



Liberty Matters

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Kelvin Writes...

This has been our best year ever. There were two accomplishments that especially thrilled me. One was the preparation and distribution of the **Bible Study**. Teaching the Bible's principles on finance which are relatively untaught, is a major goal of Liberty Trust. If you'd like another copy, possibly for home-group study or to give to friends just give us a call.



The other was the creation of our web site www.libertytrust.org.nz, by Aaron & Kerryanne Dalglish. This is attracting a lot of response and questions from all over the world. It's looking great. Recent additions include profiles of our key people and previous newsletters. Check it out.



LIBERTY TRUST TAURANGA

The trustees of Liberty Trust Tauranga have resolved to dissolve their trust and transfer to Liberty Trust. Both trusts have identical rates, so we will fit together nicely, neither advantaging nor disadvantaging our people. Their contributors will receive their mortgage at the same time as they would have if they had originally joined Liberty Trust instead of LT Tauranga. A big welcome to the sixteen who have transferred so far. Be assured it is a pleasure to have you with us.

Tauranga Meeting

We would love to meet everyone who can come at St Andrews Presbyterian Mount Maunganui on **Sunday 11 March** from 2.30 pm to 4.30 pm. We plan an informal meeting where we can get to know each other better and perhaps answer any questions you may have. Invite your friends.

A big **WELCOME!** to new members. These include families from Whakatane, Kaiapoi, and Alexandra, sixteen from LT Tauranga, a pastor from Christchurch and Gavin & Jo Prentice, missionaries in Northern Territory Australia. Welcome to Liberty Trust!



Thanks to Aaron Dalglish for his work designing our database which is chocka full of information. We can now monitor your situation easily and keep you up to date.



You were called to be free ...

Serve one another in love.

Galatians 5 v 28

A contributor in Marton has purchased a three-bedroom house in the town for \$27,000. He says there are quite a few more available between \$30-35,000.

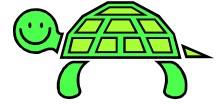
"Eat yer 'earts out you Aucklanders!!"

When was Jesus conceived?

Answer: When Mary said to the angel, "Let it be according to your word". Zacchaeus was also given a 'word' from the angel concerning his and Elizabeth's future child. He said, "how can this be", with the result that he was made dumb until the child was born. But the event went ahead anyway.

Lesson: We can either be a part of what God is doing, or we can be a spectator. God will simply proceed on His plan without us if we doubt His Word.

PLEASE GIVE US YOUR OPINIONS



We would really appreciate your opinions. – Waiting times are the biggest concern to our trustees. Is this also true for you?

We think waiting times particularly concern those who join Liberty Trust while paying off an existing bank mortgage. You are real heroes. It is not easy to give to both. We recognise you are primarily contributing not for personal gain but as pioneers in what will be a beacon in God's design of finances in His Kingdom on earth.



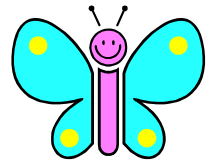
One method of reducing the period of waiting for a mortgage could be by **increasing contributions to \$10 per \$20,000 sought** (presently \$10 weekly per \$25,000 sought). This is a 25% increase and would increase the contributions of a \$100,000 mortgage from \$40 to \$50 per week and reduce the waiting times of members who do so by **eighteen months!**



Another method of reducing the period of waiting is to encourage those waiting to buy a house to **save for their deposit with Liberty Trust**. If people opened a 'Savings Account' with Liberty Trust, this would give us more money to lend, and thereby reduce waiting times. Contributors could either add their 'savings' to their existing A/P, or deposit as a lump sum from time to time. They would also be free to withdraw from it, although it is really there as a deposit for their house. Research shows that if they saved with us the same amount as they are presently contributing, this would reduce their waiting time by a further eighteen months. If they saved half as much it would be nine months. If they saved twice as much it would reduce by three years!

I'm quite excited by these options. One reason for 'Saving Accounts' is that adding savings to payments may help people who find saving difficult. We are presently holding loans for several contributors while they save for a deposit to purchase a home. An even stronger argument for offering these accounts is that God's original instruction was to Christians to **'pool their resources'**. Was this what He meant back then?

We would like feedback from you people on what you think of these two options. I envisage that these would be optional. Please discuss these with your family and friends, and write, fax, email or phone us your views.



Blessings Kelvin Deal, Chairman



Would you please give us your views on the following:

- 1 Is the present period of time waiting for a Liberty Trust loan a great or slight concern to you?
- 2 Do you think people would prefer to contribute 25% more (from 40c to 50c per \$1,000 loaned) if it would save them 18 months of waiting?
- 3 If we gave existing contributors this option, do you think you might increase your contributions?
- 4 Do you think those saving for a home (or a church etc.) would join and 'pool their savings' in Liberty Trust (without interest) if this reduces their waiting time as suggested above?
- 5 Are you saving for a home? Would you invest your savings in Liberty Trust and reduce your waiting time?
- 6 Have you any further comments you can give us?



We really appreciate you guys.