



LIBERTY Matters

NEWSLETTER OF LIBERTY TRUST

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It is a pleasure to write to you again dear friends and to welcome 13 new members into our community.

These include singles, couples, families and a family trust, who are Maori, Pakeha & Philippino, unemployed & professionals, from Christchurch, Bay of Plenty, Ruatoki & Auckland.

We have been encouraged by the number of parents and grandparents keen to help their children. By starting them in Liberty Trust their children can avoid the difficulty & cost when they purchase their own homes and become debt free sooner.

Spread the Message!

We would love to send you brochures & teaching for your friends & family.

Flexibility

We are often asked by enquirers if there is a way they can reduce the 10 year waiting time for a loan offer by contributing faster or in advance. Our research has shown that if the total contributions were received in half the usual time this would reduce the waiting time by 1 year to become 9 years. The waiting time can be reduced by 2 years if the entire membership was contributed at the start.

We have also calculated a formula to ensure that you are able to increase your membership without disadvantaging others in the Trust, by implementing an appropriate delay to your waiting time. For example if your membership were doubled after one year this would increase your waiting time by one month. If it were doubled after 5 years this would increase the waiting time by 9 months. If the membership were doubled after 9 years this would increase the waiting time by 24 months to become 12 years.



Make the most of every opportunity you have for doing good.
Eph 5:16



Our congratulations to Kerryanne and her family upon the birth of little Aria Grace on 7 October.

From the News:

Loans for 30 years now norm

New Zealanders are taking longer-term loans to get a key in the door of a strong housing market, but at a cost of tens of thousands of dollars in extra interest payments.

Some lenders and mortgage brokers say 30-year loans have become the norm ... But the Retirement Commission and Consumers' Institute warn that unless borrowers step up

repayments when or if circumstances allow, countless thousands of extra dollars will fly out the window.

A 30-year loan of \$200,000 at an interest rate of 8.25 per cent will end up costing \$540,911 to repay if allowed to drag on for the full-term, more than 2 ½ times what was borrowed in the first place.



NZ Herald 12/11/05

Sharing the Light this Christmas



Christmas has been kidnapped! We can take it back by

- telling the real story of the coming of Jesus
- sharing the goodness of God with the needy
- making Jesus the focus in our home
- praying for the lost in special way.

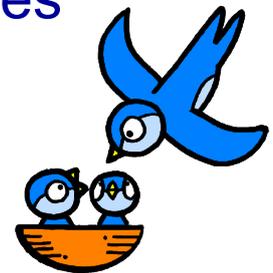
Look at the ideas below and see if there are some you could do this year.

- Send Christmas cards with the real story on, not Santa, or elves or cute animals.
- Make a nativity scene the focus in your home, not the tree, and take some moments to read the story to each other in the days before Christmas.
- Put up a sign or Scripture in a window or on your fence – “Joy to the World, the Lord is come!”.
- Put a wreath on your front door with a Scripture or card in it.
- Make signs to put in your car – “It is not Christmas without Jesus. Meet him at a church near you.” “The greatest gift is Jesus.”
- Make up ‘blessing cards’ – and ask if you can give a blessing to your neighbours. Then read them and leave them with them. “May you know the joy of the angels over the birth of Jesus. May your feet run to worship the King, as the shepherds did. May He be born in your heart this Christmas.”
- Get the ‘Why Christmas?’ Alpha booklets and give some away.
- Offer copies of the Jesus video to neighbours or workmates.
- Type up your testimony of how Jesus became real to you, and include it in your Christmas card.
- Offer a free New Testament (you can get them for \$8-12). “Want to know the real story of Christmas?”
- Look for a needy family and leave a parcel of goodies anonymously, with an invite to a Christmas event, or a note saying “God loves you...”
- Help with a community Christmas dinner.
- Invite some lonely people to your Christmas dinner.
- Have some simple gifts made up for anyone who visits you before Christmas.
- Send a gift to Oxfam, World Vision or Tearfund and let people know this is instead of a gift to them.
- Invite neighbours to a Christmas event.
- Show the Jesus video one evening and invite half your street, with coffee and eats. Have Alpha ‘Why Jesus’ booklets handy.
- Prayer-walk your street (30 houses is approx 100 people) praying blessing, praying for eyes to be opened to Jesus.
- Have a Carols, Coffee and Cake evening in your garden or lounge. Get some musicians, a Carol sheet, some short readings and poems and a blessing card for each. Invite neighbours to bring a plate and a reading.
- Have a Street BBQ at the end of January to reconnect with neighbours before school begins.

Kindly sent by Kath Wells from Upper Hutt

Sparrow Faith & Water-tight Pipes

Have you ever thought about funding Kingdom work from God’s perspective? God has an infinite supply of resources. However we usually see that churches and ministries doing Kingdom work have a very limited and scarce supply of resources. Why? Does God not want to supply our needs? No, this is not the problem. In Matthew 6 Jesus describes how God provides the basic needs of sparrows and lilies without their sowing or reaping or toiling or spinning. In other words, their provision is not dependent upon their works. Thus Jesus teaches that **basic provision for life is made by your Heavenly Father just because He loves you**. This is what I have come to call “Sparrow Faith”.



How do resources get from God’s supply into the hands of the end-user ministries? This happens primarily through people. **Each Christian is like a pipeline through which God desires to flow financial resources into the Kingdom**. However, many of the pipelines are extremely clogged and leaky. Most of what God puts down the pipe never makes it out the other end.

Look at the birds of the air, for they neither sow nor reap nor gather into barns; yet your Heavenly Father feeds them.

Now suppose you were the person who decides how much resource to release into each pipe? **How much are you going to release into a clogged pipe?** If Sparrow Faith is not established, fear will cause most of God’s resources to be collected in the pipeline. There’s no use for those resources just becoming stagnant, like the Dead Sea. So, probably you’d put just enough down there for each family to use but no more.

Are you not of more value than they?

Matthew 6:25 NKJV

How much resource would you put down a leaky pipe? There is no point in sending huge quantities down this pipe, as it will be improperly used. If there is too much debt then much of the resources is siphoned out of the pipeline in the form of interest. If there is not a fixed budget for personal consumption, then most of the resources is consumed on making a bigger, better and more comfortable pipe. This must be very frustrating for the Lord.



Instead the majority of resources will of course be sent down the most efficient pipe, so that it will be utilized to bring the most benefit to the greatest number of people.

Craig Hill, *Living on the Third River*, pp 27-28, 44-45

