



LIBERTY Matters

NEWSLETTER OF LIBERTY TRUST

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What then shall we say in response to this? If God is for us who can be against us.

In all these things we are more than conquerors through him who loved us.

For I am convinced that neither death nor life, neither angels nor demons, neither the present nor the future, nor any powers, neither height nor depth, nor anything else in all creation will be able to separate us from the love of God that is in Christ Jesus."

Rom 8:31 & 37-39

Hello everyone. A big welcome to new supporters from Mt Roskill, Palmerston North, North Shore, Tauranga, Auckland, Whitianga, Papamoa, Gisborne, Glenfield, Paeroa, Marlborough, Te Puke, Whakatane & Papakura.

We would appreciate your prayer for our High Court appeal on 28-29 March regarding our charitable status.

Over the page is a testimony from Vernon & Susan Wall who have volunteered to help us with Auckland enquiries & presentations.

an ask!, and: "All these are the beginning of birth pains"(v.8).

Birth pains always precede a birth. A birth of what in this case? Paul tells us in Rom 8 "We know that the whole creation has been groaning as in the pains of childbirth right up to the present time. For the creation was subject to frustration, .. in the hope that the creation itself will be liberated from its bondage to decay and brought into the glorious freedom of the children of God." Wow!

Liberty Trust has yet another "birth pain" heading its way this month. On the 28th and 29th of March we have our High Court appeal that we have been waiting so long for. Ian Millard, our Q.C., has prepared an excellent submission to the court that our aims and actions work to advance religion (which by law means they are charitable). Our interest-free mortgage lending assists people to follow the Bible's financial principles which really do work in practice. We have four affidavits from Bible scholars which we wish to present to the court, testifying that Liberty Trust's ministry is entirely biblical, advancing the Bible and in line with core historical Church doctrine. We need you to pray that these affidavits can be heard by the Court as the Charities Commission has opposed the admission of the affidavits. The Commission believes even if teaching Bible principles is our main purpose, this is merely ancillary to "Advancement of Religion", and is not actually "Advancement of Religion". That statement obviously threatens many other Christian ministries, such as Bible Colleges. Some feel it could be a first step towards deregistration of many other Christian ministries including churches. This is why we are standing. So we need your prayers for those two days, for our lawyer Ian Millard Q.C., and especially that the High Court will agree to the admission of the four affidavits. Thanks for all your prayers over the last 12 months. It is great to know we are all in this together.

Many thanks, Kelvin, Chairman of Liberty Trust

P.S. For those who would like to read Ian's submission we would be pleased to email it to you. It is 48 pages long. I was daunted at first with just the thought of reading it, but once I started I thoroughly enjoyed the experience. It's a public document, and you are free to send it and this prayer request on to friends who might join us in prayer.

What a year this has been for all of us. Still in shock and grief from the Pike River tragedy we faced Christchurch's 22 Feb earthquake, and now Japan's earthquake and tsunami and nuclear emergency. Add to that floods etc in Oz, blizzards in the US; political uprisings, unrest, leadership removals & strife in the Arab world; ongoing financial crises everywhere, rising world debt, fuel and food prices, the list goes on.

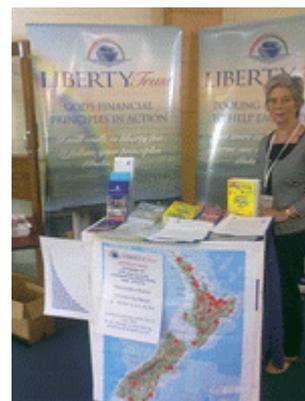
I looked up "earthquake" in my concordance and it led me to Mtt 24 where we find a whole chapter spoken by Jesus, warning about the coming "signs" of the end of the age. Two immediate points that struck me are "Be not alarmed" (v.6) – that's quite



Kelvin Deal
Chairman



Liberty Trust at Parachute Festival, Jan 2011



Vision Network NZ Congress, Feb 2011

By the Grace of God

Like most other families, we are today, just husband and wife with two boys, trying to get along quietly and have a good life. By the grace of God, we have been blessed with a bit of comfort as we head into the retirement years. Having our family late means, as Vern is just starting retirement, Susan is still working on some days and the boys 15 and 17 are still at college with a couple of years of college to go for the youngest, and several years of tertiary yet to come, and pay for, with only retirement resources to fund that. We can only point to what may happen for others in a few years ahead. We are eternally grateful to Linden Willets, a Christian and prominent professional Investment Advisor, who introduced us to Pastor Bruce McDonald, those many years ago, who shared with us the Liberty Trust concept.



Vernon & Susan Wall travelled from Whangaparaoa for our 21st birthday

It took us a couple of years just talking about it before we were ready, and that wasn't helped by all those friends we shared Liberty's promise with, who poo-hooed the whole thing as a scam, a secret church tithe, a commune idea waiting to fail. They said it all.

House mortgaging is like the frog in hot water. When the temperature rises he gets boiled before he thinks to jump out. The bank encourages you into the housing market with low interest rates on what are usually overpriced house values, and they systematically and incrementally raise the interest rates over a cycle of time, (virtual extortion), yet we persist because we feel we have so much invested. In reality we are often pauperized by the interest factor inflicted by our own bank, but our minds have difficulty separating the interest cost from the actual housing cost. We don't have any society alternative except perpetually renting, so we succumb to the loss, knowing no better.

Susan and I have understanding of financial and insurance markets. Vernon has worked as an officer in banks, as Company Secretary, Director and CFO in several finance companies and operated directly in the foreign capital markets. From all his experience we think we understand finance. Thus the concept of gifting and nil Interest is a "whole paradigm shift" from the conventional mechanisms of finance we know.

We need to be reminded of the word, "Man's ways are not God's ways".

As financial markets and regrettably retirement funds have shown, man's ways are vulnerable to corrosion, mainly to greed. Many trusting folk will come to realize that wealth entrusted to others in a commercial realm without the benefit of a Christian ethical underpinning, is wealth at risk and very likely wealth lost. Just look at the markets today.

To understand the real significance of this, we have to get our head past what is a simple no-interest house loan and see that Liberty Trust offers (arguably the only source in New Zealand) the only God-given means available to a whole family and community, the very fiscal means of developing and dispersing wealth within families, as God intended the family to be resourced and secured. This is the leverage of the Christian community being applied in God's design to the empowerment of the family, and by strength of family, to the fulfillment of the individual. This is the means to fulfill the family obligations of parents as prescribed from the earliest of times, to provide to each child a home, a house for the son and bride, to provide for education to empower fulfilling work opportunities and to secure down to the very weakest and smallest of our families, the well being of all.

So it is with Liberty Trust, home is the heart of the family. Also it is the heart of endeavor as we entrust our most treasured entity to the security of the Liberty Trust community, so Liberty does empower us with resources to further the value of our own enterprise. This is leverage giving forth growth, growth fully commensurate with the effort put forth, as the Lord intended.

Contrary to the nay-sayers God does not forbid borrowing. In his natural kingdom, water is borrowed every day to nurture plants, which return the value of that borrowed water a hundred fold in their growth and food value. God adds the surplus. Borrowing is a form of enablement, and with enablement comes surplus but also in hand with that comes obligations and responsibilities. We need to prepare to accept and discharge those obligations as a condition of receiving the surplus.

To return to our church community some of the immense benefit shown to us by Liberty Trust, Vern has taken on the role to assist Liberty Trust further its outreach in Auckland, especially to inform the grandparents among us of the benefits to be had by early enrollment, so that they may start the process for their next generation, giving that generation of grandchildren the step up, at an early age, that we never had.

Vern is now looking for some keen early grandparents to understudy this role and take the role out to various other communities, especially to spread this message via the wonder of grandparents email lists.

Love and blessings to all,

Vern and Susan Wall

