



LIBERTY *Matters*

NEWSLETTER OF LIBERTY TRUST & ARK RESOURCES

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Since 1989 Liberty Trust has been teaching & enabling New Zealanders to follow God's financial principles of giving, lending and borrowing without interest, in order to provide liberty to every household and advance the Kingdom of God.

Over this time we have seen interest rates rise and fall and begin to rise again, laws change and governments come and go. We have taught God's financial principles in churches, festivals, books and conferences and through 120 newsletters. Hundreds of families and churches have contributed to help others and we have lent over \$72 million interest-free to date; 580 loans have been advanced and over 380 have been already repaid.

And now? Today we receive over \$2 million in new contributions each year which enlarges our storehouse and we now lend over \$7 million in new interest-free loans.

When we commenced in 1989 the highest waiting time for loans was 12 years and today we are often able to lend after just 8. However the waiting time is unlikely to come down much more while the demand for our loans continues to grow.

Every day we receive calls from people hoping to borrow from us immediately and we hate disappointing them when they learn how long they have to wait. Please tell your families and friends and church leadership about Liberty Trust now so they can join well before they need to borrow. When they buy their home interest-free and become debt-free it will transform their lives.

Such a great thing to do

We joined Liberty Trust many years ago and have had the blessing of an interest free loan that enabled us to purchase an inner city apartment in Wellington. This has meant that our children have been able to stay at the same school, we haven't had to look for new rentals every year or two, and we have been able to build community.

We kept the savings with Liberty Trust going after we got our initial home loan. This proved to be such a great thing to do, as 10 years on, our apartment is looking quite shabby. We could also benefit from a second bathroom, and a change in the layout of the apartment so our boy and girl twins (who are now 12) can have their own room.

The timing of our second interest free loan has been perfect! We have wonderful plans from the architect to re-do our apartment as a space that will work for us.

As we look to the future, we have our children saving with Liberty Trust, and also through moving a few finances around, we have been able to help my parents into a newer house that suits them for their retirement.

Isn't it great how things come together! Thank you so much to Liberty Trust who have helped so many people over the years.

Ngā mihi nui,

Stephen, Sue, Hope and Ross



Our children enjoying the Wellington sunshine
Yes - we do get sunshine occasionally!

Freedom from Bondage



One of the major themes of the Bible is freedom from bondage. Just as God brought the Israelite's out of slavery in Egypt so He wants to release you from slavery into liberty as well.

Many New Zealanders spend their whole working lives in bondage to their landlord or bank lender, unable to do, go, or give as God desires, and fearful of rent or interest rate increases.

Unlike other lenders we don't want to get you into debt but out of it! Instead of a 20-30 year mortgage our loans are typically repaid in just ten years. We don't just want to help you purchase a home, we want you to own it outright, free from debt so you have real liberty to serve God.

We have the pleasure of lending each month to families who were stuck renting, subject to endless rent reviews, & inspections unable to modify the property to suit their needs, unable to plant trees and gardens, and under constant threat of rent increases or being asked to leave. We have lent to churches who had been paying expensive hall hireage for decades but were without a place suitable for their needs. We have been blessed to rescue more than one elderly widow locked into 20% interest-only mortgages that were crippling them, and enabled them to become debt-free.

Lev 25:42: For they are my servants, whom I brought out of the land of Egypt; they shall not be sold as slaves.

Dt 15:8: For the Lord your God will bless you as He has promised, and you will lend to many nations but will borrow from none.

Dt 28:12-13: You will lend to many nations but will borrow from none. The Lord will make you the head, not the tail. If you pay attention to the commands of the Lord your God that I give you this day and carefully follow them, you will always be at the top, never at the bottom.

Dt 28:15, 44: However, if you do not obey the Lord your God and do not carefully follow all his commands and decrees I am giving you today, all these curses will come upon you and overtake you: ... The foreigners who live among you will rise above you higher and higher, but you will sink lower and lower. They will lend to you, but you will not lend to them. They will be the head, but you will be the tail.

Psalms 119:45: I will walk in freedom, for I have devoted myself to your commandments.

Prov 22:7b: The borrower is slave to the lender.

Luke 4:18: The Spirit of the Lord is on me, because he has anointed me to proclaim good news to the poor. He has sent me to proclaim freedom for the prisoners and recovery of sight for the blind, to set the oppressed free.

2 Cor 6:14: Do not be unequally yoked together with unbelievers.

Rom 13:8: Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law.

Gal 5:1: It is for freedom that Christ has set us free.

Gal 5:13: You, my brothers and sisters, were called to be free. But do not use your freedom to indulge the flesh; rather, serve one another humbly in love.

This is the third of seven major Bible principles we are teaching in our newsletters, being sowing & reaping, stewardship, freedom from bondage, generosity instead of greed, biblical lending, storehouse blessing and support for God's family. You can read more at www.libertytrust.org.nz/teaching

