



# LIBERTY *Matters*

NEWSLETTER OF LIBERTY TRUST & ARK RESOURCES

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Tena koutou. Hello to all. It is our pleasure to send you this newsletter on a beautiful day in Spring as we reflect on God's continual goodness to us, ushering in another season of new life and growth and fruitfulness.

We feel for those households and churches who have been impacted by covid or lockdowns and those feeling uncertainty or fear over possible future hardship. Liberty Trust is run essentially from our homes and because we don't borrow we are not impacted by the recent mortgage interest rate rises of around 40% since July - and rates are expected to rise further! Again we feel for those who may be struggling with extra costs and we are working to replace these rising rents & mortgages with interest-free lending as soon as we can.

This month we will reach the milestone of having lent **\$70 million** interest free! Praise the Lord!

Let us run with endurance the race set out for us.

Let us fix our eyes on Jesus, the author and perfecter of our faith (Heb 12:1-2).

## We Couldn't Have Done it Without Liberty Trust

My Facebook memories today showed me this photo from four years ago, with the caption, "Dining out, in celebration of our last night being Aucklanders together". The following day, my husband Andrew drove to Whanganui to start setting up our new home, while I stayed on another couple of nights in our rental to finalise matters in Auckland.



I remember those months as some of the most intense "adulting" I'd ever done in my life. I had decided to apply for a job that was a bit outside of my comfort zone, and approximately 450km from the job I held then. I was equal parts delighted and horrified to be granted an interview, and then to be offered the position. After considerable prayer and discussion, we reached the conclusion that if we stayed in Auckland, we'd always feel a bit like we were struggling to get by, and our opportunities would be limited. Whereas, if we took the leap of faith, accepted the job, and moved to a faraway city neither of us had any particular connection with, we'd be in the position to try new things, meet new people, and, as I may have expressed it in song, watch our children "bloom and grow forever".

We thought we'd never own our own home. We'd actually had these discussions, about how home ownership was simply not a feasible goal in our circumstances, and there was no shame in being lifelong renters. But I had come to despise the uncertainty of renting. We were always good tenants; never missing a payment, never bothering the neighbours, only wanting a home. Yet the whim of an unscrupulous landlord could increase our costs unbearably, or force us to move again. I particularly hated the inspections. Three-monthly, like clockwork, a stranger could enter our home, and take pictures, and there was nothing we could do about it. Now, still about every three months, though not necessarily quite so much like clockwork, I turn to Andrew and say, "Aren't you glad we're not having a property inspection?"

Unbelievable, then, that we have now been living in our own home for four years, and even more unbelievable that we're more than a third of the way towards paying off our loan. It's really hard to describe the feeling, when we receive an annual "loan repayment summary", and see the balance going down and down throughout the year, knowing that all the payments are reducing the principle of the loan, not just accumulating revenue for an inhuman bank.

But... how do you go about buying your first home, in a city where you've never spent more than a weekend? We made a checklist. We looked up lots of online listings. We talked to people who did know Whanganui better "Don't even think about buying in Castlecliff", said a lady from my Scrabble Club. "St John's Hill has the best primary school", said my Mum's hairdresser...

"How did you know the right place to buy?" I asked friends and colleagues constantly. To my surprise, a very common response was, "You just know".

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I'll never forget our single day of house-hunting. It poured with rain all day long. We saw 12 properties in rapid succession, and most were so obviously unsuitable that our treasured checklist never even got opened. This house had not even been on our list (we had thought it outside our price range), and yet, almost from the moment we drove up the driveway, we *knew*. *This would be our home*.

We couldn't have done it without Liberty Trust, and we couldn't have done it without Andrew's parents, who encouraged us to look into (and ultimately, pay into) Liberty Trust, more years ago than I can remember. Andrew's parents, however, also made contributions on our behalf for many years.

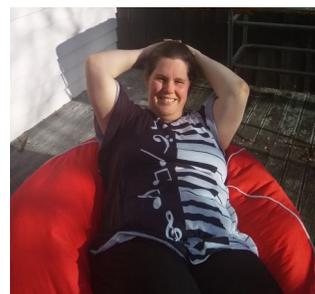
Andrew's parents (this is as much their story as ours) looked after our two children, then aged six and three, for two weeks while we undertook the big move.

One of the gladdest moments of my adult life was watching Bronwyn and Toby walk into *our home* for the first time, and seeing their exclamations of delight: "*Do we really get to live here? Are you sure? Is all this really ours?*"

During the August/ Sept lockdown, one of Bronwyn's 'home-school' tasks was to "Take a picture of something you can see from your house, a part of God's creation that you love". She promptly took this photo of me making the most of the Spring sunshine on *our deck*.

Blessings to you,

Anderina McLean  
(Burstingly proud resident of our house in Whanganui East)



Our second in the series Following God's Principles:



## Stewardship

*The careful and responsible management of something entrusted to one's care.*

After God created the world and everything in it He planted a garden and filled it with beautiful trees which were good to eat. Then the Lord God took the man and put him in the Garden of Eden to work it and take care of it. God blessed them and instructed them to rule over the fish, the birds, and every living creature.

Everything we have belongs to God and He has entrusted it to us to make the best use of it for His purposes. (Dt 10:14, Job 41:11, Ps 24:11). Just like Adam and Eve God wants *us* to be good stewards of what He gives us.

Many people waste hundreds of thousands of their earnings on rent or mortgage interest over their lifetimes. By contributing to Liberty Trust instead your resources are not wasted but are used and re-used over and over again, building a biblical storehouse to provide benefit for generations to come. You know you no longer need be concerned with rising rent or mortgage interest plus you are making great use of what God has given you and are blessing countless others. And once debt free you can do so much more with your time and resources as a faithful steward of God.

Luke 12:42: And the Lord said, "Who then is that faithful and wise steward, whom his lord shall make ruler over his household, to give them their portion of meat in due season? Blessed is that servant, whom his lord when he comes shall find so doing. Of a truth I say to you, that he will make him ruler over all that he has."

Luke 14:28: For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it—lest after he has laid the foundation, and is not about to finish, all who see it begin to mock him, saying, 'This man began to build and was not able to finish'.

Luke 16:11: So, if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been faithful with the belongings of another, who will give you belongings of your own?

1 Pet. 4:10: Whatever gift you have received, use it in service to one another, like good stewards, dispensing the grace of God.

Gal 6:10: Whenever we have the opportunity, we have to do what is good for everyone, especially for the family of believers.

Col 3:23: Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving.

