



# LIBERTY Matters

NEWSLETTER OF LIBERTY TRUST

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Robert Cleland  
Dairy Farmer

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Kerryanne Dalgleish  
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Office Administrator

A big welcome to Letty and Kathleen, both from Tauranga, David & Joanne from Christchurch, and Tony & Ruth from Auckland who have joined our ministry, pooling resources to help all of you.

We had representatives at the two Life Impact Trust Business by the Book Conferences in Auckland and Christchurch in July and have taken a workshop in Opotiki this month. Next we will be participating in Promise Keepers in Auckland in October. We look forward to seeing you there men!

*But lay up for yourselves  
treasures in heaven, where  
neither moth nor rust doth  
corrupt, and where thieves do  
not break through nor steal:*

*For where your treasure is,  
there will your heart be also.*

*Matthew 6 v 20-21 KJV*

## The New Testament & Money



Many people consider the Bible to be a book pertaining to spirituality but not to such mundane matters as personal management of money. They would be shocked to discover that **the New Testament contains nearly ten times as many verses regarding money and finances as it does regarding salvation and faith.**

“Why?” Was Jesus a money-grubber? Did He come to earth to collect money to support His ministry? No, of course not! Jesus is not after peoples’ money. He was after hearts. He told us in Matthew 6:21: “Where your treasure is there shall your heart be also.”

How we relate to money is indicative of the condition of our hearts.

*Craig Hill “Living on the Third River” pp 5-6*



A sobering way to check on your priorities is to look at your spending habits.

## Robert our New Trustee

We are very pleased to welcome Robert Cleland to our team of Trustees. Robert has assisted Liberty Trust as Budget Advisor for many years, helping people struggling with debt. He and his wife Liz love the Lord, and have had close relationships with Him for 20 years. They are active in their church, and have a heart for the rehabilitation of young people. They are also gifted at listening to and advising saints with wise use of their finances.

Robert is well known in dairy circles, as chairman of the BOP Holstein-Friesian Club and breeder of the Paroa stud cattle. He and two other Christian farmers are presently pioneering A2 milk, which is for sale in some Auckland outlets.

Liz is a homemaker who enjoys creating her large beautiful garden, and leads the young teen church group. Their family of four young adults is a credit to their love and example. We are fortunate to have them in our leadership.



*Liz and Robert Cleland*

Robert Writes ...

I have accepted being a Trustee of Liberty Trust because it is on the cutting edge of life. I have always enjoyed the challenge of swimming up stream - in sport, business, farming and helping in the community.



Helping in setting up a men's home in Whakatane and seeing the development of Liberty Trust God never gives you the whole picture. As you stretch the boundaries He opens the doors.

Now with all farmers joining Fonterra in bulk production I see an opening into the niche market of A2 milk. Three farmers have DNA tested their cows for the A2 gene and launching milk onto the open market.

Yes, challenging, but when in faith you climb a mountain the higher the peak the more rewarding the results.

Robert Cleland

*If you abide in My word,  
you are My disciples indeed.  
And you shall know the truth,  
and the truth shall make you free."*  
Jesus in John 8:31-32

## Investing like Solomon

Perhaps the best investor the world has ever known was King Solomon. The Queen of Sheba noted that everything his hands touched prospered. So it would seem logical that if you could glean some investment advice from him, you should be able to improve your percentages, too. Fortunately, Solomon talked a great deal about his financial philosophies, as well as many other areas of life.

The Lord told Solomon that He would endow him with riches, honour and wisdom. Over the centuries he has been noted as the wisest man who ever lived.

### Investment Principle #1: DIVERSIFICATION

Solomon wrote, Divide your portion to seven, or even to eight, for you do not know what misfortune may occur on the earth (Ecclesiastes 11:2).

Divide your wealth (investment capital) into several parts and don't risk it all in one place. Invest in different types of investments: bonds, domestic and foreign stocks, real estate.

Diversification is essential regardless of your age, income level, time frame, or personality. As your savings grow, your diversity should grow, too. Diversification does not guarantee success, but it does reduce the risks.

### Investment Principle #2: ETHICAL INVESTING

Solomon advised, The conclusion, when all has been heard, is: fear God and keep His commandments, because this applies to every person (Ecclesiastes 12:13).

This is good advice for anyone, but it is essential for Christians. Ask yourself, is what I am about to do going to be pleasing to the Lord? If not, stay away from it - no matter what the potential profit.

### Investment Principle #3: GOOD COUNSEL

This is essential to good planning. Without consultation, plans are frustrated, but with many counsellors they succeed (Proverbs 15:22). Get good recommendations on investment advisers and financial planners. (Often Christians will not give an honest appraisal of someone's abilities, not wanting to give a bad report about anyone. This is dishonest.) Always use more than one adviser, including your spouse. Tell them to be honest with you as they would want you to be if the roles were reversed.

<http://www.christiananswers.net/q-eden/investment-wisdom.html>

[www.LibertyTrust.org.nz](http://www.LibertyTrust.org.nz)

Our website now includes dynamic links to other interesting and useful sites including:

**Christian  
Answers.Net**

