



Liberty Letter

Welcome to our last newsletter for 1998. Thank you to those who have contributed to these columns. Reluctant often to put pen to paper, they are most grateful to you for assisting them, and glad to tell others of this Body of Christ practical ministry.

Our thanks also to Anne Dennis C.A. who has been our auditor for some years. She is now no longer eligible as she has joined the I Deal Chartered Accounting team. Does anyone know of a qualified and willing auditor/ C.A.?

7 Mortgages in '98

We are thrilled to report seven mortgages given out in 1998, two to Hamilton, two to Whakatane, one to Ophope, and two to Auckland people.

Five of these had been helped by sponsorship - two pastors started by their churches, two young couples started by their parents, and a family. The other two balances went to a lady starting again after a separation and a family.

You have blessed these people, and they and others will bless as we follow God's principles of giving. This way everyone saves and He blesses us all. Deut 23:20.

Legal Review

The Trustees have asked our solicitors to conduct a review of our legal status, because after ten years of operation the body that we have become is vastly larger and wider in scope than the infant we pioneered.

No changes to the outward operations or the financial figures are anticipated as these are revised and updated regularly but they have advised us to withhold giving out forms in the meantime, as they expect to revise forms as part of the process. Hopefully this will be completed before the end of the year and then up to date information will be sent to all those waiting for it. In the meantime thanks for your patience.



I am so delighted to be able to report my home mortgage has now been paid by an interest-free Liberty Trust loan. Now I will be mortgage free in seven years.

This is such an awesome blessing for me, and I thank God for it. I also want to thank Whakatane Christian Fellowship for paying my contribution for the first six years as I was away overseas as a missionary. What a wonderful gift.

I often wondered what would happen if I was to draw the Liberty Trust ballot as at that time I was not in need of it. But I have always found God's timing to be perfect. As 2 1/2 years ago I purchased a small 3 bedroom home in Whakatane I then began to say "Thank you Lord, you know my need", praying specifically that now would be a good time!!! Yes, God answers prayer.

I thank God for the vision of Liberty Trust, and for the faithful men and women who have given of themselves and their time voluntarily to make this vision work.

God bless you all

Pastor Cecily Stoneham

Tricia McDonald

has been appointed Liberty Trust administrator. Her duties include correspondence and assisting Alan the treasurer.

Welcome aboard!

Thank you Liberty Trust for enabling me to re-build my life!

I had been unable to work due to illness for nearly two years and my husband had left me. For those two years I lived in many different situations. Being balloted motivated me to get a job again so that I could get a home with your loan. To have the security of my own home at a reasonable repayment rate to re-build my life has been a real blessing.

I absolutely love my garden and working with my plants. Because the loan was interest-free I have a good size section for my large dog 'Tessa' and cat 'Jacinter'.

Thank you for giving me my independence and lovely home.

Julie Calway



Kelvin's Korner

No one said the Christian life would be easy. But as experience shows, wisdom handsomely pays in the end.

One difficult Bible passage (for men especially) is 1 Timothy 6 v 10-11:

"For the love of money is the root of all kinds of evil. Some people, too eager for money, have wandered from the faith and pierced themselves with many grief's. But you, man of God, flee from all this and pursue Righteousness, Godliness, Faith, Love, Endurance and Gentleness."

Why do we collect money and possessions?

"For our old age", we say. "If we don't, then who will look after us? We can't depend on the government, you know".

In the Bible, children supported parents in retirement. Mind you, it starts with you. You need to set an example to your children by supporting your parents.

Proverbs 13 v 22 "For an inheritance for our children and grandchildren" is our second reason. However a more accurate translation of the word "inheritance" in this verse is "heritage". This changes the meaning to: "A good man leaves a heritage for his children's children".

Nowhere in the Bible is the collecting of money and possessions for old age commended.

However we do have basic financial needs to save for. The largest of these is a home. See Neh 4 v 14 & Prov 3 v 33).

We turn a "house" into a "home" when we provide in it love and security for those in our household.

To Bless Others

Thanks to the generous couple who have given their tax refund of \$1,500 into Liberty Trust in order to bless people by advancing loans. This loan will be repaid when they are given their Liberty Trust loan.

Security

Most of us think we have provided security when we register the house as a joint Family Home and insure it and the contents. However these will not fully protect the home against a personal insurance claim, or creditors in a bankruptcy.

The best way to ensure security and peace of mind is to gift it to a Family Trust. There are many other reasons to do so, the chief of which in my opinion, is that it sets up wise trustees (you may be one) to look after the financial needs of the individual members of your family, should you or your spouse be unable to do so.

Last year a couple who were close friends of mine were tragically killed in a car accident, leaving four children. They had sufficient life insurance to save the home. A Family Trust ensures such matters as substitute guardianship, provision for education, etc. as well as protecting the home from creditors. A marriage dissolution is the most common risk. It also protects both spouses from costs of care for sickness etc.

To form a family trust you should see your solicitor. I would be pleased to discuss it with you.