



# LIBERTY *Matters*

NEWSLETTER OF LIBERTY TRUST

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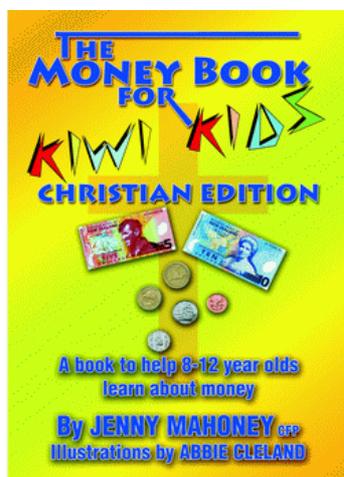
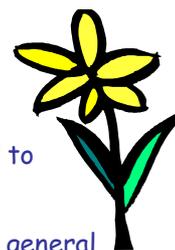
**Kerryanne Dalgleish**  
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Hello everyone and a special welcome to members of Liberty Trust Auckland to this newsletter. We've had an exciting time this quarter with Promise Keepers displays, church visits, and Radio Rhema promotions and we are thrilled to welcome twenty-one new members.

In July we celebrated our 17th anniversary and last month we held our annual general meeting. Our 31 March accounts have now been audited and are available for viewing at [www.libertytrust.org.nz/financials.htm](http://www.libertytrust.org.nz/financials.htm). During the last six months we have given donations to the Churches Education Commission (for Bible in Schools teaching), Vision Network of New Zealand, Grapevine Communications, Habitat for Humanity, a Youth Group conference and a YWAM mission.



*Train up a child  
in the way he should go  
and when they are old  
they shall not depart from it. Prov 22:6*

At Parachute 2005 we had many parents come to us asking for assistance teaching their children financial wisdom. We searched the bookshops and talked with other organisations like Focus on the Family and Parents Inc. but couldn't find any New Zealand-written book on the market, Christian or secular. We realised that God was speaking to us.

Teaching the Bible's financial principles is Liberty Trust's first objective and so we prayed for a suitably qualified children's worker to write a book for New Zealand children. God answered our prayers with Jenny Mahoney of the Whakatane Anglican Church. Jenny is a certified financial planner and investment advisor with Spicers Wealth Management and holds a Masters degree in Business Studies (Hons). To our delight we learned that Jenny also holds a Bachelor of Education degree, taught at primary schools for 14 years and has a heart for reaching and training children in financial literacy through their parents.

Jenny has now produced our first children's book, for ages 8 to 12, and is halfway through the next, for those 13 and over. After that she will write for children aged 4 to 7.

In this book Amy and Roger Owl learn to make their money go further so they can afford the stuff they want. They explore questions such as how to set goals, earn money, spend wisely and give to others. The 44 pages are filled with real life examples, relevant Bible verses and quirky illustrations.

### To order a copy:

- Post a \$12 (incl. \$2 p&p) cheque to us at PO Box 2211, Whakatane with your name and address; or
- Phone 0800 Lib Trust or email [info@libertytrust.org.nz](mailto:info@libertytrust.org.nz) for electronic banking details.

## 30 year Mortgages/ Slavery for Life?

Repaying a 30-year mortgage at 8% interest means that in your first year more than 90% of your payments are gobbled in interest! In the second year of a \$100,000 mortgage you pay an extra \$69.34 towards the principal.



Over the first seven years you pay \$61,636.22 but only reduce your debt by \$7,522.57!

The worst part is that families move house every seven years on average, selling the first and buying a bigger one with a bigger 30-year mortgage, and start the whole process again! Back to square one of the relentless cycle of slavery to debt. Plain and simple, slavery in perpetuity.

These people will remain in slavery to the lender for most, if not all, of their natural lives.

Subscribe to <http://www.wisemoney.co.nz> for more from this e-book on Busting Debt

# Money Tied up in Church Buildings



We were visiting another church recently and standing enjoying a coffee and a bun in the middle of their service when I got talking to a chap. I congratulated him on how his church had finally repaid its 3 million dollar mortgage. "I think it's a waste", he said, "for churches to spend so much money on church buildings. Why can't they just rent them, and use all that money instead on the overseas mission field?"

Why not indeed? It's an attractive scenario. But then sometimes what seems sensible to us isn't sensible to God. His ways are different from ours, and this is one such example.



Kelvin Deal  
Chairman

**By renting we borrow someone else's property.** The Bible doesn't forbid borrowing. Instead it warns us against it by telling us that "***The borrower is servant to the lender***" Pr 22:7. The tenant is yoked to the landlord in an unequal partnership. The landlord has the power to make all kinds of demands, alter the property, reduce the size, increase the rent, sell the property or to tip out the tenants without reason. The tenant must maintain the property to the landlord's satisfaction and cannot make any modifications without the landlord's permission. In the Old Testament Israel was told again and again by God never to enter into such an unequal arrangement with a heathen power or it would suffer the consequences.

The New Testament commands us: "*Do not be yoked together with unbelievers.*

*For what do righteousness and wickedness have in common?*

*Or what fellowship can light have with darkness?" 2 Cor 6:14-17.*



God desires His people to help each other and lend to each other without interest so that they will not need to borrow from non-believers. Instead of borrowing buildings or money from non-believers for our churches it is better to follow God's principles of giving and lending and borrowing from each other without interest.

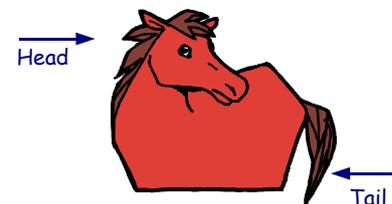
- *To your brother you shall not charge interest, that the Lord your God may bless you. Dt 23:19-20*
- *The righteous are always generous and lend freely; their children will be blessed. Ps 37:26*
- *Good will come to him who is generous and lends freely, who conducts his affairs with justice. Ps 112:5*
- *Give to the one who asks you, and do not turn away from the one who wants to borrow from you. Mt 5:42*

And listen to the results God promised those who fully obey His commands:

*You will lend to many nations but will borrow from none.*

*The Lord will make you the head, not the tail." Deut 28:12-13.*

What a blessing!



## Servant to the ... Landlord?



Kerryanne, Admin

I was chatting to a mother of five as we waited for our children to come out of Kid's Church. "*The other kids are at home helping their Dad pack*" she explained "*it's such a huge effort moving house*". "*Where are you going to?*" I asked. "*Not far, just around the corner.*"

"*Oh, an upgrade*" I guessed. "*No, not really*" she answered, "*... but ... well ... I know it's for the best*". I'd struck a raw nerve but she continued "*The landlord keeps renovating our house and so it's not safe for our children, or the pre-schoolers I look after, so we have to move on. It's such a pity, we were really settled there. We have been there for five years and that's the longest we've ever lived anywhere*".

I couldn't help thinking of my family in our debt-free property, free to do as we please.

She had tears in her eyes now as she bravely declared "*I know it's God's will for us—we have to leave—and God has provided us with a new home too*". "*Wait right there*" I said and retrieved a Liberty Trust brochure from the back of the church. I said "*Show this to your children, they may be interested in owning their own homes one day*". Her eyes lit up—Yes, she'd heard of Liberty Trust — "*Would we be eligible?*" "*Yes, everyone is eligible*" - "*Great*", she said, "*I'll show it to my husband right away because we would love to own our own home*".

I wonder just how many Christians might be feeling helpless like this—in seemingly never-ending bondage to landlords or banks, bravely believing that this is the way for them. God's Word is clear—He wants us to be the lender, not the borrower, the head and not the tail. He wants us to be free to give and go and do His will throughout the earth. ... Spread the word, we can all do this, if we work together.

