



A Leaf from the Ark

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Greetings to you all.

We have recently lent to a Whakatane church and two Auckland families, which has brought the interest free lending to surpass **\$20 million!!** Thirteen million has been repaid and we currently hold **\$7 million** in mortgages. Three mortgages have been repaid recently and we hope to advance a further five before Christmas.

Below are some wonderful testimonies from Bob & Helen Boardman and Craig & Sandy Macmillan, which we neglected to include earlier, as well as a recent testimony from H & R Katete who are thrilled to be debt free.

*Righteous are you
O Lord, and your
laws are right.*

*The statutes you
have laid down are
righteous; they are
fully trustworthy.*

Ps 119:137-138

A Biblical Initiative Breaking the Debt Burden

We have had our loan from Liberty Trust for six months now and it is such a fantastic feeling to see our principal going down in large steps every month. In a short time we have paid off thousands!

Previously we were paying off about the same amount monthly through the bank and about four-fifths was going on interest. Getting on top of our debt seemed such a long grinding process.

We started our membership with Liberty trust in 1998 after spending three years as students at Bible College. With five children, money was very tight but when we heard of Liberty Trust we wanted to be part of it because the whole approach seemed far more Christian than the world's banking system. We also felt it would be a good compulsory savings scheme for us if we could set a little aside each month.

Being pragmatic, we still did our homework. After crunching the numbers it seemed to us that once bank interest rates rose above 5% that financially we would be a lot better off in the long run by paying off the same amount of mortgage through Liberty Trust.

We have since found that Liberty's flexibility made the system even better than expected. This was because we were able to make some lump sum payments to increase our loan potential over the years as more income became available to us.

We have recently started saving with Liberty Trust for another loan for our kids. Generally, we love the idea that as more people invest with Liberty it will free up further funds and potentially reduce waiting times for others, making the scheme even more competitive with banks.

We offer our heartfelt thanks to those who developed and run Liberty Trust. We praise Lord Jesus for this biblical initiative (eg Psalm 15) to help more people break the debt burden that comes with being mortgaged to our banks usury systems. It is "Liberty" indeed!

Bob & Helen Boardman

5 Nov 2008



Bob & Helen with their 3 youngest in 2008

*O LORD, who may abide in Your tent?
Who may dwell on Your holy hill?*

*He who walks with integrity,
and works righteousness,
And speaks truth in his heart.*

*He does not slander with his tongue,
Nor does evil to his neighbour,
Nor takes up a reproach against his friend;*

*In whose eyes a reprobate is despised,
But who honours those who fear the LORD;
He swears to his own hurt
and does not change;*

*He does not put out his money at interest,
Nor does he take a bribe against the innocent
He who does these things will never be shaken.*

Psalms 15

“Too Good” but It Is True!

We first heard about Liberty Trust after we had returned from a year spent working in the UK in 1995. We love the principles but, to be honest, we thought it sounded too good to be true. Craig was far more enthusiastic about the scheme than myself who (I am embarrassed to admit) was a bit sceptical about the whole idea. We decided to join anyway and Craig enthusiastically told others about Liberty Trust, some of who seemed to think it was too good to be true also, reinforcing my scepticism.

Craig decided to retrain soon after we arrived home from the UK and he spent the next 5 years in fulltime study to gain a Bachelor in Architecture. We had to move to Auckland for study reasons and purchased an unfinished home, as that was all we could afford and then spent the next 10 years living in a building site to gradually complete it as our finances allowed. We often found maintaining a mortgage and paying Craig's student fees hard, but were lucky enough to have students live with us for about 10 years, amongst the mess, which helped financially.

Once Craig completed his study and after being married for over 12 years we decided we very much wanted a family. We were faced with another hurdle of needing fertility assistance, which was emotionally and financially stressful. Again it made us feel we were always one step behind getting on top of the mortgage noose. Our daughter Ruby was finally born (now 4 yrs), and with another dose of fertility assistance our twin boys Liam and Cooper who are soon turning one, were born. We feel very blessed! **Psalm 127**

During our time in Auckland there were many occasions when we thought “we really need that loan now!” but continued to believe Gods timing was very different from our own. Now 11 years later we have been privileged to receive an interest free loan from Liberty Trust. It came at a time when we were wondering what our next step in life should be and out of the blue we were offered a business opportunity in Te Kuiti. ⇒

The decision to sell and move from Auckland, the notification from Evan that we were now entitled to an interest free loan and an out-of-the-blue prophetic word confirming our decision to move all happened at around the same time. Well, you know God! We are now in Te Kuiti near Grandparents and cousins, live out in the country and have a wonderful life style. With our financial freedom, skills and lifestyle change here, we now have to opportunity to use our time and money to support others including one of our areas of interest “Habitat for Humanity” that we were involved with while in Auckland.

With the opportunity to explain what Liberty Trust is all about to our solicitor who asked “Who in this day and age gives interest free money?”, you will be wondering if I am still sceptical. Well, it is too good, but it is true. And in our solicitors words once the money was deposited, “the Ark has berthed”. Go for it!

Craig & Sandy, Ruby, Liam & Cooper Macmillan, June 2007



Craig & Sandra with Liam, Cooper & Ruby in 2007

*The Lord is my light
and my salvation-
whom shall I fear?
The Lord is the
stronghold of my life-
of whom shall I be afraid?*

*For in the day of trouble
He will keep me safe
in His dwelling;
He will hide me in the
shelter of His tabernacle
and set me high
upon a rock.*

*Wait for the Lord;
be strong and take heart
and wait for the Lord.*

Ps 127: 1, 5, 14

Realising the Dream

To whom it may concern;

In 1961 when we married, we had a dream to own our own home. In 1965, we took out a mortgage for a house to be built on a property in Christchurch. The bonus deal was restricted to government employees on transfer which meant the first \$7,000 was 3.5% interest and the balance of approx \$1,000 was 5.0%.

Although we had a steady income from a full time job and 2 part time jobs (and 6 children), by 1984 we had to sell our house to pay off the crippling house charges which had accrued. Our dream was shattered, and so were we.

In 1994 we began donating to Liberty Trust with a renewed hope for a house. In the mean time, we'd travelled north, I'd become a tetraplegic and my wife became the primary earner. In 1999, we put down a deposit on a house and though repayments were tough, we remained current until 2003, when we became eligible for a Liberty Trust interest free loan. In 2008, when we were both about 70, we paid off the Liberty loan free-holding our house and property. From the money saved, we were also able to assist two daughters with housing opportunities.

The Liberty Trust loan has allowed us to realise a dream that we thought was unattainable. Thank you Liberty Trust and God Bless.

H Katete, 13 Sept 2010

