



Liberty Matters

Post: P.O. Box 2211
Whakatane, NZ
Ph: 07 308 4187
A/h: 07 307 0444
Fax: 07 308 6308
Email: info@libertytrust.org.nz
Web: www.libertytrust.org.nz

**God's blessings make life rich
Nothing we do can improve on God!**
Proverbs 10 v 22 The Message



TRUSTEES	
Kelvin Deal	Chartered Accountant
Mark Langridge	I.T. Manager
Colleen Medwin	Teacher
Tom McDowall	Operations Manager
Jonathan Segedin	Master Builder
Kevin Wilson	Environmental Manager
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Treasurer:	
Martin Tyrrell	Chartered Accountant
Budget Advisor:	
Robert Cleland	Dairy Farmer
Administration:	
Kerryanne Dalglish	
Kathleen Deal	

At the start of this year we devoted the back of our newsletter to ask your opinion on a couple of options we were considering to increase our flexibility and potentially reduce waiting times. Thank you for your many replies. This survey was part of a wider strategic review into the current Christian society, its needs and our situation. Jonathan Segedin was part of the marketing group who canvassed peoples views and carried out surveys in home groups of several churches. Their primary recommendations were that we focus on greater flexibility and publicity.

We carried out this review because we wish to assist as many of God's people as we can. Whether interest rates are high or low we continue to attract those who seek to follow God's plan for His people to pool resources and help one another.

As a result of their recommendations and your replies we have introduced both of the two options considered in January and have taken steps to improve our promotional material.



All you web surfers, have a look at www.crown.org—the website of Crown Financial Ministries. It contains a whole library of excellent articles on topics such as children & family, fundraising, stewardship and biblical principles of finance. The index of these articles can be found at www.crown.org/library/ArticlesIndex.asp. The following is an excerpt from **God's minimum financial standards for married couples**:

The Word of God has basic principles that govern every aspect of marriage, including His minimum financial standards. Although most times these biblical principles are in marked contrast with the world's ideas concerning money, if couples will dedicate themselves to living by God's principles they will avoid many potential financial problems.

God's minimum standards

God requires minimum financial standards of finance in marriage for His people. If couples establish these minimum standards and determine to make them an essential part of their financial management, they will, without a doubt, lay a strong foundation for a healthy and balanced marriage. The following are the four primary minimum standards of finance found in God's Word that all couples need to adopt.



As announced in our Winter newsletter members can add refundable 'savings' to their automatic payment. As well as helping you to save, the additional funds are used to help yourself and others into their interest free loan sooner. If a new member consistently saves at the rate they contribute they can receive their loan twelve months earlier.



The second option is to double your contribution rate. This reduces the waiting time from just under ten years to six and a half years but involves greater total contributions. To maintain fairness we can only offer this rate to new members.



We have printed new editions of our Bible Study on Finance and Liberty Trust Brochure. If you would like copies to share with your church, home group, friends or family then give us a call.

1 God owns everything

"We have brought nothing into the world, so we cannot take anything out of it either" (1 Timothy 6:7).



Once couples accept the fact that God owns everything and that they have been chosen to be stewards or managers of God's property, it's important for them to manage according to His principles and standards. It's how we faithfully manage what He has given us that will determine whether He will give us greater things to manage. *"Well done, good and faithful slave. You were faithful with a few things, I will put you in charge of many things" (Matthew 25:23).*

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2 Think ahead and avoid problems

"Which one of you, when he wants to build a tower, does not first sit down and calculate the cost to see if he has enough to complete it?" (Luke 14:28) Too often couples put off planning until they are so deeply in debt that it seems impossible to get out. By then it is too late to plan, except for crisis planning. Couples need to begin planning by writing down their goals and objectives, which should include a yearly balanced budget. These goals and objectives need to be reviewed yearly. Obviously one of the first goals is to avoid financial bondage by staying out of additional debt and commit to pay off existing debt. This doesn't necessarily mean that they shouldn't borrow, but borrowing to buy consumables, such as gifts, vacations, and clothes, should be avoided. This type of credit debt will put a couple back into insurmountable debt faster than they can pay themselves out of it.

3 Keep good records

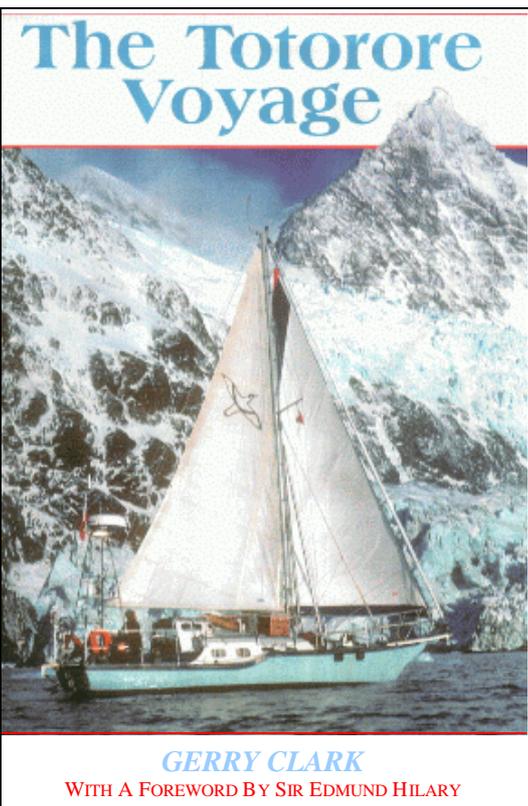
"By wisdom a house is built, and by understanding it is established; and by knowledge the rooms are filled with all precious and pleasant riches" (Proverbs 24:3-4). It is impossible for couples to have their finances under control unless they understand the basics of good bookkeeping. Recently it was discovered that less than two out of 10 couples know how to actually balance their chequebooks. This means that many married couples seldom know how much money they have to spend or how much they are spending. Couples should develop their financial plans together.



Merry Christmas



The Totorore Voyage has been recently published telling the story of Gerry Clark OBE, father of two of our members.



In June 1999, still working passionately on seabird research, Gerry Clark and crewmate Roger Sale were wrecked and lost on the New Zealand sub-Antarctic Antipodes Island. This new edition of 'The Totorore Voyage' pays tribute to Gerry, who in 1983 at the age of 56 set out from New Zealand in his 10 metre wooden yacht to circumnavigate Antarctica in a quest for new information about seabirds. In this graphic account of the ensuing 3 year 8 month voyage, he describes his adventures in some of the remotest, wildest and most spectacularly beautiful parts of the world.

Gerry Clark, seaman, ornithologist, conservationist and adventurer started his lifelong relationship with the sea at the age of 14 and ended it aboard *Totorore* aged 72.

All through the book Dad expresses his gratitude and great appreciation of God and God's creations and is sure that he was helped by God during some miraculous survivals. The book appeals greatly to people interested in sailing adventures or birds. A soft cover book costs \$24 and hard cover is \$29. The profit goes to help my dear mother who dedicated so much of her life to helping Dad with his building the yacht and the bird research expeditions. There is also a video which is very moving and inspiring and costs \$40.

God bless you and inspire you for your great work, may it grow and grow!

With love and thanks, Belinda Clark

4 Get educated

"The naïve believes everything, but the sensible man considers his steps" (Proverbs 14:15). Most financially naïve couples are not stupid regarding money; they are just unknowledgeable and do not understand how borrowing and interest rates work. As a result, their primary concern becomes "How much are the monthly payments?" rather than "How much is this going to ultimately cost?" In addition, many times the naïve borrow more money than they can repay because they have no budget. In essence, they have no idea where their money goes each month or how much credit their income can support. Couples need to learn what they need to know concerning financial management and budgeting and use that information to avoid debt or financial problems.

Conclusion

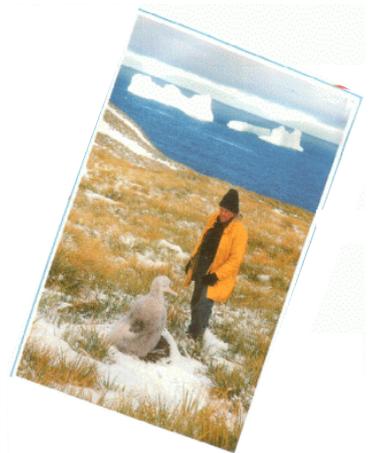
God's Word provides standards for managing money that are essential for marital unity. If couples study these biblical principles, learn them and put them into practice in their marriage, and adhere to those standards no matter how tempted they are to be persuaded to adopt the world's standards, their marriages will be strong and will remain sound.

Crown Financial Ministries

Teaching people God's financial principles so they can know Christ more intimately and be free to serve Him

Parachute 2002

We will be at the Parachute Festival in January and would love to meet you or receive



For copies contact:
Homelands Publications
803 West Coast Rd,
Oratia, Waitakere City
Phone 09 818 5808

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