



Liberty Letter

Produced by Liberty Trust
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Jesus' Teachings

Has anyone ever totalled up how much of Jesus' teaching was primarily on the use of money or material possessions? We would be interested to know the answer. We hear so little of those teachings. Here are some to ponder on:

- **Luke 16 v 8** *"For the people of this world are more shrewd in dealing with their own kind than are the people of the light."*
- how true
- **v 12** *"So if you have not been trustworthy with someone else's property, who will give you property of your own?" - If we are not trustworthy stewards of His now, why should He later?*
- **V 13** *"You cannot serve God and money."*
- **Matt.6 v12** *"Forgive us our debts, as we also have forgiven our debtors."*
- We will lose His forgiveness and our salvation.
- **Matt.10v16** *"Behold I send you out as sheep in the midst of wolves. Therefore be wise as serpents and harmless as doves."*



Start a Family Heritage Now!



In Bible times you were included in a family heritage because your forefathers had saved. The Bible teaches that today this must become the role of The Church - "the storehouse", and that all lending should be interest-free. However, sowing into the storehouse will continue to be absolutely necessary if it is to function. That is why we stress that the greatest blessings will be enjoyed by young adults who join, even school-age children who are taught and sponsored by parents and grandparents. This is solidly scriptural, and also economically the best financial investment anyone can make for their child. How can we spread the word?

FLEXIBILITY

Further to our news in the last newsletter of new contribution rates for new contributors, the trustees have resolved to reduce the minimum contribution rate to \$10 per week (for a maximum of \$25,000). We are not here to help the well-off. In fact God seems to be increasingly saying that He wants us to turn our attention to the needs of the poor. We are working on it.

Our rates will therefore range from :
\$10 to \$60 p.w. for \$25,000 to \$150,000.
Watch this space for further news on flexibility.

L.T. a Blessing!

"When we received a phone call informing us that we were going to get our mortgage refinanced by Liberty Trust, we had basically almost forgotten we were paying into the Trust - because we had decided to think of it as assisting others to become financially free. We were absolutely thrilled to receive our phone call.

"To have our mortgage interest-free with Liberty Trust has been a blessing to us, and confirmation of the decisions that we have made regarding our finances.

"We encourage all who still have not had their number come up yet, that when we put our trust in God, he provides at exactly the right time for us, and it becomes such a blessing - not just for us but also for others."

Tai and Louise Te Rini

The Bible and Debt

An extract from "CANVAS" - Magazine of the Tertiary Students Christian Fellowship

Under the Old Covenant, Israelites were absolutely forbidden to lend money at interest to vulnerable parties: namely fellow Jews, sojourners and immigrants. Interest could only be charged to foreigners.¹ Ezekiel lists lending at interest as one of the vices of the 'violent son', along with adultery, theft, bribery, murder and occult practices.² Conversely, we read that to lend to those in need, at no interest, is a mark of righteousness and leads to being repaid by the Lord.³

Other Old Covenant provisions include a seven year cycle of debt forgiveness, provision by creditors to paid work for debtors and limits on the accumulation of private property.⁴ Furthermore, the taking of security on debts was limited to measures that would not jeopardise a person's livelihood.⁵

Borrowers also had responsibilities. They were to give refundable pledges as security on loans if requested, and they had an obligation to repay debts and make restitution for losses, even if this required selling property or working for the creditor.⁶ Overall, these laws meant that there was adequate reward for hard work while ensuring that no-one got too rich or too poor.

¹ Ex 22:25; Lev 25:35-27; Deut 23:19-20

² Ezek 18:8,13,17

³ Ps 37:26; Ps 112:5

⁴ Ex 21:2-6; Lev 25:39,40; Deut 15:12-18; Is 5:8; Mic 2:2

⁵ Ex 22:26,27; Deut 24:6, 10-13, 17

⁶ Deut 24:10-13; Ex 22:14; Ps 37:21; Lev 25:8-55

Desperate Needs

Many people come to us with desperate mortgage debt. "Can we possibly help them?" The reality is Liberty Trust blesses those whose first motive is to help others. This is a fundamental Bible principle - Sowing and Reaping.

"God is not mocked; for whatever a man sows, that shall he also reap."

(Gal 6 v 7) - We cannot reap if we do not sow.

"Remember, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully."

(2 Cor 2 v 6)

This principle applies to everything we do; to our family, to our marriage, even to our relationship with Him.

When you ask a bank for a mortgage, remember, it can only lend to you because other people have first saved. No matter how much we dislike debt, a loan is a privilege, for which we pay later.

Sowing first into the storehouse is God's way, it is infinitely better than man's and it will help countless others beside. Even better, every dollar is a building block towards the restoration of God's Kingdom. Only God sees how though. When we pray "Thy Kingdom Come" we are praying it in. When we give to God wisely we are building a precious work for that Kingdom. (Read 1 Cor 3:10-15).



May God bless you and your families

- Kelvin Deal for the Trustees