



Liberty Letter

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Greetings to everyone and especially those who have joined since our last letter in November. Isn't it great to be under God's blessing! Deut. 23 v 20 says "To a foreigner you may charge interest, but to your brother you shall not charge interest, that the Lord your God shall bless you".

News is spreading quickly. We are receiving enquires almost every day. Many folk are already deeply in debt and crying for help. They cannot afford to contribute as they are already committed to high debt servicing. Sponsorship can help them.

What's ahead?

Since November the Trustees and Mortgage Fund Committee have been meeting fortnightly instead of monthly, for prayer and planning. We believe God for:

- A Liberty Trust at Tauranga. Since an editorial in last years Christian Contact we are receiving a lot of support from this area - mainly by word of mouth. We welcome suitable people willing to be trustees or members of the working committee and would be pleased to hear from present members.
- Savings and term deposit accounts at NIL interest as an alternative to the world's system - more details later.

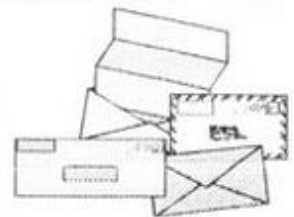


- An improved ballot system for Group Two (see below).
- A reduction in the maximum repayment on future loans from 10 to 8 years, unless this proves a hardship. We cannot afford the recent trend of 10 year mortgages.
- A new Group Three for those with existing homes who want to invest in a rental home or two as a means of providing for their retirement. The contribution rate will be \$35/week and maximum loan \$90,000.

Testimony from Group Two Contributor

Joanna Lyndon writes:

"We give thanks to Jesus for He is sovereign. Recently we received custody of my two children. Living with five children in a two bedroom unit we accepted the situation, rearranged and settled down - or so we thought. Then a word came through a brother from the Lord for us to offer to buy a three bedroom home from a lady in our church who was looking to buy a smaller home. Knowing it was financially "impossible" we stepped out in faith.. Liberty Trust. advanced our interest free loan, and we are now experiencing the joys of a yard to run around in while our



dear friend is enjoying the comforts of our smaller home.

"Our gratitude is expressed to the Liberty Trust team for the great work they do, and to John Payne of Robert Keam Solicitors.

"Praise God for His faithfulness!"

Also in December we advanced a mortgage to a Group One member and another to a Group Two member.

Group Two Ballot

For reasons of equity, there will be a two tier ballot. The first remains as present. The second is of contributors in the order in which they joined. As the present advantage of paying for two years remains unchanged, all these will be in the first ballot. This will ensure that the first will not be the last! It also allows us to keep adding people to group two until Christ returns.

Auckland Symposium 11-12 December

This proved to be a real blessing for those who were able to attend. The speaker was Pastor Brian Hathaway of Te Atatu Bible Chapel with some of New Zealand's other leading teachers on Christian Finance - Dennis Perry of Kingdom Resources Trust Christchurch, Bernie Ogilvy (Economist, ex YWAM), Wyn Fountain (author and businessman), coordinated by Pastor Bruce McDonald who began both this and Auckland Liberty Trust. By the second day Liberty Trust became the centre of attention, as a living example of the principles they were teaching. They were most



encouraging and gave us valuable counsel. They said:

- Our ministry of Bible teaching would be more important than the mortgage fund itself. Like them we have the message that would challenge and change the church. However we also had its practical application.
- They strongly cautioned us not to grow too big, as mammon is a spiritual force. Jesus said so. We should share it by birthing other Liberty Trusts around New Zealand. Hence our plan to start in Tauranga.

Liberty Trust Video

After a year of planning Tauranga Audio and Video Ministry has filmed our video. It will be a nine minute promotional video suitable for church home groups. We will tell you when it is available.



Thanks Waverley for this nice newsletter production.

The next project is a computer "Power Point" presentation for Bible teaching seminars.

L.T. Across N.Z.

So spread the word. What better use of tax cuts? Ring us for materials. We believe God for a web of Liberty Trust groups across New Zealand. If God is speaking to you about a Liberty Trust in your area we would love to help Him help you achieve this. What a joy to release God's people from the burden of interest that they might live a Kingdom lifestyle!

*Kelvin Deal
for The Trustees.*

