



Liberty Letter



November 1999
Number 36

TRUSTEES

Kelvin Deal
Chartered Accountant

Kevin Wilson
Environmental Manager

Elaine Bateson
Covenant Homes Ltd

Jonathan Segedin
Master Builder

Colleen Medwin
Teacher

Mark Langridge
IT Manager

Treasurer:
Martin Tyrrell
Chartered Accountant

Loans Officer:
John Anderson
Business Manager

Budget Advisor:
Robert Cleland
Dairy Farmer

Administration:
Tricia McDonald
Kathleen Deal

Kelvin Writes:

Greetings to you all, and especially to those waiting for forms to join. Galatians 5 v 22 includes "patience" among the fruits of the Spirit. Is it really? Thankfully our waiting is at an end, as we explain below. The trustees join me in wishing you all a joyous Christmas and the blessings of the new Millennium.

Our 1999 accounts reveal that we have received a record \$290,000 in contributions in the 12 months to 30 June 1999. This is \$40,000 above 1998's. We praise our mighty God who enables and sustains us in this part of His plan.

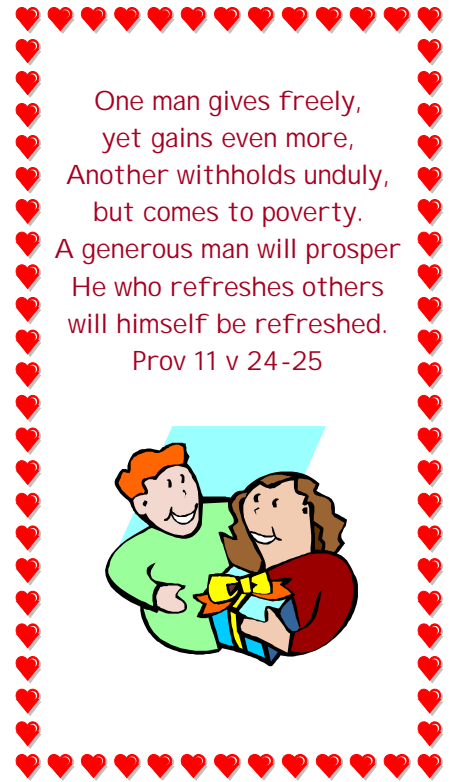
Now 30 loans have been fully repaid, including 5 in the last 4 months. Of the last 12 fully repaid, 10 have repaid early, passing the blessing they have received on so that others may in turn receive their interest-free loan early.

The Legal Review

We have now registered Ark Resources Ltd at the advice of our solicitors, and future new loans will be made by Ark. Its shareholders are present Management Board members Robert Cleland, Kathleen Deal and Martin Tyrell, with Kelvin Deal and Mark Langridge also as Directors.

There will be no change to our policy or vision.

We have signed the solicitor's forms and documents. Next we will mail information to enquirers, and the new Company forms to all existing contributors for their signatures. We expect to mail the new forms this month and give out five new mortgages before Christmas.



One man gives freely,
yet gains even more,
Another withholds unduly,
but comes to poverty.
A generous man will prosper
He who refreshes others
will himself be refreshed.
Prov 11 v 24-25



A frog came into Liberty Trust to obtain a loan. He spoke to the loan officer Mr Wack, nicknamed Paddy. When Paddy asked the frog what he had for loan security the frog held out a strange object. "What's that?" asked Paddy, but the frog could not talk. So, Paddy took the frog to see the chairman and explained the situation. The chairman asked the frog what he had for the loan and again the frog held out the object. "Oh," said the chairman, "that's a knickknack Paddy Wack, give the frog a loan".
Thanks to Murray Crowther, Liberty Trust Tauranga

This long period has been extremely frustrating to the Trustees. However, as said in the last annual report: "This period is not to be feared". In the eyes of the world, we are not what we were ten years ago. Then we were local, small and without precedent. Now we are nation-wide, proven, and have a multi-million dollar Trust which must be structured adequately. When the wise man built his house upon the rock and the rain fell heavily, the house upon the rock stood firm.

We have prepared a Bible Study on finance which will be required reading for each new applicant before they contribute.

Testimonies of Liberty!



Dear Liberty Trust

As we have recently been able to pay off our Liberty Trust mortgage, we would like to take this opportunity to say THANK YOU for the blessing it has been to us. Thank you to all the staff and trustees who have worked so tirelessly and generously to make things happen. And we would like to thank the Lord and give Him the honour for giving the vision for this Trust and raising up His people to implement it.

We now own our own home after only being back 10 years in New Zealand. It's saved us years of bondage to the bank and has left us in a great position to send even more finances to the mission field and anywhere else the Lord directs us. Truly we have known the Lord's blessing over our financial/ working lives.

So we encourage you to continue in your efforts and Thank you for all you have done on our behalf over the last nine years.

With sincere thanks

David and Susan Mitchell

You may think there are many reasons why God shouldn't call you. Don't worry, you're in good company. Moses stuttered, David's armor didn't fit, Hosea's wife was a prostitute, Jacob was a liar, Solomon was too rich, Jesus was too poor, Abraham was too old, David was too young, Naomi was a widow, Paul was a murderer, Jonah ran away from God, Miriam was a gossip, Gideon and Thomas both doubted, Jeremiah was depressed and suicidal, Elijah was burned out, Samson had long hair, Noah got drunk, Peter was afraid of death, Lazarus was dead.

If we were chosen on our merits, none of us would be called, but God does still call each one of us to serve Him. Satan looks back and sees our mistakes, God looks back and sees the cross. Satan says "You're not worthy" Jesus says, "So what? I AM". Let God work through you and He will make mincemeat of your limitations.

George Verner, OM New Zealand



We give thanks to God for His sovereignty, and His principles bless us when we obey them. 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 in the Lord for us to offer to buy a three bedroomed home from a lady in our church who wanted to buy a smaller home.

Knowing that it was financially "impossible" we stepped out in faith. With an anonymous donation from our church and our Liberty Trust ballot of an interest-free loan, 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. We are very grateful to the Liberty Trust team for this ministry.

Joanna Lyndon