



LIBERTY *Matters*

NEWSLETTER OF LIBERTY TRUST

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We are very pleased to welcome 13 new members to our community from Northland, Christchurch, Opotiki, Rotorua, Auckland and Wanganui. Three of these were previously members and have joined again for their children.

We have been very busy over the last few months holding displays at Parachute and many local churches. We are working on a DVD for use in churches across New Zealand.

We are pleased to include below an email from Kath Wells, who works in the Upper Hutt Baptist. Over the page we include the results of a Treasury working paper on housing affordability and comments from Geoff Waterhouse, who has had 30 years in the mortgage industry and has a few things to say about our community.

Working for Families

On 1 April the Government implemented changes to the Working for Families package to increase the amount of financial support for families. If you have children visit www.workingforfamilies.govt.nz to find out your entitlement or call 0800 227 773 for family assistance or 0800 774 004 for accommodation supplements. And then use the extra \$10 or more per week to sponsor your children into a savings plan through Liberty Trust for their own home. And teach and explain to them why. Later they can increase it as their income increases and take over from you. It is the best investment you and they could possibly make.

Kelvin, Chairman

why Jesus came to die



Hi friends,

I want to recommend a little book of treasures for Easter. We are reading it daily together. The book is called "The Passion of Jesus Christ." I got it at Manna last week. It is by John Piper, a profound and eloquent writer. He has written '50 reasons why Jesus came to die.'

Some excerpts:

p.20 "If God were not *just*, there would be no demand for his Son to suffer and die. And if God were not *loving*, there would be no *willingness* for his Son to suffer and die. But God is both just and loving. Therefore his love is willing to meet the demands of his justice."

"The seriousness of an insult rises with the dignity of the one insulted. The Creator of the universe is infinitely worthy of respect and admiration and loyalty. Therefore, failure to love him is not trivial - it is treason. "

"Let us not trifle with God or trivialize his love. We will never stand in awe of being loved by God until we reckon with the seriousness of our sin and the justice of his wrath against us."

Jesus did not wrestle his angry Father to the floor of heaven and take the whip out of his hand. He did not force him to be merciful to humanity. His death was not the begrudging consent of God to be lenient to sinners. No, what Jesus did when he suffered and died was the Father's idea. It was a breathtaking strategy, conceived even before creation... Christ did not intrude on God's plan to punish sinners. God planned for him to be there. "It was the will of the Lord to crush him; he has put him to grief " - Isaiah 53:10

Christ's suffering is a beautiful act of submission and obedience to the will of the Father. His suffering was a "fragrant offering... to God." O that we might worship the terrible wonder of the love of God. It is not sentimental. It is not simple. For our sake God did the impossible: He poured out his wrath on his own Son.

May you know this love - in a deeper way this Easter. *Blessings - Kath*

Salvation costs us nothing, but cost Jesus everything.

David Tait



Walk in love, as Christ also has loved us and given Himself for us, an offering and a sacrifice to God for a sweet-smelling aroma.

Eph 5:2

Think mortgage interest rates are a burden at 10%? The Treasury study (right) reminds us that not too long ago NZ interest rates were double what they are today!

Jesus says first "Consider the cost" (see below right). Few people consider the full possible cost when borrowing from a bank. They don't consider that rates could rise and put their family home in jeopardy. When the interest rates rose to 18-20% in the mid 80's so many were forced to sell their homes at whatever price they could find. They found that yes, the borrower IS servant to the lender.

There is a better way. Like Geoff (below) consider & compare the costs. By working together we can borrow without interest, become debt free sooner, and give to God's Kingdom no matter what the world's circumstances.

Buying a home is easier now than 20 years ago, despite the recent housing boom, a Treasury working paper has found.

The paper, which looked at housing affordability over the past two decades, said buying a first home was less difficult today than in 1986 - when interest rates peaked at 20% - but just as difficult now as in 1996.

Unlike in the mid-1980s, home owners can now manage the effect of interest rate hikes by fixing their mortgages for periods of one to five years.

Treasury said housing affordability went in cycles, and was linked to incomes, interest rates and house prices.

A January survey by Demographia rated housing costs in the country's three main metropolitan areas, Auckland, Wellington and Christchurch, as "severely unaffordable".

The data revealed no long-term affordability trend, but indicated that affordability moved in cycles - corresponding with interest rate and house price movements.

By NZPA
3 Apr 2006

Your comments

I was looking at what was on the magazine table in church one Sunday in February and noticed "Saving and lending God's way," on the cover of "Baptist". I read the article and was absolutely fascinated by it.

"We are completely independent of the banking industry and fluctuating world interest rates. Rates may jump up to 18% like they did in the 1980s but our costs would remain the same. It's like having a capped rate for the life of your mortgage."

A couple of things struck me about this, ANYTHING that keeps you out of the hands of the "moneylenders" has GOT to be good. Look what happened to Jesus after he threw them out of the Temple.

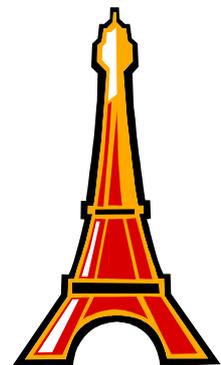
The other thing was "a capped rate for the life of your mortgage." This tends to be the norm in America as there you can get a 30 year fixed rate mortgage, not interest free of course, but at least you know that your costs will be.

I was so intrigued by what I read that I decided to run a few illustrations/comparisons. I have had over 30 years experience in the mortgage and insurance business, so I have a bit of an idea of what to do. A \$240,000 mortgage through Liberty Trust costs \$24,000. A \$240,000 mortgage at 7% over 25 years translates into a total pay back of \$508,881 of which \$268,881 is interest! WHAT A DEAL!

Liberty Trust's programme should be a "no brainer" for anyone who is serious about staying out of the hands of the moneylenders. "Truth" is an absolute and if it were possible for an absolute to become even more absolute, it would have to be Prov.22: 7, 'The rich rule over the poor, and the BORROWER is SLAVE to the LENDER.' There are far more slaves in America today than there ever were before the Civil War. They just have a different master and are under the debt whip instead of the bull whip.

WAKE UP CHURCH! WAKE UP NEW ZEALAND before it is too late.

Contributed by Geoff Waterhouse



For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it—lest after he has laid the foundation, and is not able to finish, all who see it begin to mock him, saying, 'This man began to build and was not able to finish'.

Luke 14 v 28-30



God's principles last forever

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