



Liberty Letter

Produced by Liberty Trust

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Welcome to everyone and especially our new members in New Plymouth and Hamilton.

Since the last newsletter we have given out two mortgages, one of \$140,000 to Tauranga - our largest yet. This member combined two memberships into one, and received the ballot on it. Remember, you can now contribute for up to \$150,000. The other has been given to a member in Gisborne, for \$30,000.

Ponderosa Pad

You may remember we mentioned in a previous newsletter that Covenant Homes Ltd. had offered to design, pre-sell, and build homes at cost so that Liberty Trust could have the profit and have a further source of income.

The difficulty in buying a section is that we must pay at least 10% deposit to the subdivider, and the balance within 12 months if we have not sold the house earlier. We do not have money for that as we will not use money which you have contributed for the mortgage fund for another purpose.

Now a Christian Charitable Trust in Auckland has offered to share the profit if Covenant Homes Ltd. will build at cost on their top-class section in the North Shore "Ponderosa" subdivision. We are most grateful for this offer, as it means that we can commence without having to pay any money up front.

*Is anyone looking for a lovely home
on the North Shore?*



Working for God may not give us much earthly pay but the retirement plan is out of this world!

Who Really Controls the World's Finance?

Or more to the point: Who is in control of yours and mine? We like to think we are, but then the Bible says:

*"The earth is the Lord's and the fullness thereof."
(Psalm 24:1)*

We are merely trusted servants, stewards of God's resources.

This is a tremendous responsibility we have been given, and we all struggle with it at times. But what is meant by a "steward"? Have a look at the Parable of the Talents again. (Matt.25:14-29). The closest equivalent to a "steward" today is a "manager". Can you imagine a farm manager calling on the farm owner to give a "gift" of a cow or a sheep? The farm owner might say:

*"That's not a gift, that's my animal.
It's not a gift from you as these are all mine".*

Yet we talk about "giving" our tithes to God!

Each of us have been given a job to do as a "manager", and been given the necessary skills to fit the job. You are the manager in your part of the family. You may have been given several areas of responsibility to manage. The parable shows that each of us are given different levels of responsibilities and different skills, some more - some less. Above all God will provide the resources needed to get His job done, if we obey His principles.

So remember, next time you consider how much of your money to give to God:

"The earth is the Lord's and the fullness thereof."

Everything we do, everything we say, everything we have - is His. Use it wisely.

Incredibly Blessed!

"Our family has been incredibly blessed through Liberty Trust. Mum joined Liberty Trust in 1989 as a means of helping her children financially. Through her wisdom and foresight God has moved miraculously in our lives.



"At the time we took over the contributions from Mum we were living in an old run-down two bedroomed cottage. We were financially low after struggling in business for several years followed by a year of unemployment. However we moved in faith toward building a new house, as with three young children our living conditions were very cramped.

"We did a lot of praying!

"Six months after taking the step of drawing up sketch plans for the new house our ballot came up. We were astounded! Our God is a God of miracles.

"Our thanks go to those people who have made our new house possible: the faithful dedicated stewards of Liberty Trust and also our families who have blessed us with financial inheritances.

"Most of all we praise God for the abundance of his grace toward us."

Rowan and Gill Brebner and family

Save \$100,000!

In our June newsletter we showed you with figures that mortgage interest at a bank is approximately four times the cost of what you give in contributions to Liberty Trust. WE ARE TALKING ABOUT A SAVING OF \$100,000 OR MORE.

The level of contributions you give adds to the future growth of God's Kingdom.

*Keep on praying
and be glad God's answers are
wiser than your prayers!*

Mortgage Update

It is a year since we asked for an update on all existing mortgages. If you already have a mortgage please complete and return the following update for our records:

Name: _____

Signed: _____

My mortgage is with: _____

Approximate Balance: \$ _____

as at: _____

Interest Rate: _____

I pay: \$ _____

weekly / fortnightly / monthly / other

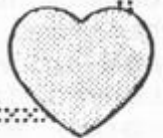
Other housing loans or mortgages: _____

This information is protected by the provisions of the Privacy Act 1993.



Beloved brethren, be
steadfast,
immoveable
always abounding
in the work of the Lord
knowing that your toil
is not in vain in the Lord

1 Corinthians 15



Trustees

*Kelvin Deal,
John Bartley,
Elaine Bateson,
Jonathan Segedin,
and Kevin Wilson
wish you all a very
blessed Christmas
and a prosperous
New Year.*

