



LIBERTY *Matters*

NEWSLETTER OF LIBERTY TRUST

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Ps Bruce McDonald

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Welcome! We are thrilled how interest in Liberty Trust is spreading. Following our September newsletter we have received a lot of positive feedback from throughout New Zealand, a number of readers have contacted us to ask for brochures to share and most significantly, 160 more churches have agreed to display our brochures in their buildings! During the last two months we have welcomed families to Liberty Trust from Christchurch, Taupiri, Royal Oak, Canterbury, Orewa, Whakatane, Glen Eden, Wellington, Te Kuiti, Timaru, Palmerston North, Tauranga, Whangarei, Central Auckland, Kaukapakapa, Hamilton, Waitakere, Taneatua & Green Bay Auckland.



Come and see what our God has done, what awesome miracles He performs for people!
Ps 66:5

Deuteronomy 28:12-13

The LORD will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands. 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.

One of the marks of the blessing of God is that you will lend to others but never need to borrow!

That is what blessing looks like!

However consider some current statistics for both the city that I live in (Auckland) and the great country of New Zealand. Presently 25% of Auckland's rates go on paying interest on our present loans and it is my understanding that we borrow an extra \$1 Million a week to run our city ... crazy!



Ps Bruce McDonald

In 2013 the NZ Government borrowed **\$110 Million per week** to maintain the social network and to keep the wheels of Government turning. Admittedly that was significantly impacted by the Christchurch earthquake challenges but nonetheless it is staggering. The interest bill on that and our other borrowing will amount to about **\$3.6 Billion this year!**

Plus personal and household indebtedness has never been higher in our history. Things are a long way away from the promise of Deuteronomy.

So that is what I love about Liberty Trust! Liberty Trust doesn't stand looking at these statistics and say, "Well that is the just the way it is". Liberty Trust says that there is another way!

Personally, I tell people that Liberty Trust is not about re-financing peoples borrowing Interest Free...That is one thing that Liberty Trust does, but Not what it is about. It is about providing an alternative!

Liberty Trust says, 'there is a better way'!

When Liberty Trust began Maude and I believed that our children would never need to pay mortgage interest.

Today our 3 married children are all living in their own homes with interest free loans, so be assured 'Liberty' has blessed us but in all cases part of their loans are still from a bank. Our 25 year dream hasn't quite been realised but our dream is abundantly clear that we do want this for our Grandchildren!

Continued over page

This week I became a Poppa for the first time and will have a double membership to this exclusive club before Christmas – by Christmas day both these little ones will be signed up to Liberty Trust....and they will NEVER pay Mortgage interest! I am hoping that both sets of parents will contribute to these children's future with Liberty Trust but I do know that their Grandparents will. 'A good man leaves an inheritance to his children's children'!

Liberty Trust is – an amazing alternative:

Let me tell you my dream because I have a dream...

Of Churches where everyone who wants to is able to live in their own home.
Of a Church where no-one pays Mortgage Interest.
Of a Church in which no-one is in debt, including church buildings!

'...You shall lend to many nations, but you shall not borrow...'

You can be a part of that Church. My challenge to you is, 'Will you join the adventure today? Sign up for yourself, for your children, for your grandchildren, for your church or for a friend!

The normal question is, 'How much is it going to cost?'

The answer is simple. How much can you afford? At the time that it is your turn to receive a loan you can apply to borrow five times what you have contributed. This may be the total amount you need, or may simply replace part of your loan or perhaps provide you with a deposit. Start with what you can and see what God will do.

Recently I was sharing with a friend who some years ago was very influential in Liberty Trust. I was telling her some current statistics about the work - that we took almost 8 years to loan our first 1 Million Dollars but that we now do that every 3 months and the pace is increasing all of time. That we have now loaned approximately \$32,000,000 to great New Zealand Churches and families. The persons response was typical, I would now say common when I engage in such conversations ..."I don't know why we didn't join up"!

I do – they never got around to it! They believed in what we were doing, they knew it was going to do good for those who got involved but they simply didn't fill out a form and begin...for themselves or for their children. There are others reading this for which this statement is altogether relevant. You have meant to but ...

I am a passionate man! I want the best for you. I hate interest and debt – it mocks at the blessing of God in our lives!

So I have a challenge for you today - choose to 'sign up' to Liberty Trust - to become part of an alternative! You will not regret it, you will make a difference in the lives of others and in your own! I will celebrate with you when you do!

God bless,

Bruce

Pastor Bruce is planning to spend a fair bit of next year travelling around New Zealand preaching, and teaching on Liberty Trust. He will be speaking in Cromwell on Monday 23 Feb 2015. Let us know if you'd like a meeting in your area.



Ellie McDonald - 4 days old

Will you join the adventure?

Sowing & Reaping

Interest Free

Pooling Resources

Unyoked from the world

Following Bible principles

Considering the cost

Finance for God's Kingdom

Building a storehouse for future generations

We give thanks to you, O God, we give thanks to you!

We proclaim how great you are and tell of the wonderful things you have done.

Psalm 75:1





A Leaf from the Ark

NEWSLETTER OF ARK RESOURCES LIMITED

November 2014

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Greetings in the wonderful name of Jesus.

We have recently advanced mortgages to families in Mt Eden, Christchurch and Hamilton, bringing our total interest free lending to over \$32 million!

We anticipate lending three more mortgages before Christmas - always interest free - to an older couple in Hamilton and a Manukau family, and newlyweds in Glen Eden Auckland. Also three families will finish their repayments & become debt free - a wonderful Christmas blessing!

We were thrilled to receive these wonderful testimonies sent to us by wonderful Saints in Hamilton, Te Kuiti and Wellington. You can read many more wonderful testimonies on our website www.arkresources.co.nz.

We wish you and your household a blessed Christmas & 2015.

How amazing
are the deeds of
the LORD!
All who delight
in Him should
ponder them.

Psalms 111:2

*Working together
to release people
for the Kingdom
of God*

The Best Financial Decisions

The best* financial decision my husband and I have made was to join Liberty Trust way back in 1996 when we were a young couple at Bible College. At the time we had no income and no home of our own, having spent what would be considered a good deposit on a house to go and study God's Word. While living there we received our first Ark Resources Loan which we went on to fully repay.

The second best financial decision was to start a new Liberty Trust membership in 2005 towards a future interest free loan, even though to do so at the time with an existing mortgage and 4 young children was challenging financially.

Around this time God spoke very clearly to me from Psalm 37 v 34,

"Wait for the Lord and keep His way.
He will exalt you to inherit the land."

Over the years I have remembered and prayed this verse. Through times when it seemed an impossibility in the natural I held on to it.

Five years ago we needed a bigger home for the family and so put our house on the market. At that time only a few houses a month were selling in the town we lived in due to the Global financial crisis but our house sold within 4 days! This was the goodness of God making a way for us.

This year through receiving our second Ark Resources loan early and through God working in other circumstances in our lives, this Scripture as been completely fulfilled.

The promise rested on the faithfulness of God, and how He moves often unseen to us, bringing things to fulfillment at just the right time. My husband and I knew that our part was to wait, be patient and keep His ways. And what was the WAY God wanted us to be faithful to? It was to remain with Liberty Trust over a period of nearly 20 years now, and to keep sowing financial blessing into the lives of others through this ministry.

Be encouraged to keep trusting and relying on God in your life in the area of finance and be faithful to godly financial principles.

God Bless you

Mike and Janferie Dewar

* Other than tithing!



Mike and Janferie, Sarah, Anna, Sam and Rebekah

Wait for the Lord
and keep His way.
He will exalt you
to inherit the land.

Psalm 37 v 34

The Sowing is Worth It

As you read this, you may be considering whether or not to open an account with Liberty Trust. You may have recently opened one, or you may be further along in your donations, awaiting the time to reap the benefits of your efforts. To each of you, may I encourage you that this is for real? The sowing is worth it.

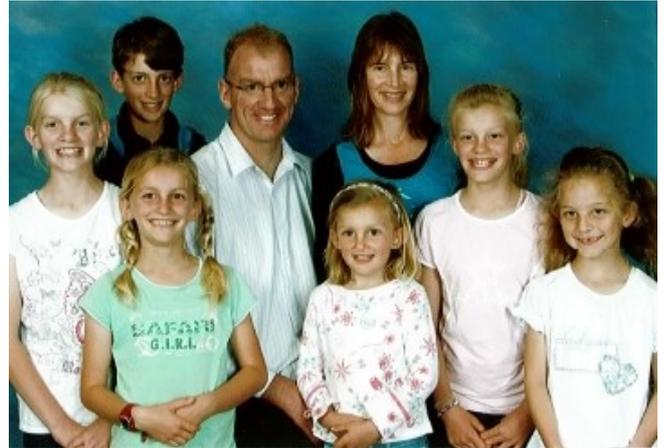
My wife, Michelle, and I applied successfully to *Ark Resources* for our interest-free loan in May this year. This interest-free loan was no surprise. It came after 8 careful years of donating small amounts into the *Liberty Trust* account and over time this has built up and grown to become a great blessing to us and our family, and also to many others.

We have six children aged between 7 and 14 years. When we first started, with a family to feed and mortgage payments to make from one income, we could only afford small amounts and over time, and as circumstances changed, we were able to increase or decrease our contributions as and when required. This flexibility has been a real blessing to us and has provided us with the opportunity to reach our target amount sooner than anticipated.

We now have the blessing of an interest-free loan. No more wasted payments on interest! No more bank! And all our payments go back to be used again, and again, and again!

If you are considering opening an account with *Liberty Trust*, I highly recommend it. We plan to do it again.

Tim Fletcher
Teacher/ Principal



Tim & Michelle with their six children

Assistance in a time of Need

This story is a little different from others here since we have had our Ark Resource mortgage since 2008 and previously written about receiving this loan. This story is about receiving assistance in a time of need.

We had been steadily repaying our loan and watching the amount owing go progressively down. Then unfortunately our car was written off in a car crash.

The value of the insurance paid out was not enough to buy a good replacement, so we decided to take out a personal loan to increase the amount we could spend on a replacement vehicle. We were just able to keep up with the payments for the personal loan alongside repaying our Ark Resources mortgage.

Then we discovered our house needed urgent repairs. The garage floor was leaking into the house in the rain. The windows, doors, and an outside wall were also allowing small amounts of water to seep inside with the wind and rain. And to top it off the roof started leaking into the family room!

Something needed to be done urgently, but how could we pay for it? We rang Ark Resources to ask if there was anything they could do for us. Evan Harvey, chairman and lending officer, helped us. He took our case to the Board and sought approval to extend a special circumstances loan to us. The Board approved and soon funds were made available to us. We were able to repay our personal loan, arrange roof repairs and get quotes to replace the windows and doors and seal the garage floor.

Now we have half our new windows installed, and progressing steadily with the remaining work and we are in a much more secure financial position. Thank you to Ark Resources and Liberty Trust.

God's timing is always perfect, He is never late, never early, always on time. This loan has come in a very timely manner for us. We are grateful for God's provision through Ark Resource.

Jeremiah 29:11 CJB— 'For I know what plans I have in mind for you,' says Adonai, 'Plans for well-being, not for bad things; so that you can have hope and a future'.

Bryan & Stephanie Taylor



Bryan & Stephanie with their new front door 😊

