



LIBERTY *Matters*

NEWSLETTER OF LIBERTY TRUST

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Hello and a special welcome to the twenty-six new members who have joined our community since September.

This newsletter contains perhaps the biggest news of our 17 years but first the most wonderful news of all time ...



God sent His Son, born of a woman, born under the law, to redeem those under the law, that we might receive the full rights of sons. Gal 4:4

Baruch atem b'Shem Yeshua!

BIG NEWS!!

Not only does Liberty Trust provide the biblical way to own a home: sowing before reaping, lending to each other without interest etc., now Liberty Trust can provide the most affordable way to own a home.

Now you can chose your loan repayment term to suit your own budget—a great answer for those on lower incomes, such as missionaries and beneficiaries, who could not borrow any other way.

After extensive modeling we have found that Ark Resources can extend the standard seven-year loan repayment term by one year for every extra year members are prepared to wait for their loan. Therefore by waiting an extra 3 years you are able to extend your loan repayment term from 7 to 10 years. By waiting for 15 years or more you are able to extend your loan repayment term up to 12 years—this is the equivalent repayments of a 40-year 8% bank mortgage!

For example:

- Without interest a \$300,000 mortgage repaid at \$2,500 per month would take 10 years to repay but at 8% at a bank it would take more than **20 years**, and cost you over **\$300,000 in interest!**
- Without interest a \$300,000 mortgage repaid at \$2,083.33 per month would take 12 years to repay but at 8% at a bank it would take more than **40 years**, and cost you over **\$700,000 in interest!**

If interest rates rose to 8.35% or more the banks could not lend to you at these repayments because the interest would cost more than your repayment! Yet the Liberty Trust 10% donation and your monthly loan repayments are completely independent of the world's fluctuating interest rates.

Liberty Trust Membership	LT Donation \$300,000 loan	Your Loan Term (0%)	Bank Term 8.0%	8.0% Interest \$300,000 loan	Saving
10 years	\$ 30,000	7 years	10.2 years	\$ 138,343	\$ 108,343
11 years	\$ 30,000	8 years	12.7 years	\$ 177,301	\$ 147,301
12 years	\$ 30,000	9 years	15.9 years	\$ 228,632	\$ 198,632
→ 13 years	\$ 30,000	10 years	20.1 years	\$ 301,525	\$ 271,525
14 years	\$ 30,000	11 years	26.4 years	\$ 420,403	\$ 390,403
→ 15 years	\$ 30,000	12 years	40.1 years	\$ 702,552	\$ 672,552

You can alter the loan amount, interest rate or repayment term on our website at www.libertytrust.org.nz/comparison.htm and view the comparative savings. For example, borrow \$500,000 or more interest free for 12 years when bank interest rates are 7.85% or more and you would save over a million dollars of interest!

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BIG NEWS!! Continued from page 1

So tell your friends and neighbours to sign up their children for the best investment around. They won't need a home for at least 15 years but through Liberty Trust they are likely to save over a million dollars when they do. By joining our community they will follow God's financial principles, help many others, and save a huge amount of time and money when they are ready to buy a home.

This is the liberty that comes from sowing before reaping and working together as a community—principles laid down in the Bible over two thousand years ago.



Kelvin Deal, CA
Chairman

I am writing to thank you for the fantastic blessing that you have provided through Liberty Trust. The advice that you gave and the financial solutions that you made available have been far more than I thought possible. Your services, support and friendship go far beyond what I have experienced from any other financial institution.

Having repaid my interest free mortgage has enabled me to progress in business.

You have made a way for my dreams to now be a reality.

George



Thanks for the chocolates George, they really livened up our trustees meeting!

Rhema Opportunity

Did you know 90% of NZ Christians have never heard of Liberty Trust or our interest free community? We are determined to spread our good news nation-wide and this year we have increased our advertising budget five-fold to include four or five 30-second slots every second week on Radio Rhema. We love supporting the Rhema Broadcasting Group and have received an excellent response.

We would love to spread our good news further. Can you help us? By donating for this cause you can support the Rhema Broadcasting Group as they promote Biblical values, righteousness and justice in our nation, and also enable our message to be broadcast to further listeners throughout NZ.



Kelvin (Chairman), Robert (Trustee), Mark (Modelling), Tom (Trustee), Kerryanne (Treasurer), Evan (Loans), Kathleen (Admin), Jonathan (Trustee), Colleen (Trustee), John (LTA Coordinator) and Jenny (Promotions)



Ps B McDonald
LTA Chairman

Sister Trusts

Liberty Trust began in 1989 as an answer to the prayers & efforts of Pastor Bruce McDonald and others who desired to provide New Zealanders "Greater freedom to Live and Give".

Bruce left Whakatane to pastor Auckland Christian Fellowship and founded Liberty Trust Auckland (LTA) in 1993 with a team of trustees and administrators. Liberty Trust Auckland currently has 118 members and interest free loans over twelve homes and churches.

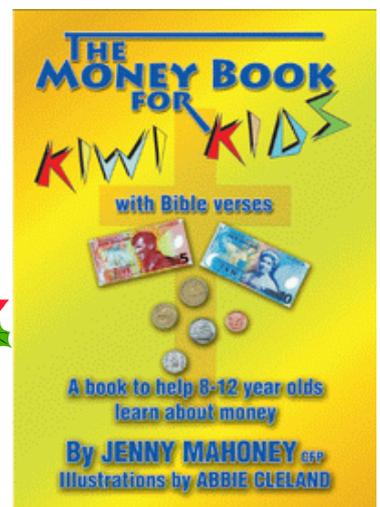
Twelve months ago the Liberty Trust Auckland trustees commissioned John Bartley, the new coordinator of LTA and a founding trustee of Liberty Trust, to investigate the practicalities of merging the two trusts together into one operation. Now after hundreds of hours of extensive study, computer modelling and communications we hope to welcome LTA members into Liberty Trust next year, to the mutual benefit of all.

And in Bruce's famous words ...

Be assured of this ... the Best is yet to Come!

Call us now to receive a Money Book for Kiwi Kids aged 8-12 in time for Christmas.

Post a cheque or deposit \$12 into 03-0490-0237819-01 and don't forget to provide us with your postal address!



Meet us at the Global Village at the Parachute Festival Mystery Creek, Hamilton 26 -29 January

