



A Leaf from the Ark

NEWSLETTER OF ARK RESOURCES LIMITED

November 2014

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Greetings in the wonderful name of Jesus.

We have recently advanced mortgages to families in Mt Eden, Christchurch and Hamilton, bringing our total interest free lending to over \$32 million!

We anticipate lending three more mortgages before Christmas - always interest free - to an older couple in Hamilton and a Manukau family, and newlyweds in Glen Eden Auckland. Also three families will finish their repayments & become debt free - a wonderful Christmas blessing!

We were thrilled to receive these wonderful testimonies sent to us by wonderful Saints in Hamilton, Te Kuiti and Wellington. You can read many more wonderful testimonies on our website www.arkresources.co.nz.

We wish you and your household a blessed Christmas & 2015.

How amazing
are the deeds of
the LORD!
All who delight
in Him should
ponder them.

Psalms 111:2

*Working together
to release people
for the Kingdom
of God*

The Best Financial Decisions

The best* financial decision my husband and I have made was to join Liberty Trust way back in 1996 when we were a young couple at Bible College. At the time we had no income and no home of our own, having spent what would be considered a good deposit on a house to go and study God's Word. While living there we received our first Ark Resources Loan which we went on to fully repay.

The second best financial decision was to start a new Liberty Trust membership in 2005 towards a future interest free loan, even though to do so at the time with an existing mortgage and 4 young children was challenging financially.

Around this time God spoke very clearly to me from Psalm 37 v 34,

"Wait for the Lord and keep His way.
He will exalt you to inherit the land."

Over the years I have remembered and prayed this verse. Through times when it seemed an impossibility in the natural I held on to it.

Five years ago we needed a bigger home for the family and so put our house on the market. At that time only a few houses a month were selling in the town we lived in due to the Global financial crisis but our house sold within 4 days! This was the goodness of God making a way for us.

This year through receiving our second Ark Resources loan early and through God working in other circumstances in our lives, this Scripture has been completely fulfilled.

The promise rested on the faithfulness of God, and how He moves often unseen to us, bringing things to fulfillment at just the right time. My husband and I knew that our part was to wait, be patient and keep His ways. And what was the WAY God wanted us to be faithful to? It was to remain with Liberty Trust over a period of nearly 20 years now, and to keep sowing financial blessing into the lives of others through this ministry.

Be encouraged to keep trusting and relying on God in your life in the area of finance and be faithful to godly financial principles.

God Bless you

Mike and Janferie Dewar

* Other than tithing!



Mike and Janferie, Sarah, Anna, Sam, and Rebekah

Wait for the Lord
and keep His way.
He will exalt you
to inherit the land.
Psalm 37 v 34

The Sowing is Worth It

As you read this, you may be considering whether or not to open an account with Liberty Trust. You may have recently opened one, or you may be further along in your donations, awaiting the time to reap the benefits of your efforts. To each of you, may I encourage you that this is for real? The sowing is worth it.

My wife, Michelle, and I applied successfully to *Ark Resources* for our interest-free loan in May this year. This interest-free loan was no surprise. It came after 8 careful years of donating small amounts into the *Liberty Trust* account and over time this has built up and grown to become a great blessing to us and our family, and also to many others.

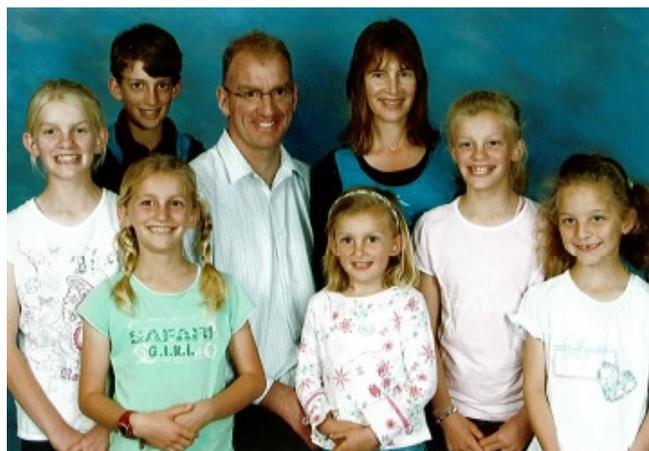
We have six children aged between 7 and 14 years. When we first started, with a family to feed and mortgage payments to make from one income, we could only afford small amounts and over time, and as circumstances

changed, we were able to increase or decrease our contributions as and when required. This flexibility has been a real blessing to us and has provided us with the opportunity to reach our target amount sooner than anticipated.

We now have the blessing of an interest-free loan. No more wasted payments on interest! No more bank! And all our payments go back to be used again, and again, and again!

If you are considering opening an account with *Liberty Trust*, I highly recommend it. We plan to do it again.

Tim Fletcher
Teacher/ Principal



Tim & Michelle with their six children

Assistance in a time of Need

This story is a little different from others here since we have had our Ark Resource mortgage since 2008 and previously written about receiving this loan. This story is about receiving assistance in a time of need.

We had been steadily repaying our loan and watching the amount owing go progressively down. Then unfortunately our car was written off in a car crash.

The value of the insurance paid out was not enough to buy a good replacement, so we decided to take out a personal loan to increase the amount we could spend on a replacement vehicle. We were just able to keep up with the payments for the personal loan alongside repaying our Ark Resources mortgage.

Then we discovered our house needed urgent repairs. The garage floor was leaking into the house in the rain. The windows, doors, and an outside wall were also allowing small amounts of water to seep inside with the wind and rain. And to top it off the roof started leaking into the family room!

Something needed to be done urgently, but how could we pay for it? We rang Ark Resources to ask if there was anything they could do for us. Evan Harvey, chairman and lending officer, helped us. He took our case to the Board and sought approval to extend a special circumstances loan to us. The Board approved and soon funds were made available to us. We were able to repay our personal loan, arrange roof repairs and get quotes to replace the windows and doors and seal the garage floor.

Now we have half our new windows installed, and progressing steadily with the remaining work and we are in a much more secure financial position. Thank you to Ark Resources and Liberty Trust.

God's timing is always perfect, He is never late, never early, always on time. This loan has come in a very timely manner for us. We are grateful for God's provision through Ark Resource.

Jeremiah 29:11 CJB—'For I know what plans I have in mind for you,' says Adonai, 'Plans for well-being, not for bad things; so that you can have hope and a future.'

Bryan & Stephanie Taylor



Bryan & Stephanie with their new front door 😊

