



LIBERTY *Matters*

NEWSLETTER OF LIBERTY TRUST & ARK RESOURCES

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PO Box 2211
Whakatane, NZ
0508 Liberty
0508 542378
info@libertytrust.nz
www.libertytrust.nz
facebook.com/libertytrust
twitter.com/libertytrustnz

PATRON

Bruce McDonald

TRUSTEES

Tom McDowall (chairman)
Robert Cleland
Kerryanne Dalgleish
Kelvin Deal
Mark Langridge
Colleen Medwin

ADMINISTRATION

Jenny McDowall
Evan Harvey (lending)

Dear family,

We are pleased to write to you again and pray that you are enjoying God's goodness.

We are thrilled to welcome many new families to Liberty Trust and to lend interest-free to families throughout NZ, including Auckland, Blenheim, Christchurch, Hamilton, Tauranga, Whangarei, Whitianga, Whakatane, Opotiki, Kirwee, Richmond, Taneatua, and Waiuku.

Since March we have lent another \$2.5 million to bring our total to \$75 million interest-free!

We hope you enjoy this newsletter and the Bible financial teaching on generosity instead of greed.

Reminder: Interest-rate rises don't affect Liberty Trust

Many NZ home owners are currently feeling the pinch as mortgages rates that were fixed at 2.2% interest last year have now risen to 5.35% for 1-year and 6.95% for 5-years.

This is costing home owners hundreds of dollars more in interest each week and hundreds of thousands more in interest over the mortgage term. For example a \$350,000 20-year mortgage at 2.2% would cost over \$83,000 in interest. But at 5.35% repayments rise by \$134 per week and total over \$220,000 in interest! At 6.95% repayments rise further and the interest would total \$300,000!

Fortunately Liberty Trust is outside this system and isn't affected by changes in interest-rates. For a loan of \$350,000 you still contribute a total of \$50,000 to help others and then borrow interest-free. The contribution cost and repayments are agreed and fixed for the entire time from when you first join us to when your loan is repaid. Whether world interest-rates are low or high Liberty Trust will continue to lend interest-free to help God's people become debt free as we have done for the past 33 years.

Sowing and Reaping

We first heard of Liberty Trust through a road show they were doing at local churches.

We joined at a time when we were in a new business and were living in our new build – the mortgage was large for both. After a few years we sold both to fund a bigger business purchase which kept us out of the housing market for 5 years since we couldn't get together a house deposit.

The whole time we were paying into Liberty Trust knowing at some stage we would be able to get back into the market and utilize the interest free loan.

We ended up in a much better financial position after 3 years of our business and were able to build a new home which we moved into 18 months ago.

The interest free loan has offset a big portion of the bank mortgage and it's amazing to see the balance coming down each month with zero interest attached!

The principle of sowing and giving has been a pivotal part of our walk since getting a revelation of the power of being faithful to God with the first of what we make.

Putting finance into Liberty Trust not only helps us but also helps the ones coming behind us which we love.

We have been truly blessed in our business and give all the glory to God and believe it all starts from being generous and following the principles of God.

Steve and Donna



Give to others, and God will give to you. Indeed, you will receive a full measure, a generous helping, poured into your hands - all that you can hold. The measure you use for others is the one that God will use for you. Luke 6:38

Bible Principle 4: Generosity not Greed



After God rescued the Israelites from slavery He gave them the ten commandments to follow, including: "You shall not covet your neighbour's house ... or anything else which belongs to your neighbour" Ex 20:17.

Greed, or desiring what other's have, is a sin and a serious offence to God. We have been given so much but instead, like Adam & Eve, we often focus our energy on desiring what we don't have, which is a real problem.

God gave this tenth commandment for our best interests, not to restrict our lives but to enable us to have better and more worthwhile lives. Greed is never satisfied (Pr 27:20) and desiring to have what others have leads to misery & sin. Learning to be generous instead of greedy releases you from the tyranny of materialism and gives the peace and freedom to enjoy the more important things of life.

Jesus said "Watch out! Be on your guard against all kinds of greed; for life does not consist in an abundance of possessions." (Luke 12:15).

Covetousness, envy and greed is serious to God. It breaks God's commandments, chokes God's message & makes you unfruitful (Mt 13:22). It brings God's anger (Col 3:6). It makes you an idolater - despising God, and makes it impossible to enter the Kingdom of God! (Eph 5:5)

Avoiding greed is so important that Paul writes: You must not associate with anyone who claims to be a brother or sister but is greedy ... Do not even eat with such people! (1 Cor 5:11).

This is obviously a big deal! So how can we turn our covetousness around so we are focusing less on our wants and more on God? The Bible has lots to say on this, here are some verses and there are many more.

Trust & focus on God

Seek first God's kingdom and His righteousness, and all these things (that you need) will be given to you as well (Mtt 6:25-34). God will supply every need of yours according to his riches in glory in Christ Jesus (Phil 4:19). Give all your worries and cares to God, for he cares about you (1 Pt 5:7).

Be content with less

Have the same attitude as Christ who humbled himself (Phil 2:7). Humble yourselves, therefore, under God's mighty hand, that He may lift you up in due time (1 Pet 5:6). But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing we will be content with that (1 Tim 6:6-8). I have learned to be content whatever the circumstances (Phil 4:11).

Have compassion for others

If anyone has this world's good and sees his brother in need yet closes his ear against him, how does God's love abide in him? (1 John 3:17). Share with those in need (Eph 4:28). Look out for each other's interests and not just for your own (Phil 2:4).

Many New Zealanders today devote their entire lives to live in a grand house filled with things that others can admire. They borrow and borrow and end up with a huge mortgage which they must pay back with interest for the rest of their working lives. But God doesn't want your housing and possessions to be the desire and focus of your entire working life, spending all your efforts and resources in this way - He has better plans for you - He has your best interests at heart.

Liberty Trust can help you to have an affordable debt-free home while following Godly principles of generosity and helping others at the same time. Your house need not be as big or grand as your neighbour's but you can be sure that it will be everything you need. God makes sure that the sparrow has a nest. God made sure that all of the nation of Israel had a place in the Promised Land. God's plan is for all of His people to be at peace under their own fruit trees (Micah 4:4).

This is the fourth of seven major Bible financial principles which are teaching in our newsletters, being sowing and reaping, stewardship, freedom from bondage, generosity instead of greed, biblical lending, storehouse blessing and support for God's family. Read more on this topic at www.libertytrust.org.nz/teaching/desire

