



# LIBERTY *Matters*

NEWSLETTER OF LIBERTY TRUST

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Greetings in the lovely name of Jesus.

A big welcome to the 17 who have joined us since our June newsletter from Tauranga, Whangaparaoa, Oamaru, Hamilton, Invercargill, Taupo, Kaiapoi, Levin & Waikanae.

In July Charles MacDonald, a professional actuary, completed his assessment concluding: "The mortgage plan offered by Liberty Trust and Ark Resources is robust".

We now have a page on facebook where you can hear our news as it happens. Just log-in, search for "Liberty Trust" and click "become a fan".

We have around 500 participants and have enabled \$17.5 million to be lent interest free, blessing households and ministries all over NZ.

*The Lord reigns,  
He is robed in majesty;  
The Lord is robed  
in majesty and is  
armed with strength.*

*Ps 94:1*



Robert, Kerryanne, Mark, Kathleen, Jonathan, Colleen, Tom, Kelvin, Evan & Jenny - Aug 09

## Survey

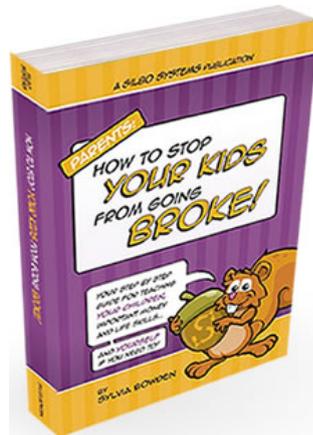
The purpose of Liberty Trust is "To set people free from debt so that they can live and give with Kingdom liberty".

After 20 years of operations it is important to ask: *How well are we fulfilling our purpose?*

So in August we sent an anonymous survey to those that had joined Liberty Trust and received and repaid an interest free loan to see how they are doing.

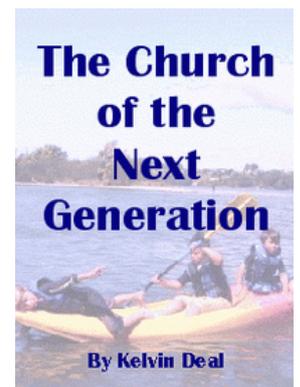
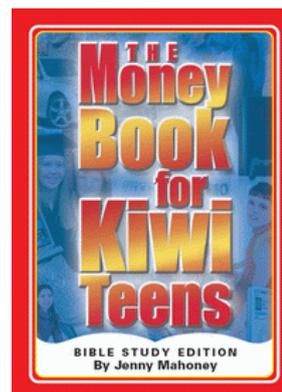
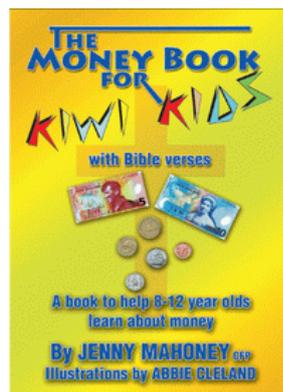
So far the results have been very positive. Of the 14 surveys returned ALL say they benefited by participating, 64% have increased their giving to their church & other places (3 say they continue to give 10%), and ALL would recommend Liberty Trust to others.

We hope to report more fully in our next newsletter with more results.



Sylvia Bowden, one of our members, has written a fantastic book entitled "How to Stop your kids from going Broke". This 206-page book lays out in easy to understand language, time tested principles that can be passed on to children of all ages. To get your copy please send a \$24.99 cheque to PO Box 6144, Tauranga.

We would also recommend, "The Money Book for Kiwi Kids", "The Money Book for Kiwi Teens" and "The Church of the Next Generation". These are \$15 each and 40-65 pages in length. Cheques can be sent to us at PO Box 2211 Whakatane.



# Sponsorship of Children & Teenagers

Young people today face financial challenges and temptations unlike those of previous generations. High house prices, media marketing, student loans and easily accessible debt mean that without early teaching and wise action your children are unlikely to ever own a home of their own.

Home ownership is linked to better health and employment, quality of life, marital stability and education for children. We need to train our children in wise financial habits so they will not spend their adult lives in debt to others, but have the financial liberty to fulfil their purpose in God.

There are two main reasons why people don't sponsor their children/ grandchildren in Liberty Trust:

1. *"We can't afford to sponsor them all, which child would we choose?"*

Our reply is: "Don't worry which one. Just start now in your own names. You'll find out who it's for later. Or it could be split between several and they can each add to it as they commence earning."

Or 2. *"We discussed it with them but they weren't interested."*

The Bible wisely says; "Train up a child in the way he shall go" (Prov 22:6) – not "train a teenager"! ....

Teenagers are unlikely to be interested in saving for a home, and logic from parents no longer cuts it with them. "Actions" speak much louder than "words", to teenagers. Your best method is to explain then start anyway. Or tell them they can use the loan for a property investment if they really don't want a home! When they are older and more mature they will be very glad of your intervention. Parents open bank accounts for their children without asking their opinion first. Why not Liberty Trust?

I can only think of three parents out of our original 120 pioneers, when we began 20 years ago, who sponsored their children. I'm sure none asked their children first.

One was a solo Mum who surrendered her life insurance policies in order to contribute for herself & her five children, with outstanding results. Four of the children used the loans for their homes, and the fifth, who was in the Air-force, gave the loan back to his mother (now in overseas missions) when she needed it. Isn't that great!

The other was a widow with three children but could only afford to sponsor one, and believed that when the time came she would know who it was for. Five years later all three of her children were married with families. Two of them were well off but the other couple was struggling financially. "I knew then who it was for," she told me. Subsequently that young couple received Christ – and their loan. It was a glorious testimony to a mother's faith.

The third sponsor was Kathleen and I. We also could only afford to sponsor one of our three children—all teenagers, so we kept the membership in our joint names. Then when the first child began earning she unexpectedly came to us and offered to take over the membership - "so that we could begin sponsoring one of the others", she said. And so we did. We were thrilled! Then, inspired by her example, our eldest started his own membership when he returned from overseas. About the year 2000, by now all newly married, all three of our children purchased their homes with interest-free loans. What a testimony. And now our three children are all sponsoring *their* children in Liberty Trust so our nine grandchildren can experience the same liberty!

It is truly wonderful when parents demonstrate their love and care by contributing to Liberty Trust on behalf of their children (Prov 19:14). This could be a token amount that their child can add to then take it over, or a full membership from the start. An interest free home loan is far more beneficial than saving to avoid a student loan or waiting to receive a small inheritance from your will, and it's blessing others too!

With an interest free loan your children can own their home without debt in their early thirties while their peers are still saving for a deposit! Without the burden of rent or a mortgage they can use their talents to bless their families and communities and positively impact God's Kingdom. You will have established a biblical blessing and heritage for future generations (Pr 13:22, 1 Ti 5:8).

*Blessings, Kelvin, Chairman*



Kelvin Deal  
Chartered Accountant

*Houses and wealth  
are inherited from  
parents,  
but a prudent wife  
is from the Lord.*

*Prov 19 v 14*

*The wise save  
for the future,  
but the foolish  
spend whatever  
they get.*

*Prov 21:20*

*Train a child in the  
way he should go,  
and when he is old he  
will not turn from it.*

*The rich rule over  
the poor, and the  
borrower is servant  
[slave] to the lender.*

*Prov 22:6-7*

*Teach these words of  
mine to your children,  
talking about them  
when you sit at home  
and when you walk  
along the road, when  
you lie down and  
when you get up.*

*Deut 11:19*

