



LIBERTY Matters

NEWSLETTER OF LIBERTY TRUST

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Post: P.O. Box 2211
Whakatane, NZ
Ph: 0800 Lib Trust or
A/h: 07 307 0444
Fax: 07 308 6308
Email: admin@libertytrust.org.nz
Web: www.libertytrust.org.nz

Welcome to 15 new members who joined us in the last quarter.

One gentleman joined for his grandson and writes:

Thank you for the chance to share in the aims of Liberty Trust.

This way I can hand on to my grandson a better way of life.

We are thrilled to have you all on board.

We have also had a number reach their ten-year targets recently. Well done!



TRUSTEES

Kelvin Deal (Chairman)
Chartered Accountant

Jonathan Segedin
Master Builder

Colleen Medwin
Senior Teacher

Tom McDowall
Operations Manager

Robert Cleland
Dairy Farmer

Introducing: Jenny McDowall, Promotions

We are thrilled to have Jenny McDowall part of our team. Jenny is also involved in the administration at her church and leads a church ladies group. Jenny and her husband Tom have three adult children and live on a lifestyle block 20 minutes out of Whakatane.



Our trustees and admin team at our 17th birthday celebration:



Kelvin, Robert, Mark, Tom, Kerryanne, Evan, Kathleen, Jonathan, Colleen, John & Jenny

ADMINISTRATION

Jenny McDowall
Promotions

Kerryanne Dagleish
Treasurer & Admin

Kathleen Deal
Administrator

Mark Langridge
Computer Modelling

We are pleased to announce the completion of **The Money Book for Kiwi Kids** for 8-12 year olds. Contact us for a \$10 copy of this 44p excellent training guide written by Jenny Mahoney, teacher and certified financial planner. Books for teenagers and under 8 years will follow.

Upcoming Promotions

4-5 August—Promise Keepers, 67 Harrow Street, Dunedin
6 August—The Life Church, Cameron Rd, Tauranga
18-19 August—Promise Keepers, 126 Manchester St, Christchurch
27 August—Anglican Church, 30 Domain Rd Whakatane
1-2 September—Promise Keepers, 215 Devonport Rd, Tauranga
24 September—Taupo Baptist, Taupo View & Rifle Range Rds
15-16 September—Promise Keepers, 16 Lane St, Wellington
6-7 October—Promise Keepers, 770 Great South Rd, Auckland

From the News:

44% to Retire with Mortgage to Repay

Paying off the mortgage before retirement is a goal that many aspire to. But according to a new Australian survey it is one that 44 percent don't think they will achieve.

TVNZ, 24/05/2006

*"Those who fail to plan,
plan to fail."*

Don't waste your life paying off your debt. Take steps now to become debt free early, so you are able use your time & money for God's glory.

Children not Taught the Basics

A nationwide survey finds many homeowners are not even aware of the basics of mortgage repayment.

The Retirement Commissioner, Diana Crossan, says schools and tertiary institutions have not kept up with the need for better financial knowledge which has led to today's lack of mortgage understanding.

NewstalkZB, 25/05/2006

*Don't rely on others to do it ...
"Train up your child in the way he should go ..."*

NZ'ers in Hardship

One in four New Zealanders continue to be in hardship according to latest research released by the Ministry of Social Development.

It reveals 24 percent of people are in hardship with eight percent of them rated as severe.

The research also shows the proportion in severe hardship is substantially higher than in 2000 with beneficiaries being the most affected.

NewstalkZB, 11/07/2006

Phone Jenny 0800 542 878 for info & application forms.

World Christian Trends AD 30 - AD 2200

Interpreting the Annual Christian Megacensus

by David Barrett and Todd Johnson

Some surprising facts:

*All dollars are \$US

- Christians by income: 58% rich (11% affluent, 37% well off, 10% just coping), 42% poor (29% needy, 13% absolutely poor).
- Worldwide Christian per capita income: \$8,050
- Average giving per church member per week: \$2.75 (1.8% income)
- Total Christian Giving per week: \$270 Billion
- Spent on Foreign Missions: \$15 Billion
- Average Giving to Foreign Missions per week: \$0.15 (0.1% of income)



Some shocking figures!

- Emboldened by lax procedures, trusted church treasurers are embezzling each year \$16 billion out of church funds, but only 5% ever get found out.
- Christians spend more on the annual audits of their churches and agencies (\$810 million) than on all their workers in the non-Christian world. (Obviously not hugely effective, given the figure for embezzlement above!)
- The total cost of Christian outreach averages \$330,000 for each and every newly baptized person.
- Despite Christ's command to evangelize, 67% of all humans from AD 30 to the present day have never even heard of His name.

IF CHRISTIANS GAVE AN AVERAGE OF 10% OF THEIR INCOME, TOTAL CHRISTIAN GIVING WOULD BE \$1,500 BILLION (1.5 TRILLION) OR \$375 FOR EVERY UNBELIEVER EVERY YEAR!

This is not a thesis on tithing (all too often we don't value the 'widow's mite' in the way Jesus did. Some people cannot give 10% while others can easily afford more), but simply expressing what our New Covenant, heart attitude towards kingdom giving, should be.

From the figures above, it is easily seen that we Christians don't really need more money to fulfil the Great Commission. We simply need to be kingdom minded stewards of what we have! To get kingdom priorities right in our lives and our wallet, and then to ensure what we do give is spent effectively.

The Widow's Offering

Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a fraction of a penny.

Calling his disciples to him, Jesus said, "I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on.

Mark 12:41-44

There is no problem with prosperity,
only our definition of it.

David Tait



You can't take your money with you,
but you can send it on ahead.
(Matt 6:19-20)

If you have food in the refrigerator, clothes on your back, a roof overhead and a place to sleep ... you are richer than 75% of this world.

If you have money in the bank, in your wallet, and spare change in a dish some place ...you are among the top 8% of the world's wealthy.

I tell you, use worldly wealth shrewdly so that when it is gone you will be welcomed into eternal dwellings... If you have not been trustworthy in handling worldly wealth, who will trust you with true riches? Lk 16:9,11

