parents train their children. Proverbs 22:6 says: "Train up a child in the way he shall go, and when he is old he shall not depart from it." This is a promise, not a command. Saving (sowing) is usually a learned habit which commences in childhood. As part of their training we recommend that parents encourage their children to begin "sowing" for a home by contributing into Liberty Trust, together with sponsorship by their parents, at (say) \$20/week. Grandparents can do this too.

When the child begins earning, he/she can take over the membership with the goal of receiving an interest-free mortgage of 6 times their total contributions, without the need for a deposit, by (say) age 28 or younger. With sponsorship from their parents some can even receive their mortgage as young as 20! Then they can repay in 7-10 years or as soon as reasonable, often with the help of both working spouses before they commence a family. Their home will be debt-free, while most of their friends are still be saving for a bank deposit, or have given up completely. What is more, they will do the same for their children, and they for theirs etc. -You will have commenced a Godly heritage. Also the 17% in contributions they donated will be helping to build a part of God's storehouse where it continues to help thousands of others - whereas bank interest simply builds the world's system.



Teenagers

Some have found that unless their children are trained in the Bible's financial principles before becoming teenagers, the influence of their peers will outweigh the teaching of parents. If you have found this in practice, we recommend that you commence memberships in the name of your teens just the same, and explain to them what you are doing. Teenagers carefully watch and learn from the example of their parents. With encouragement from parents they respect, these young adults will take over the membership when they commence earning.

How Does It Work?

Contributors are offered an interest-free mortgage of five times the total they have contributed, after approximately 8 years. This is "Sowing before Reaping". Loans are offered by Ark Resources Ltd in the order participants join Liberty Trust, and are repaid over 7-10 years, or as soon as reasonable, subject to normal lending conditions.

Your Family

Ownership of a home will be an impossible dream for most of today's young, unless we together help them as one community. Those who do succeed in obtaining a bank mortgage without substantial finance from their parents will likely be still be paying it off until well into their retirement (and paying the bank more in interest than they borrowed). Those who don't get a mortgage will rent all their lives at even greater cost. Both will spend most if not all their lives in debt. The principle of Proverbs 22:7 "The borrower is servant to the lender" and the 2 Cor. 6:14 warning against being "yoked together with unbelievers", applies equally whether you are borrowing a house or borrowing a mortgage for a house.

Unless God's people apply His financial principles today, our churches of tomorrow will largely be filled by Christians who will be in debt all their lives, unable to give in "liberty". How can they be "the head – not the tail" – the financial state promised by God for those who obey His principles? Or how can they function financially as "stewards" of God's resources as God has planned for their lives? God doesn't plan that we be wealthy however. He is equipping the saints for the work of His Kingdom (Eph. 4:13).

God's pattern is "Sowing before Reaping"; the very opposite to the world's teaching. Although "Teaching the Bible's Financial Principles" is the Trust's first priority, it must be accompanied by practical application of those principles (James 2:17).

A Goal and a Purpose

A child's Liberty Trust membership also provides parents with the ideal opportunity to explain to children the long-term goal and importance of saving and ultimately owning their own home, coupled with the goal of being debt-free ASAP. As you know, many young people today have no sense of purpose or direction. Consequently they have no idea of what they should train for. "The world" teaches them to live only for themselves. It is only later, often when they begin a relationship with their future spouse, that they realise that the world's teaching is "a lie". By then, they and their future spouse are generally into serious debt. Together they must un-learn their habits of spending, and begin to save for a home. The tragedy is: it is generally too late. 'Finance' and 'Spending' will probably always be a cause of stress in both their marriage and to their family, unless they can reverse the years of "sowing" to themselves. Those trained to apply "Sowing and Reaping" in their finances will avoid this whole life experience. Furthermore they will each be fulfilling God's individual purpose, serving as stewards in His Kingdom. They will live with purpose.

Tell Me More

You can learn more by viewing our website: **www.libertytrust.nz**. This includes teaching, newsletters, application forms, interactive examples, endorsements from Christian leaders and scholars, and hundreds of inspiring testimonials from those who have received interest free loans. We also have teaching books on Biblical financial principles for Kiwi Kids and Kiwi Teens at \$15 each.

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