



# A Leaf from the Ark

NEWSLETTER OF ARK RESOURCES LIMITED

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Greetings to you all.

Of the 291 interest free mortgages we and Liberty Trust have advanced up and down New Zealand more than half have now been repaid. We have recently lent to families in Palmerston North, Raglan, Takanini Auckland and Sunnyvale Auckland, and we hope to advance several more interest free mortgages before Christmas.

We are thrilled to include in this newsletter testimonies from Anne Doherty & the Foote family. We encourage those of you who have received an interest free loan to consider sending us your testimony as this is a real encouragement to others.

On behalf of the Ark Resources team we wish you and your families a joyous Christmas and refreshing Summer holiday.

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*Those who lend money  
without charging interest,  
and who cannot be bribed  
to lie about the innocent.  
Such people will stand firm  
forever. Ps 15:5*

## My Soul Shall Make its Boast in the Lord

*O magnify the Lord with me, and let us exalt his name together. I sought the Lord, and he heard me, and delivered me from all my fears. Psalm 32 v 2-4*

Spring! The earth is awakening, there are buds on the roses and geraniums, I can hear the tui in his jovial song in the tree next door, and my loan with Liberty Trust has come through!

*The Steadfast love of the Lord never ceases. His mercies never come to an end They are new every morning. Great is thy Faithfulness, O Lord. Lamentations 3v 22, 23*

When I by faith trusted the Lord as my own personal Saviour, it was through the testimony and life of a fellow student midwife who was of Jewish descent. As I continued in a walk of faith she introduced me to the Christian Community camp living on Great Barrier Island where I was wonderfully baptized in the Holy Spirit, in the late 1960's. I met an adventurous little group of people who felt led to start up a community in Northland.

It was God's handiwork weaving phlegmatic, choleric, sanguin and melancholic personalities all together, learning to get along with one another and living in a large old hotel on the beautiful Kaipara harbour, doors open day and night, as God showed us, taking in any person in need plus children from broken homes. Babies were born there. People were nursed, and died there. We followed the New Testament Church of all things in common. Then after this season, the work was sold to YWAM and we all went our separate ways.

As I had been living in community it took me some time to get used to the thinking of earning a living again, it seemed almost like a sin! Then eventually I was to meet up with the original leaders of the community again in quite different circumstances, only this time it was to buy their little cottage for \$68,000 in the early nineties. It was back in Papanui not far from the original hotel. As I lacked capital I needed to take out an almost 100% loan, but the Lord was faithful and I was able to carry on giving, tithing, sponsoring World Vision children, working as a midwife, mainly on staff but also independent. Income was always there, sometimes less, sometimes more. This is another sign of the Lord as a faithful Spiritual Husband to me, a comfort, as unmarried and no family of my own.

I took a risk in 2006, when banks were loaning money indiscriminately and I took out another loan with Westpac and bought a home in Papanui, after shifting down from Northland and selling that home, to

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Anne Doherty outside her Auckland home, Nov 2011

# We thank our Lord



The Foote Family, September 2009

Late last year we received a phone call out of the blue. It was the friendly voice of Evan Harvey. He went on to inform me that our family were the next in line to receive a loan from the Trust. Wow, I had pretty much forgotten about the scheme, as we had finished our contributions many years previously, and had just put our heads down to get on with the paying off of our mortgage.

I live in Warkworth with my wife of twenty five years Sophie and five of our eight children. Two of the kids are living away from home now still in Warkworth and one (our eldest) has moved to Wellington to pursue a career in motorcycle mechanical engineering. I am a potter by trade working for a large local pottery, Sophie is currently a student at Unitec studying for a degree in design and visual arts.

Sophie and I have an enduring faith in God's purpose for our lives and the lives of our children, and we see the blessing we received through the support of Liberty Trust and latterly Ark Resources as the outworking of this. We thank our Lord and the good folks at Ark Resources who have made this possible.

The Foote Family

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a Christian friend privately for \$200,000. Owing to family commitments, I felt I needed to make a move to be closer to my wonderful mother. "Its very hard to break into the Auckland market, almost impossible" I was told by well-meaning friends. When I'm told "I cannot" a steely determination arises in me and so I set out and bought a property in Papakura for \$280,000.

Here again God is faithful, I had been overcoming my reticence as a country midwife and moved gradually to South Auckland that has the highest birthrate in the country, although my experience has been more postnatal supporting the mothers and their newborn, working for agencies. It was about this time I heard about Liberty Trust through a Northland Christian publication. It so captured my imagination as it reminded me when I lived in community. I felt this was the right thing to do, to apply to join Liberty Trust, and at this time I was invited to come on staff for the community maternity unit near where I live, nearly full time. I was blessed when I was accepted into the covenant. So it seemed I was being led step by step. I threw myself into renovations and improvements, but was probably unwise in this purchase. I should have simply downsized (that I'm not good at) and lived with our mother. Despite her unselfishness and long suffering it was becoming obvious to me she was needing more support, having reached the age of 97. She had been living on her own since our father died in 1983, although Mum was rarely on her own much, busy looking after grandchildren, having lots of family visiting. I did at first rent it out with a good tenant but had a growing conviction that this was not for me. Time to sell although the market was down, here again trusting in the Lords faithfulness and graciousness - I lost money as sold this home for \$285,000 - despite renovations! Plus there was the cost of land agents and lawyers fees.

Once again the Lord has proven so faithful, despite my shortcomings. When Mum died after a short illness I bought her home privately at market value \$310,000 (no land agent) so as to let all the family have their just portion. This what she wanted, and asked me to do, but unfortunately I was undecided at the time and I'm sad that she is not here to see it done. As I live here, I think of how busy this little home was once. Our kingpin has gone! That in itself brings its own sorrows. That is the problem with being a nurse. I set out to try and relieve suffering, but sometimes fail. I thank the Lord for forgiving my sins, healing my heart and memories. There have been times when I lost the vision, forgot the principles of the functioning of Liberty Trust. Thank you so much, Kerryanne and your team for your graciousness, when I have sent anxious misguided emails. I am now in my late sixties (how did THAT come about??) After only about six years with Liberty Trust have been able to say goodbye to bank loans that were costing me \$500-\$600 a month. The bank loan was quickly and efficiently uplifted by Liberty Trust Lawyers. Westpac have been quite co-operative as I have always had a floating mortgage. With God's help I trust I can keep to my conviction of the need to NEVER BUY MONEY AGAIN!

*Be ye strong, therefore, and let not your hands be weak: for your work shall be rewarded. 2 Chronicles 15 v 7.*

Anne Doherty, November 2011

