



LIBERTY *Matters*

NEWSLETTER OF LIBERTY TRUST

Charity Reg: CC11287

March 2015
Vol. 2, no. 62

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Kelvin Deal
Chairman

In the house
of the wise
are stores of
choice food
and oil, but a
foolish man
devours all
he has.
Prov 21:20

Welcome!

We have had a wonderful time so far this year, firstly at Festival One and then in Dunedin, Invercargill, Cromwell, Orewa, Te Puke & Te Teko. On Friday 1 May we will host an evening at Lifechurch Tauranga followed by LivingWell in Rotorua on Monday 4 May and Lighthouse Fellowship in Hamilton on Monday 11 May. On Sunday 14 June we have been invited to Rainui Baptist's 9am and 11am services. We would be love if you could join us and invite your friends to these events.

If you would like to host us in your church please let us know.

We are thrilled to welcome new contributors from Henderson, Otara, New Plymouth, Wanganui, Kaiapoi, Whitianga, Rotorua, Titirangi, Taneatua, Whangaparaoa, Mangere, Taupo, Hamilton, Clendon Park, Waitakere, Te Awamutu, Sandringham, Massey, Whakatane, Stratford, Whangarei, Pakuranga, Gulf Harbour, Blockhouse Bay, Te Puke, and Tauranga.



Jesus said to her, "I am the resurrection and the life. He who believes in me will live, even though he dies; and whoever lives and believes in me will never die.

John 11:25-26

Living in Surplus - The Storehouse Principle

Over the Christmas holidays I re-read the book: "The Storehouse Principle", by Al Jandl and Van Crouch upon the recommendation of one of our members. It seriously challenged me.

Al Jandl, a chronically permanently poor pastor of a tiny church in Texas, was reading the Bible in somewhat desperation when he found the following verse:

"The Lord will command the blessing on you in your storehouses and in all to which you set your hand, and He will bless you in the land which the Lord your God is giving you."
Deuteronomy 28 verse 8 NKJV.

"How can God bless my storehouse if I don't have one?" he asked himself.

And so, despite their increasing debt, he and his wife decided to begin a personal storehouse. As he continued, Al found more and more Bible verses which supported their actions to start the storehouse. Meanwhile his church was also struggling to pay its outgoings and the church board agreed to begin a storehouse for the church also. They decided to use the meagre funds they made from buying and selling books from a table near the church entrance way to start their 'storehouse'. It took them about two months to save the first hundred dollars - which they kept under the vegetable bin in their fridge! When it reached \$1,000 they deposited it (black with mildew!) into an interest-bearing 'storehouse' savings account to help it grow.

The story then tells how a stranger approached Al and advised him that a TV station licence was about to be allocated to the area, and offered to prepare the licensing application on behalf of the church at no cost. Al felt to give it a go. Later the church agreed to withdraw its application in return for \$50,000 in cash from the other applicant plus a 4-year contract for a two-hour TV time to preach the gospel without charge! Six months later they were paid \$230,000 to cancel the contract so the station could be sold. But God still had more plans - the next day the new buyers asked them to continue the Sunday morning gospel broadcast!

God's blessings have continued to flow. Today Living Stones Church has a 2,500 seat auditorium and 280 acres surrounding the church, and has developed a significant outreach in their city. It has a Christian school, day-care facility and a youth camp with dormitories for up to 430 guests, and many other sports amenities, all dedicated to help youngsters learn about Christ and to reach people in their city. And remarkably, the church has **never borrowed!**

Continued over page

Deuteronomy 28 goes on to promise (in verse 12) *'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'*.

So God will use His storehouse to bless our storehouses! So we can be lenders and providers, and never need to borrow!

Upon re-reading the book last Christmas I was struck by the thought: "What will people do once they have repaid their Liberty Trust mortgages? Will they simply increase their own spending? Will they borrow again and get into further debt? Will they store up wealth for themselves? Or will they have the inclination and self-discipline to create a personal storehouse for Kingdom use?"

The Storehouse is certainly one of the Bible's key financial principles. God uses storehouses and recommends storehouses dozens of times in the Scriptures. He also warns against misuse of storehouses. They are to be used to help others, not just ourselves. Then He will bless them for His glory.

In Genesis 41 & 42 Joseph saved the people by **storing** up grain during the years of plenty. Proverbs 13:33 tells us *'A good person **stores** up an inheritance for their children's children, but a sinner's wealth is **stored** up for the righteous'*. In Malachi 3:10 God says *'Bring the whole tithe into the **storehouse**, that there may be food in my house'*.

The Liberty Trust logo is based on the ark - a great example of a secure God-ordained storehouse to protect and provide for His people (Genesis 6:19-21). Liberty Trust is a community storehouse established to equip and finance God's people into their own homes and churches in order to free each to be able to fulfil God's call on their lives.



God wants us to not only have community storehouses but to have personal storehouses as well. As Proverbs 6:6-8 says *'Consider the ant, consider it's ways and be wise ...*

*see how it **stores** its provisions in Summer"*. Proverbs 21:20 tell us *'In the house of the wise are **stores** of choice food and oil, but a foolish man devours all he has'*.

Like Abigail the wife of Nabal bringing provision to David and his men (1 Sam 25), like the Good Samaritan using his resources to generously assist the stranger (Luke 10), or the five wise virgins with extra oil (Matt 25), we need a stored surplus to enable us to generously respond to the needs around us.

How can God responsibly bless anyone who consumes all they are given, week after week, month after month and year after year? *"For if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?"* (Luke 16:11). As well as giving our tithes and offerings it is good to put resources aside in a 'storehouse' for God to bless and use.

Starting a personal storehouse brings assurance that even though one's finances may be a struggle, even though one may be deeply in debt and seemingly without hope, all is not lost. Everyone can create a positive in the midst of their hopelessness, as Al and his wife did. And further, I'm certain God will enable it to happen, if only they will get started.

It is God's desire that we are able to lend without borrowing and give without seeking anything in return. God wants His people to have storehouses which are available for His use, in order that He may bless them.

Undoubtedly 'the storehouse principle' is both communal and personal. It is even greater than we comprehended. It is God's plan for His people. Do you have a storehouse?

Trust Him and He will fulfil His promise in Deut. 28 v 8:

"The LORD will command the blessing on you in your storehouses and in all to which you set your hand, and He will bless you in the land which the LORD your God is giving you.

Best wishes from Kelvin
Chairman

Insurance People

We are pleased to advise that Insurance People are offering significant discounts to those associated with Liberty Trust. One Liberty Trust family reported to us

"The policy is better, the excess is lower and we are saving hundreds on the premium!"

To receive a quote or a review of your insurances please call 0800 823 823 or email enquiries@insurancepeople.co.nz and mention your involvement in Liberty Trust.





A Leaf from the Ark

NEWSLETTER OF ARK RESOURCES LIMITED

March 2015

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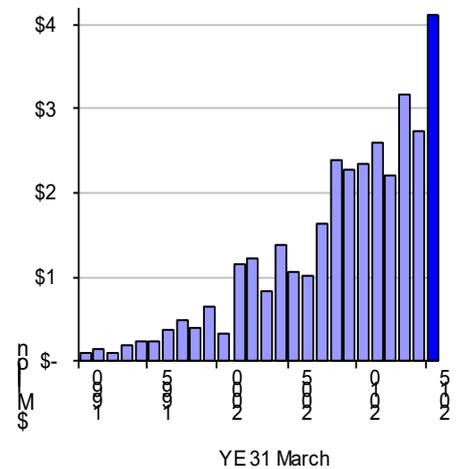
Greetings in the wonderful name of Jesus.

We are thrilled to include three wonderful testimonies from families who have received interest free mortgages.

In the year to 31 March we have lent over **\$4 million interest free** to around 40 households and churches throughout New Zealand. Some big, some small, and all much-loved by God.

In the last three months we have lent to folks in Wellington, Whangarei, Tauranga, Hamilton, Christchurch, Auckland and Whakatane and loans have been repaid in Lower Hutt and Invercargill. Bless you all.

Annual New Lending



Immeasurably Blessed

Earlier this year we were really blessed to receive our interest free loan from Ark Resources.

We joined Liberty Trust in August 2005 and it's interesting to briefly look back and consider what has taken place since then.

Back in 2005 we were living debt-free in our small but comfortable first home. We had two infant children (Hannah and Emily) and a third child on the way. Hence we were planning, in the near future, to move to a larger home due to our growing family – which would of course mean getting a mortgage again. In 2007 we were able to move to our new, larger family home and during the move we were blessed by God in so many ways.

We are really grateful to have now received our interest free loan and glad that we have been a part of helping to build up the storehouse of money that can be lent to other people. We truly believe that we have been blessed by God beyond all that we could hope or imagine (Phil 4:19, Eph 3:20-21).

We would certainly encourage others to join Liberty Trust and be part of blessing others as well as being blessed by this wonderful ministry.

Finally, a big "thanks" to the staff who have helped answer all our questions along the way and who continue to keep track of everything and keep us up-to-date with all that is happening with the ministry and our progress in paying back our loan.

Anthony & Jo White
Christchurch, 17 Nov 2014



Anthony & Jo, Emily, Hannah & Jonathan

Now to Him who is able to do immeasurably more than all we ask or imagine, according to His power that is at work within us, to Him be glory in the church and in Christ Jesus throughout all generations, for ever and ever!

Ephesians 3:20-21

A Brilliant and Biblical model for Borrowing

When we started our Liberty Trust over eight years ago we did not know what we would use the loan for. We figured that by the time ten years came around we would have figured it out!

We only put in for a modest amount as we could not afford to pay both our current mortgages and the Liberty Trust payments. We see it as a sound borrowing move. No matter what happens with interest rates you know that you will have a portion that will have no interest, therefore lowering the overall combined interest rate.

We own two houses, but the house we live in we rent from someone else. Talking to the team at Liberty Trust they were really helpful and we found it was really flexible how we took the loan. We have split our loan in two, taking a portion and also continuing to contribute into the Trust for the remaining portion.

We will be taking out new loans for our kids in a few years. It's such a great provision for their future and they can learn to pay into it themselves .

We have really enjoyed being a part of the Trust and the idea of a more biblical model for borrowing money is great and we applaud those who stepped out and dared to dream that people could be free from debt.

It must have seemed a crazy idea when it was first introduced but it has shown that it is in fact brilliant.

God bless

Peter and Maryanne, Lucas, Grace, Georgia and Josiah

15 Nov 2014



Georgia, Josiah, Grace and Lucas Martin

A Great Example for Future Generations

I first heard about Liberty Trust through an advert in the Christian Directory magazine which I read at church. I checked out the Liberty Trust web site and downloaded and read the information about the Bible-based storehouse. After doing the Bible Study and prayer I decided to start investing in helping others to achieve their dream of being mortgage free and in hope of one day being a home owner again.

I would like to thank & bless everyone involved in Liberty Trust & Ark Resources as I was surprised to receive an offer of an interest free loan earlier than expected in Oct 2014. We feel so fortunate that our mortgage will be significantly reduced before we retire and we won't have to pay a significant amount of interest.

I am a 'numbers' person and like to see things in writing. Using an online bank mortgage calculator it shows that if you take 20 years to pay off a \$100,000 mortgage then you will be paying over \$71,000 in interest! Even attempting to pay it off over 10 years you would still be paying over \$33,000 in interest.

I strongly believe that Liberty Trust is a great example to future generations. By planning ahead, regularly saving a small amount, having patience, helping others first and then all in God's timing it is you who gets blessed. This can make such a huge difference to your life. I also could not have done this without my Dad's help at times.

I started saving in Oct 2011 for my son Mark, who is currently a third year engineering student at the University of Canterbury, so that I can help him to be able to afford to buy a home in the future, without the burden of paying huge amounts of interest to the banks.

May God bless you.

Julie Swan, Christchurch



HOPE: Jeremiah 29:11 is a verse that I have memorised and held on to God's promises for many years.

"For I know the plans I have for you," declares the LORD, "Plans to prosper you and not to harm you, plans to give you hope and a future."

