



LIBERTY *Matters*

NEWSLETTER OF LIBERTY TRUST

November 2011
Vol. 2, no. 50

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Dear children, let us not love with words or tongue but with actions and in truth.

This is how God showed his love among us: He sent his one and only Son into the world that we might live through him.



Dear friends, since God so loved us, we also ought to love one another.

1 Jn 3:18, 4:9 & 11

Hello and welcome to our November newsletter. The NZ elections are now over and we are no longer bombarded with promises to get NZ out of debt faster, eliminate poverty, and create a better New Zealand for our children.

Here at Liberty Trust, with your support, we are working on many of the same goals. Every month we help another one or two New Zealand households get out of debt faster. We take over their costly bank mortgage and replace it with an interest free mortgage! Or we help them out of the renting trap, so they can save money, put down roots, become involved in their communities and plant fruit trees! But most importantly we teach and demonstrate that the Bible's financial principles work. We seek to increase people's faith in God and His Word so that the truth can set them free. Month by month we work to create a better New Zealand for our children.

DVD to Share

We are thrilled to announce that we have produced a short DVD which you can use to share Liberty Trust with your church, home group, friends and family. Helena of Inversure Productions has produced a quality recording introducing Liberty Trust with excerpts from interviews with the trustees, several participants and the founding pastor. We have 50 copies to share around New Zealand so please let us know and we would be happy to send you one today. Alternatively you can view them on youtube or at www.libertytrust.org.nz/videos.

Is "Sowing" before "Reaping" Charitable?

"Of course" say church leaders.

"Yes" declared the High Court this year in its Liberty Trust judgement.

"We haven't made up our mind" says the IRD. They have been investigating whether to cancel their approval of Liberty Trust as a donee organisation for 18 months now, despite the fact that its website advises that we are "approved". This week it has advised that it has referred the question to its legal department.

They expect to let us know the answer before Christmas.

So please join together in prayer. We would like a nice Christmas present. Watch this space.



If we ever have funds "idle" waiting for loans or projects to be approved, instead of putting them in Rabo Bank we have decided to lend them to support Baptist Savings interest-free! This a ministry of encouragement to provide financial support to growing churches.

The New Zealand Baptist Savings & Development Society Inc (BSDS) is a registered NZ charity established in 1962 by a group of Baptist pastors and businessmen with a view to providing low cost finance to Baptist causes throughout New Zealand.

From small beginnings (most of their earlier lending was for church furniture!) they have lent over \$45 million to Baptist churches, social services, youth camps and other ministries to purchase, renovate, repair, relocate, convert, add & alter land and buildings for church ministry use.

Baptist Savings receives loans from investors through savings accounts and term deposits and on-lends these funds to support Baptist church projects, secured by a first mortgage taken over land and buildings. Beneficial interest rates are both paid to investors and charged to borrowers with no administration and services charges. Each year Baptist Savings enable churches to save many hundreds of thousands of dollars in interest and fees.

Due to the Christchurch earthquake and the current financial recession the demand for loan finance is currently much greater than the growth of deposits.

So we at Liberty Trust have decided to forgo the small interest we could normally earn on our funds with Rabo bank and take the opportunity to lend to Baptist Savings interest-free to support work of God's Kingdom.

For further information on this ministry please go to www.baptistsavings.co.nz or call Grace on 0508 (SAVINGS) 728 464.

Therefore, as God's chosen people, holy and dearly loved, clothe yourselves with compassion, kindness, humility, gentleness and patience. And over all these virtues put on love, which binds them all together in perfect unity. Col 3:12,14

Kelvin's Comment: Time - It's a Question of Balance

As we celebrate the anniversary of Jesus' birth this Christmas, perhaps we should be considering how much this event means in our lives. This is particularly timely as we experience the heightened commercialism and stress that accompanies the lead-up to Christmas.

God has been telling me that He just wants me to sit and talk with Him more. Yet I know that unless I make a real attempt to give Him my real time, I won't hear His voice. He talks too quietly for me to hear Him. Yet it was Jesus who declared in Luke 10 v 27 that the most important commandment in the Old Testament was *"Love the Lord with all your heart and with all your soul and with all your strength and with all your mind, and the second: love your neighbour as yourself."* – The latter includes my wife and children.

Loving God is paramount. What a long way I fall short of His desire for me.

How can we love God with such intensity? A popular secular song when I was young went like this: "To know, know, know him, is to love, love, love him, Just to see him smile, Makes my life worthwhile....."

Contrary to the teachings of all "religions", the Bible tells us we can "know Him". Paul tells us this is his greatest desire. Moses knew Him intimately as a friend, and so have many saints since then. There is a sequence though. Just as in the natural so in the supernatural.

We must spend time with Him before we can know Him. Then we will experience His love for us as we respond as a bride to a bridegroom, and are able to return His love.

But how can we give Him time, when we are already really stretched? We seem to be constantly stretched. It is a symptom of the modern world.

Jesus said we must be "in the world" but not "of the world". How far into the world then should we go? In my opinion, we can only go "so far". We must first prioritise our time spent with Him, sufficient to love Him "with all of our heart, soul, mind and strength." Then we will know how much of our remaining time can be spent "in the world". And what of time "of the world"? – none at all.

This is a challenge I have long struggled with – a balance between God, my wife and children/grandchildren, work demands, friends, ministry, pleasure etc. I'm sure that few of us ever spend as much time with God as He wants us to spend, so difficult is it to juggle the conflicting demands of modern life. If people only spent more time with their friends and family they would spend less on buying them expensive Christmas pressies.

Consider - Why do people today give Christmas presents? The first gifts weren't given to Jesus out of love and affection. They were brought to honour him. They were wise men.

What gift will you give to the Christ child? There is no more precious gift than time spent with Him. I hope this Christmas you will find many such opportunities to bring that gift.

May you have a blessed Christmas,
Kelvin and the team

Magi from the east came to Jerusalem and asked, "Where is the one who has been born King of the Jews? We saw his star in the east and have come to worship him."

And the star they had seen in the east went ahead of them until it stopped over the place where the child was. When they saw the star, they were overjoyed.

On coming to the house, they saw the child with his mother Mary, and they bowed down and worshiped Him. Then they opened their treasures and presented Him with gifts of gold and of incense and of myrrh.

Matthew 2



Kelvin Deal
Chairman

