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PO Box 2211
Whakatane, NZ
0508 LIBERTY
0508 542378
info@libertytrust.nz
www.libertytrust.nz

PATRON

Ps Bruce McDonald

TRUSTEES

Kelvin Deal (Chairman)
Chartered Accountant

Jonathan Segedin
Building Sales

Colleen Medwin
Senior Teacher

Tom McDowall
Operations Manager

Robert Cleland
Dairy Farmer

ADMINISTRATION

Kerryanne Dalgleish
Secretary

Jenny McDowall

Kathleen Deal

Ann Kerr

Great News for our 29th Birthday!

As you know, Liberty Trust is going really well. We have more than 1,000 people regularly contributing and we are ahead of schedule with lending. We have a debt-free storehouse of almost \$16 million and given over 465 interest free mortgages and 200 of these have been completely repaid.

This month is our 29th birthday and our trustees have decided that we will now offer loans of SIX times the total contributed, instead of five times, and back date this to apply to all those who have joined Liberty Trust in the last 10 1/3 years, since 1 April 2008. This is a significant benefit.

We suggest you keep your regular contribution the same and reach your target earlier, as you will probably be offered the loan earlier than you were expecting. For a loan of \$300,000 you can now contribute \$500 per month to reach the \$50,000 total in 8.5 years instead of \$500 per month to total \$60,000 in 10 years. If you contribute more than 1/6 of the loan then the extra can be credited to repay your loan faster or to start a new membership.

We are pleased to welcome 32 new contributors to our community in the last three months. And we have lent 12 interest-free loans to families in Tauranga, Whakatane, Hawera, Wellington, Nelson, Auckland, Wanganui Wairoa, bringing our total lent to \$49 million.

We are pleased to share these testimonies with you:

A 19-year old Home-owner

Last May, aged 19, I bought my house through Liberty Trust. It is a three bedroom former state house, in a good location next to good schools and pre-schools. It was a do-upper, so my family and I pitched in and rolled up our sleeves and got the job done.

I was fortunate enough that my parents started my siblings and I into Liberty Trust when we were young. Instead of going to university I always planned to own a home by the age of 23. I left school when I was offered an apprenticeship and I board at home. I kept the Liberty Trust account going although my wages haven't been high. My parents purchased a third of the house, which I will purchase off them one day.

I currently rent the house out and it pays off the interest-free mortgage virtually on its own. It is working out well. I am blessed with the good family tenancing it as they are very responsible, friendly and keep it spick and span. A family member recommended them as tenants, so no marketing or management costs have been necessary, which has saved time and money. Praise God!

I plan to start another membership soon so when I finish paying off this first house (in 10 years or less), the second membership will be ready to use. Proverbs 21:20: The wise have wealth and luxury, but fools spend whatever they get.

I would like to thank Liberty Trust for the blessing of interest-free help, the church that I attend, as everyone was very supportive with the purchase of my house, and most importantly my parents for helping to get my foot into the property market at such a young age.

I would 100% recommend Liberty Trust to ANYONE looking for home ownership for either themselves, or their children, otherwise they will be paying rent forever! I personally have spread the word to many of my friends, and a couple have already joined Liberty Trust for themselves.

Joshua Klein Ovink



Seek first the Kingdom of God

Like most Westerners I was immersed in a materialistic worldview from childhood and had passively assimilated that thinking. When I was born again at age 19, the Lord began to renew my mind in the area of finance. Matthew 6:33 "But seek first the kingdom of God and His righteousness, and all these things will be added to you" was a verse I frequently meditated upon and my core beliefs began to align with the Truth. In my 20's, rather than put savings into term deposits in a bank, I invested them with a Christian charity so that the funds would be used for proclaiming God's Word.

In my early 30's, with a young family, a house, and a mortgage, I heard about Liberty Trust. I could see their values aligned with Bible teachings, so my wife and I began to give to Liberty Trust in 1997.

As years passed, my career developed, the children became older and my wife Rosemaree could work part-time. Through steady work and simple living (with generous giving), we became mortgage-free in our own home. Applying many of the same principles espoused by Liberty Trust, we then began lending interest-free to family and Christian friends, so they would become mortgage free too. We had the joy of seeing two more families become mortgage-free and "broke the back" of a third family's mortgage.

In 2011 at the age of 46, I was able to resign from secular work and enter full-time vocational ministry – unpaid for the first six months. Rosemaree was still working part-time, but in early 2014 she also resigned from secular employment and joined me in full-time ministry. We now work with Crossing Cultures International doing church-based transferable training, currently operating in seven South Pacific countries.

One of the courses we teach is God's Financial Principles, in partnership with Crown Financial Ministries, and one of the foundational texts is Psalm 24:1:

"The earth is the Lord's, and everything in it, the world, and all who live in it".

As one who recognizes God's ownership of all, my greatest delight is to faithfully manage that which is His. And as followers of Christ, our primary, all-encompassing stewardship is that of the gospel!

John (& Rosemaree) Redshaw

You, my brothers and sisters,
were called to be free. But do
not use your freedom to
indulge the flesh; rather, serve
one another humbly in love.

For the entire law is fulfilled in
keeping this one command:

"Love your neighbor
as yourself."

Galatians 5:13, 14



Liberty Financial Seminars

Manukau New Life, Auckland
Sat 18 August, 7-9pm

Lake Christian Centre Cromwell
Fri 24 Aug and Sat 25 Aug, 7-9pm

Lifchurch, Cameron Rd Tauranga
Sat 29 Sept, 10-2pm

Every Nation Auckland Central
Thurs 15 Nov, 22 Nov, 29 Nov & 6 Dec, 7-9pm

Hosanna World Harvest, Mt Albert Auckland
Sat 17 Nov, 9.30-3pm

Free of charge. Contact us for more details.



Ps Bruce McDonald

