



# LIBERTY *Matters*

NEWSLETTER OF LIBERTY TRUST

June 2009  
Vol. 2, no. 40

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 Dalglish**  
Treasurer & Admin

**Kathleen Deal**  
Administrator

**Mark Langridge**  
Computer Modeling

## Donation Tax Credit

What are you going to do with your Inland Revenue tax credit?

### DID YOU KNOW:

If you donate your 1/3 tax credit to Liberty Trust each year you can receive another 1/3 credit on it! You can end up re-using up to 47.5% of your donation!

Whatever you choose to do, we thank you for your support in building an interest free storehouse to help many others.

Dear friends

Greetings in the lovely name of Jesus.

Welcome to the seventeen who have joined us since our March newsletter from Auckland (7), Wellington (2), Tauranga (2), Gisborne/ Africa, Rotorua, Hamilton, Whakatane, Kerikeri and Christchurch. We are thrilled to have you join us.

This year we celebrate a significant milestone:

# 20 years!

# Happy Birthday!



This July signals Liberty Trust's 20th birthday! We've come a long way over the last 20 years. Back in 1987 New Zealand was in a recession and interest rates escalated to 18% or more and many people and church ministries were really suffering. People began to question why God's people should be subject to the world's fluctuating interest rates. God's answer was that we should pool our resources and lend to each other without interest to set each other free.

After 12 months of prayer and research Liberty Trust commenced on 1 July 1989 with no money but with 100 pioneers who each pledged to contribute \$20 per week to help others. Three years later we opened up our doors to further members, then later, more flexible amounts. Read more > [www.libertytrust.org.nz/beginnings.htm](http://www.libertytrust.org.nz/beginnings.htm)

Now after 20 years the world is once again in a recession and people are again suffering as a result of banking problems but, praise the Lord, we have enabled 230 families and ministries from all over New Zealand to be released from bondage with interest free mortgages. Today more than 400 are contributing to set others free, \$16.8 million has been lent without interest and \$6 million is in permanent interest free circulation, bringing liberty to more and more of God's people.



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

*The Person who looks intently into the perfect Law of Liberty and acts upon it - that is the Person who will be Blessed.*

*James 1:25*

# Why did you join Liberty Trust?

Did you join because you saw it as a great investment? Yes, sure it's a great investment. In fact, I don't know of any investment more rewarding. But I believe Liberty Trust will be much more rewarding for you if you see it firstly as an opportunity to give into the lives of others.

Dr Stephen Covey, international best selling author of "Seven Habits of Highly Effective People" has observed that six of the major world religions teach that "you reap in accordance with what you sow". The Bible says "Remember this, whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver (2Cor 9:6).

And so I ask the question: Are you investing into Liberty Trust in order to receive? Or are you sowing in order to be a blessing?

New Zealander Phil Strong in his new book "Becoming Money Wise" says (on page 68):

"I've researched wealth coaches, consultants, authors, entrepreneurs and very successful business people from around the world. They all subscribe openly to the philosophy of giving as their first priority, to giving freely to assist in making the world a better place to be. They know that what you give out feeds your future success. It's a fundamental principle for everyone who is successful." See [www.wisemoney.co.nz](http://www.wisemoney.co.nz)

Another interesting Bible verse on sowing seed is in John 12:24, "I tell you the truth, unless a kernel of wheat falls to the ground, and dies it remains only a single seed. But if it dies it produces many seeds."

How true that is. In order to "sow" we must relinquish ownership by giving it away. How true that is in Liberty Trust. You are not investing—you are donating. It is the same in life. It is yet another Bible principle that doesn't make sense to an accountant like me. Many Christians still struggle in finance to accept that there is a way that seems right unto men but in the end it leads to death (Prov 14:12).

In Luke 16:13 Jesus said "No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and Money". According to verse 10 of that chapter it is how we handle money that will determine whether we can be trusted with true riches.

There is a saying: "The very last area a man will yield to God is his back pocket". I've met many Christians who are struggling with their back pocket. And I understand their problem. I've been there myself. Until they can address God as "Lord of all" they'll remain there.

*Blessings, Kelvin, Chairman*



Kelvin Deal  
Chartered Accountant

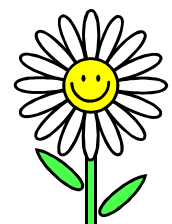
Do not be deceived; God cannot be mocked. A man reaps what he sows. The one who sows to please his sinful nature, from that nature will reap destruction; the one who sows to please the Spirit, from the Spirit will reap eternal life.

Let us not become weary doing good, for at the proper time we will reap a harvest if we do not give up. Therefore, as we have opportunity, let us do good to all people, especially to those who belong to the family of believers.

Gal 6:7-10

*You can be sure that God will take care of everything you need, His generosity exceeding even yours in the glory that pours from Jesus.*

*Phil 4:19 TM*



## Longer loan terms

As mentioned in our March newsletter the standard loan repayment term is seven years but this can be increased up to 15-years by either contributing more or by waiting longer.

### Longer loan terms by contributing more:

If you are considering joining Liberty Trust but are concerned about repaying the loan within 7 years and don't want to wait any longer than 10 years for your loan, then you can contribute relatively more and be offered a longer loan without a longer wait.

Instead of contributing 2% of your loan application each year for 10 years then being offered a 7-year loan, you can contribute 3% each year for 10 years and be offered a 10-year loan. Likewise you can contribute 4% each year for 10 years and be offered a 15-year loan.

So instead of receiving a 7-year loan of 5 times your contributions you can receive a 10-year loan of 3.3 times your contributions, or a 15-year loan of 2.5 times your contributions.

### Longer loan terms by waiting longer:

For those who are concerned whether you could afford to repay the loan within 7 years but can't afford to contribute any more than 2% of your application each year, or those who are already part way through their membership—don't worry—you can extend the standard 7-year loan, if necessary, by one year for every year you postpone taking it. For example you can wait an additional 3 years to receive a 10-year loan or 8 years to receive a 15-year loan. For a loan of \$200,000 this would decrease the repayments from \$550 per week to \$385 per week (10 years) or \$256 per week (15 years).

