



LIBERTY *Matters*

NEWSLETTER OF LIBERTY TRUST

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P.O. Box 2211
Whakatane, NZ
0800 Lib Trust
info@libertytrust.org.nz
www.libertytrust.org.nz

TRUSTEES

Kelvin Deal (Chairman)
Chartered Accountant

Jonathan Segedin
Building Sales

Colleen Medwin
Senior Teacher

Tom McDowall
Operations Manager

Robert Cleland
Dairy Farmer

ADMINISTRATION

Jenny McDowall
Info & Promotions

Kerryanne Dalgleish
Treasurer & Admin

Kathleen Deal
Office Administrator

Mark Langridge
Computer Modelling

Dear friends

It is a joy to write to you again and share what God is doing in our midst. We have continued to be encouraged by the number of saints joining our community to share and bless others - fifteen since our 1 July newsletter. We recently held displays at Promise Keepers events in Christchurch and Tauranga and Kelvin and Jonathan will be presenting at Auckland Promise Keepers and at The Life Church in Penrose this coming weekend.

We include below extracts from Kelvin's writings on "Finding God's Unlimited Finance".

The Church of the Future the Head or the Tail?

The Church in New Zealand is facing an economic issue of which it appears to be unaware. While church giving to The Great Commission is falling in most denominations, there is an innocence that "God will provide for our needs" (Matt. 6 v 33) while ignoring the warnings by Jesus that we bear important responsibilities as stewards of His estate.

"Finance" appears to be the one resource which is commonly limiting the work of The Kingdom. There is plenty of mission opportunity, but mission organisations lack the financial resources to meet the needs. Volunteers are turned away from joining the mission field because they are too deeply in debt.

Craig Hill and Earl Pitts who have given me permission to quote from their book "Wealth Riches and Money", report that while the New Testament contains 215 verses on faith and 218 on salvation, it contains 2084 verses dealing with stewardship and accountability for money and finance. **In fact nearly half of Jesus' parables deal with money.**

Yet in church we give very little time in teaching and preaching on what Jesus regarded as an essential area of discipleship. Jesus taught a great deal about responsibility for the wise governance of finance. For example:

"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own." Luke 16 v 10 – 12

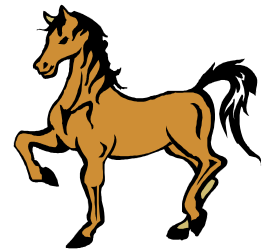
If current trends in house ownership continue, the majority of today's children will never own a house of their own but will be burdened with rent and temporary housing all their lives. Often rent will be in addition to student loans and credit card and hire purchase debt for luxuries, because they weren't trained in basic financial skills as a child. The minority who do manage to acquire a home are likely to be middle aged before they save their deposit and accept comparatively large mortgages which, in most instances, won't be repaid before they retire.

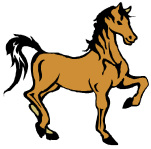
Many of today's church goers are especially reluctant to save due to the misconception that money is unspiritual. **How can the next generation give significant time and money to God's Kingdom if they are bound to paying rent or a mortgage and other debt all their working lives?**

The Bible plainly teaches that we should be "the lender and not the borrower", "the head and not the tail" in financial prosperity. This is vividly portrayed in the Leviticus 26 and Deuteronomy 28 summaries of the blessings which the Israelite's would inherit following obedience to God's laws, and the curses for non-obedience. For example:

We love
because
He first
loved us.

1 John 4 v 19





The Church of the Future— the Head or the Tail?

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The Lord will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands. You will lend to many nations but will borrow from none. The Lord will make you the head, not the tail. If you pay attention to the commands of the Lord your God that I give you this day and carefully follow them, you will always be at the top, never at the bottom.” Deut. 28 v 12 - 13



Kelvin Deal
Chairman

From my study since Liberty Trust began in 1988, I can see New Zealand literally dividing into “the haves” and “the have nots”. This division is roughly along the line between those who have debt-free homes and those who don’t. The Church of tomorrow is very much in danger of being “the tail”.

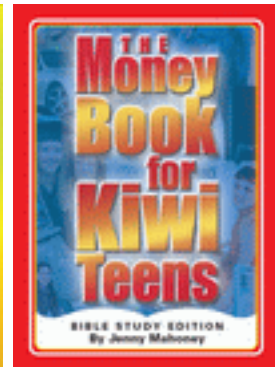
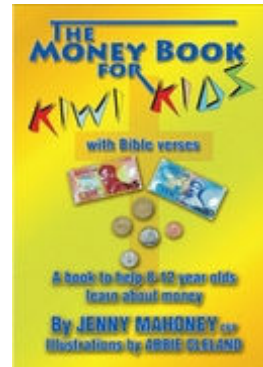
“Spend now – pay later” is the opposite of “Sowing and Reaping” and quickly becomes addictive, similar in effect to drugs, causing considerable stress to the victim and their spouse which is very difficult to break. As Jesus says “The thief comes only to rob and kill and destroy but I have come that they may have life and have it to the full” (Jn 10:10).

But what will be the effect on The Church of the next generation if today’s young become members of the “have nots”, the “tail” and not “the head”? The pressure from peer group and advertisers is strong. Unless they are trained from their childhood very few can stand against the world’s culture by the time they reach youth group age. Instead of the world following them they will be followers of the world.

The Challenge to the Church is to obey Christ’s last words to His disciples in John’s gospel that although He has sent us into the world, we are not to belong to the world. This is a particularly relevant message for our young children.

I believe there are three steps it has to take if we are to be effective “salt”, and fulfill God’s plan for His Kingdom. These are:

FIRSTLY. Provide inspiration and teaching so caregivers can train young people from an early age how to handle finance, and resist the pressure from advertising, and from their peers. As well as teaching these truths at their services I recommend that churches contact one of the newly emerging Christian financial teaching ministries and run teaching programs in their churches and mid-week groups. Crown Financial Ministries have excellent programmes available. We have produced books for parents with children aged 8-12 and Kiwi Teens (right) available for \$15 each.



SECONDLY. Provide a practical application of the Bible’s principles for owning a home, such as through Liberty Trust. Many mistakenly believe they should save their funds in a bank to purchase a home. But last year the average sale price of houses in New Zealand increased by 14% (\$43,000). Therefore your first \$43,000 savings each year would be swallowed up by house inflation! The Bible’s answer is the “storehouse” – a Christian “community” which assists His people by employing His principles, including lending without interest.

THIRDLY. Teach stewardship of God’s resources. What is the point of assisting God’s people to save hundreds of thousands of dollars, if they are going to follow after the culture we live in and spend it on their wants? We must teach stewardship of His resources (not ours). Many churches are already doing this. But most of the present teaching in churches is falling upon those already stressed by their own lack of finance. We must first apply steps 1 and 2 in order to unlock the keys to the provision of finance that is promised.

Young people must be trained from a very early age in the principles of Bible’s principle of “Sowing and Reaping” to resist financial temptations and to save the Bible’s way. This will bring enormous blessings to them throughout their lives. If this training is accompanied by teaching on “stewardship” then they will bring enormous blessings to the Kingdom of God. The upbringing of children is a mission for which we are responsible. It is a challenge that The Church must win, for its own survival.

