



LIBERTY *Matters*

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Dear friends

Greetings in the lovely name of Jesus.

A big welcome to the those who have joined us since our September newsletter from Cambridge, Whakatane, Palmerston North, Otahuhu, Greymouth, Lower Hutt, Snells Beach, Whangamata, North Shore & Waikanae.

Thank you to all those who have requested a Liberty Trust poster to display on their church notice boards. If your church could display an A4 poster enclosing Liberty Trust brochures and teaching, please give Jenny a call on 0800 Lib Trust (0800 542 878).



*Before the mountains were
born or you brought forth
the earth and the world,
from everlasting to
everlasting
you are
God.*

Ps 90:2

Survey



We now have 22 out of the 25 anonymous surveys returned and ALL say they benefited by participation.

Seventy-seven percent have increased their giving to their church & other places and the others gave reasons such as "retired but still giving". Approximately one third had a mortgage, a third had business debt and the remaining third were completely debt free. All said they would recommend Liberty Trust to others.

Yokes

"Do Not Be Unequally Yoked ..." This verse is commonly applied to warn Christians against partnering an unbeliever in **marriage** and also in **business ventures**.

However, although many tut-tut at the thought of a marriage or business venture with a non-Christian, they happily sign up to a 25—30 year bank **mortgage**, and even give personal guarantees for business loans to banks without considering the warning of Proverbs 22:7b "The borrower is servant [slave] to the lender".



Kelvin Deal

A friend of mine who is considering a business partnership with a non-Christian wisely consulted several counsellors, one of whom advised: "Whether you are yoked depends upon whether you could sell up and walk away if it proved necessary. If you could not, then do not enter into the partnership because you will be yoked with an unbeliever." That is good advice.

It is for freedom that Christ has set us free. Stand firm, then, and do not let yourselves be burdened again by a yoke of slavery. Gal 5:1



Do not be unequally yoked with unbelievers.

For what do righteousness and wickedness have in common?

Or what fellowship can light have with darkness?

2 Cor 6:14

Come to me, all you who are weary and burdened, and I will give you rest.

Take **my yoke** upon you and learn from me, for I am gentle and humble in heart, and you will find rest for your souls.

For my yoke is easy and my burden is light.

Mtt 11:28-30

A World Conned into accepting Permanent Debt

We hear the rich are getting richer worldwide, and the poor are getting poorer. What's the difference between the two?

The rich buy and sell, lend and invest, while the poor borrow & spend.

In fact some poor are so used to being in debt that they believe it is normal. Is that you?

Today most major businesses determine to stay permanently in debt. Tax laws world-wide encourage debt by making interest a tax deductible expense. Isn't a time we started questioning governments "Why?" Companies find it cheaper to have permanent debt and pay interest than to issue shares and pay non tax-deductible dividends. The present crop of business and finance company failures due to the recession are testimony to this policy.

Have you ever considered the cost of interest on your purchases? Each saleable item passes through about five owners from the time a mineral is mined to the time the product is sold in its finished form to the consumer. Each owner adds the cost of its interest to its selling price. By the time the final customer buys the product, 50% of the price could be interest. And then the customer frequently borrows to buy it! Incredible! And who finally ends up with all that interest? Yes, the lenders - the only ones not in debt - the rich.

Is it any wonder the rich are getting richer and the poor poorer?

NZ property investors are another example. Our government encourages them to borrow from banks and make tax-deductible losses for many years in the expectation of making a tax-free profit when they sell. The banks in turn borrow from overseas. Meanwhile property prices are pushed up by demand, which is fed by overseas borrowing. This increases property prices and rents, leaving the whole country indebted to overseas lenders at a heavy cost in interest.

Scripture allows borrowing, but only without interest, as a temporary measure in order to restore back to prosperity.

In Bible times prosperity meant "having no debt" and poverty meant "being in debt". Today we accept debt as a normal way to live. Who's being conned?



Good will come to him
who is generous and
lends freely,
who conducts his
affairs with justice.

Ps 112:5

All these blessings will
come upon you and ac-
company you if you obey
the Lord your God ...

You will lend to many
nations but will borrow
from none. The Lord will
make you the head, not
the tail. ...

However, if you do not
obey the Lord your God ...
he [the outsider] shall lend
to you, but you shall not
lend to him, he shall be
the head, and you shall be
the tail.

Deut 28

God wants Spiritual Fruit not Religious Nuts

!!!! Dear God: I have a problem. It's me.

!!!! Silence is often misinterpreted but never misquoted.

!!! Laugh every day; it's like inner jogging.

!! Growing old is inevitable; growing up is optional.

! There is no key to happiness. The door is always open.

David Tait, wwj.org.nz



*Happy Christmas
from all of us at Liberty Trust*

