



# LIBERTY *Matters*

NEWSLETTER OF LIBERTY TRUST

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Dear friends

Greetings in the lovely name of Jesus.

We are pleased to welcome 22 new members since our September newsletter from Whakatane (7), Auckland (5), Christchurch (2), Tauranga (2), Invercargill, Blenheim, Te Awamutu, Cromwell, Greymouth & Ohope.

We are holding a display at Parachute 09 on 23rd-26th January, at Hamilton's Mystery Creek Events Centre. So if you are there please come and say hello, bring your friends, we'd love to meet you.

God has chosen the weak things of the world to put to shame the things which are mighty. Because the weakness of God is stronger than men.  
1 Cor 1:27, 25



## *Kelvin's Comment*

Dear "Family"

(For it's time we recognised that that's what we really are.)

These are interesting days as we witness the temporary melt-down of the world's financial system. It has come as no surprise. You see, the world has increasingly been operating as one "global village" and for decades the world's economies have been inflated by the advancement of credit to its consumers, enabling them to invest and purchase above their natural means.



**Kelvin Deal**  
Chairman

With the increases in the price of oil and commodities (metals, food) these consumers can no longer afford to repay their loans. The resulting bad debts have led to a crisis among lending institutions who normally rely upon borrowing from each other to ride out economic fluctuations. Now these inter-company loans are also going bad. Each corporate failure has brought down others. Half of our finance companies have now fallen over or defaulted on their obligations. Only governments, by guaranteeing, lending to or buying the banks, can restore sufficient confidence between lenders and the investing public. In order to resume the lending (and spending) these governments must then borrow to do so. The whole of the world's system is based on debt—and when one major lender falls, it risks bringing down the whole unstable system.

As the pre-election opening of the books by NZ Treasury recently revealed, our government is in no position to inject significant cash into the banking system or into finance companies. It has now guaranteed bank deposits in an effort to encourage us to lend our funds to them. That won't be enough to persuade banks to lend as they did before. They need **large** cash injections. For years now we've spent more than we've earned and borrowed the difference from offshore. With the melt-down happening all around the world, that door has closed. For a fuller commentary on what has happened I have written an explanation which can be found on our website: [www.libertytrust.org.nz/teaching.htm](http://www.libertytrust.org.nz/teaching.htm).

Interestingly the demise of 30 of our finance companies preceded the world-wide melt-down (although it didn't cause it). At the time, NZ newspapers accurately described it as a growing "contagion of fear" by the investing public. We may shortly see the same fear of all banks, globally. We are watching a temporary collapse of the world financial system.

### Two World Systems

The events of the last few months have again highlighted the fact that, just as there are two opposed spiritual kingdoms in the world (Satan's and God's) so there are two opposing financial systems.

Jesus said in Luke 16:13:

"No man can serve two masters. Either he will love the one and hate the other, or he will be devoted to one and despise the other. You cannot serve God and mammon" (Canaanite god of money).

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## *Kelvin's Comment continued...*

Satan's system (the world) is built upon self-centredness, greed, a love of pleasure (and instant gratification to get it) and debt (control, power). Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income (Eccl 5:10).

The present crisis is the result of borrowers greedily borrowing more than they can afford and lenders greedily lending far more than is prudent. And as debt has become so accepted and widespread, one fall in the cycle can lead to a crisis over the whole system. As predicted in Prov 11:6: The righteousness of the upright will deliver them, but the unfaithful will be taken by their own lust.

God's system is totally the opposite. The person who trusts in the Lord and follows God's financial principles need not fear in times of recession. He shall be like a tree planted by the waters ... and will not be anxious in the year of drought, nor will cease from yielding fruit (Jer 17:7-8).

In Jesus' words to his disciples immediately before the cross, he describes how we must live "in the world" but not be "of the world". In fact He there gives us a new commandment that is not found in the Old Testament – that we must love God's family with such intensity that "the world" will know that we are his disciples. That requires a completely different lifestyle of values to that of the world's system of materialism and self-centred greed, and debt.

We are called to be careful prudent stewards of God's resources for His purposes—to extend the work of the Kingdom and support His people through giving and interest free lending (Deut 23:19, Ps 37:26, Mtt 5:42).

The generous soul will be made rich, and he who waters others will also be watered himself. Prov 11:25.

We are at liberty to lend to the world but not to borrow from it (Deut 8:12, 23:19). Paul warned in 2 Cor. 6:14–18: "Do not be yoked together with unbelievers", and "Therefore come out from them and be separate from them", says the Lord." Like much of Jesus' teaching, Paul's words are both a financial and a spiritual teaching. Financially we cannot afford to be like "the world" - with its greed, selfishness and huge indebtedness. If we are "of the world" we have nothing to offer to "the world".

How can Christian's borrow if they do not borrow from the world? We need more debt-free secure storehouses such as Deut 14:28. This is biblical & sensible. Read Proverbs "There is desirable treasure and oil stored in the dwelling of the wise" (Prov 21:20). God promises seed for the sower's storehouse (2 Cor 9:6) and a blessing on our storehouses (Deut 28:8). How can Christians have their storehouses blessed if they have none? Indeed for many Christians 'their cupboards are bare' and worse, they are actually *borrowing* from the world for their purchases. Prov 22:7 warns us that "The borrower is servant [slave] to the lender".

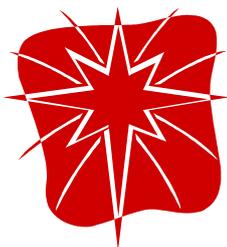
In 1990 God spoke in prophecy to our trustees: "You are a part of my storehouse". At the time we realised that we had a lot more to learn about what that term meant. Then, we strongly suspected, "Storehouse" was one of the keys to God's separate financial system. Now we know it with certainty. We, His Church, must build His storehouse so God's people can experience His true liberty and God's Kingdom can be extended throughout the earth.

Let's rejoice that you in Liberty Trust are a part of the answer. Liberty Trust is totally different to the world's financial systems. For one thing we are totally self-supporting - we do not borrow, nor are we supported by government handouts. We don't need to worry about any credit crisis! We operate an interest free storehouse which is available to all New Zealanders so that God's people need not borrow from the unstable world's financial system, nor do they need to be bound with long-term debt, or waste hundreds of thousands of dollars of God's resources on interest. Instead God's people can lend to each other without interest, help their children and grandchildren into interest free homes and experience God's debt-free liberty.

Enclosed are some brochures you can use to share our good news among your friends and family. These are certainly exciting times we are living in!

Blessed is the man who trusts in the Lord. For he shall be like a tree planted by the waters and will not fear when heat comes; but her leaf will be green.

Je 17:7-8



Happy Christmas  
from the team.  
Back: Evan, Tom,  
Jonathan, Mark, John &  
Robert. Front: Colleen,  
Kerryanne, Kathleen,  
Kelvin & Jenny.

