



# Liberty Matters

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## TRUSTEES

Kelvin Deal  
Chartered Accountant

Kevin Wilson  
Environmental Manager

Elaine Bateson  
Company Director

Jonathan Segedin  
Master Builder

Colleen Medwin  
Teacher

Mark Langridge  
I.T. Manager

Treasurer:  
Martin Tyrrell  
Chartered Accountant

Loan Officer:  
John Anderson  
Business Manager

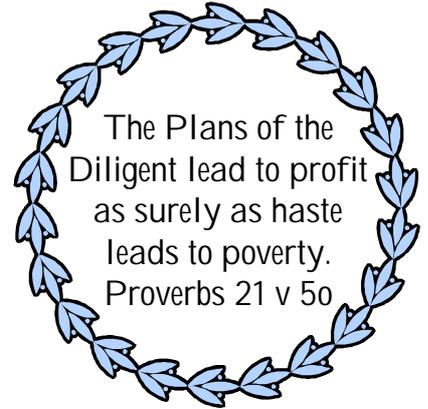
Budget Advisor:  
Robert Cleland  
Dairy Farmer

Administration:  
Kathleen Deal  
Kerryanne Dalglish

Welcome to our new members, including a widow from Opotiki whose only income is her superannuation. As she still has a mortgage to pay, she wants to give to Liberty Trust, so that people like her may have the opportunity of having an interest-free loan in due season. May the Lord bless you, for doing things His way.

In this issue of Liberty Matters you will find out about Liberty Trust's help with budget advice, and as there wasn't room for the notes from the Christian History magazine on money issues in our last newsletter we include it now. We found it most interesting and informative, and hope that it encourages you too.

Consider blessing your church or homegroup by having copies of our newsletters available for others to take and read.



# MONEY ISSUES

How do we as Christians cope with money? "We are in the world but not of the world." What does that mean? Is money a Gift from God to richly enjoy, or is it Mammon, the rival master?

For the Christian, all of life falls under the Lordship of the Lord Jesus Christ. This includes money matters, and our attitude towards wealth and poverty. It is not surprising then that economic matters are prominent in the teachings of the Bible and the social ethics of the Christian church. Money is portrayed positively in some parts of the Bible, especially the Old Testament. Abraham, Job and especially Solomon were very wealthy indeed. Proverbs tells us that the blessing of the Lord makes rich and adds no sorrow (10v22), and (10v4) "A slack hand causes poverty, but the hand of the diligent makes rich".

Of course the Old Testament has warnings about wealth. We must not forget the source of our wealth, "Remember the Lord your God for it is He who gives you the ability to produce wealth (Deut 8V18). Also Ps 52 v 7 which says not to trust in our wealth, but trust in God our stronghold.

Further, the possession of wealth comes with the obligation to care for the needy:

"He who is kind to the poor lends to the Lord" (Prov 19 v 17). These were given at the time of the tithe, the Sabbath, and the Jubilee which all served to remind the Israelites that their wealth was ultimately the Lord's and that they were to use it to His glory.

In the New Testament money has a more negative emphasis in a society which was often poor and oppressed. Wealth was often gained at the expense of others. Jesus spoke often about money. Perhaps the best known scripture on the subject is that "The love of money is the root of all evil" (1 Tim 6 V10). For Paul, the opposite of covetousness is contentment, and this is the foundation of his Christian life (Phil 4 v 12).

The Biblical teaching on money is twofold: money is a gift from God, a sign of His blessing but it is not to be a god in itself. When we find we need money more than we need God, it has become idolatry. Poverty is not virtuous nor is wealth sinful. But true wealth, the Bible teaches, is not material but spiritual.

*To be continued next issue*



Farewell and thanks to Tricia McDonald who has been our valuable administrator since early 1999. Many of you will have appreciated her friendly letters and e-mails. Kerryanne Dalglish is continuing this role.

## Releasing the Captives



The history of Liberty Trust is liberally sprinkled with human interest stories, as couples have been enabled to escape the clutches of crippling mortgage interest. Here is another example of the Trust helping people in their need.

Here is a young man whose marriage has gone awry and children are his prime concern. The break-up of the couple has brought all the usual financial problems and he has succumbed to the trap so many have fallen into – the Credit Card. Suddenly he realises that before he can pay off any of this debt he must pay \$60 per month in interest to the bank. His parents have helped him to the limit of their resources. The burden of his debt is weighing him down and he is really suffering.

So he turned to his Pastor. In consultation with the welfare co-ordinator of his Church, the Pastor can see that despite all his accumulated debts, the young man's greatest need is to settle his Credit Card problem. The Church has no funds to help so what should they do? After prayer and deep consideration they remembered the Liberty Trust's concern for welfare.

So they made an approach to Liberty Trust to pay the young man's credit card debt. He would repay the debt in the quickest possible period and the church leaders would guarantee the debt so that Liberty Trust should run no risk.

Willingly and thankfully the young man pledged to repay his debt at \$150 per month and now some 20 months later has faithfully kept his word and is debt free. He has also grown in his Christian walk and his faith has been strengthened as his burdens have been lightened.

The church and the young man wish to express their great thanks to Liberty Trust for the work of God they have so gladly undertaken.

*Contributed by the welfare co-ordinator of the above church*

*The eyes of all look expectantly to You, and  
You give them their food in due season.  
You open Your hand and satisfy the desire  
of every living thing. The Lord is righteous  
in all His ways, gracious in all His works.  
The Lord is near to all who call upon Him;  
He also will hear their cry and save them.  
The Lord preserves all who love Him, ...  
My mouth shall speak the praise of the  
Lord, and all flesh shall bless His holy  
name forever and ever. Ps 145 v 15-20*

Thanks Linda Tresidder of Flaxmere  
for these wonderful verses.

When Liberty Trust was formed in 1988 we joined and began contributing for two loans. One of these loans was balloted early and we gave it to a solo mother to help her to be freed from her bank mortgage.

Over the years of our Christian walk we have enjoyed lending to people in need. They have paid back interest-free in their own time. It has been a pleasure, helping people avoid being trapped by interest and debt. While we did this in a small way, Liberty Trust has expanded our vision for Christians to be able to pool our finances to help people reduce their mortgages faster.

Liberty Trust also helps people budget and encourages them to be more careful with their finances and see God's principles put into practice. Malachi 3 v 10 shows us the blessing of tithing and offerings: in helping others we also help ourselves.

Robert & Liz



Robert and Liz Cleland  
Liberty Trust Budget Advisor & Chairman of Ark Resources Ltd

Robert and Liz love the Lord, and have had close relationships with Him for 17 years. They are active in the church, and have a heart for the rehabilitation of young people in particular, as well as listening to and advising saints with wise use of their finance. Robert is well known in dairy circles, as chairman of the BOP Holstein-Friesian Club and breeder of the Paroa stud cattle. His other interests include rugby, and school Board of Trustees. Liz is a homemaker, who enjoys creating her large beautiful garden, and has led junior church classes for years. Their family of four young adults is a credit to their love and example. We are fortunate to have them in our leadership.