



# A Leaf from the Ark

NEWSLETTER OF ARK RESOURCES LIMITED

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Number 3



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In this Leaf you will read the responses of a church, a family, and a faithful widow to the results of following God's ways of finance, and Scriptures that have inspired them.

**Kelvin Writes** After a long wait during the restructuring six mortgages have been settled since the last newsletter and a further fifteen have been offered. Some of these are not ready to take up the offer yet as they do not have sufficient deposit, but their loan will be available to them when they are ready. Meanwhile others will be blessed by the funds. Sixty-six have been given mortgages in total now, and 29 of these have been fully repaid.

This is really a reminder to others waiting - you need to do more than contribute - you need to save as well. Often a 25% deposit is needed for a loan. We want to help you to save.

There are a number of good books circulating at present which talk of God's principles for finance. They don't always acknowledge that God thought of the principles first but He did. In fact God created the principles. I am speaking of such books as the "Rich Dad, Poor Dad" series, and "The Four Laws of Debt-Free Prosperity". All of these books stress that saving is the key to prosperity, and that you simply will not save unless you put away your savings portion first before you pay your bills. That way you will learn to live within your budget, even though it may hurt until you get used to it. If you pay your bills first there will never be enough left over. We need to be disciplined, as the Bible teaches. I might add that tithes should also be taken out before spending.

Jesus first taught the principle in Matthew 13 - The Parable of the Sower. He taught that we will reap a multiple of what we sow. Paul later taught this a number of times. We call it "The Principle of Sowing and Reaping". Of course I realise that just making ends meet is a real struggle for some. I recommend that you seek help from a Budgetary Advisory Service or a friend who has some expertise on the subject.

But for the remainder, remember - first put away your saving, out of reach, before you pay your bills.

Kelvin Deal, Chairman

## Free Children's Church!

It was about 9pm and I answered the phone and nearly fell off the end of it when Kelvin Deal's happy voice came on to say our Children's Church at 38 Newall Street Kawerau had qualified for an interest free loan from Ark Resources Limited. Wow! All good things come to those who wait.

We have been with Liberty Trust for nine years and now we are over the moon. Bank interest has increased so much! We were paying the bank up to \$500 a month in interest before anything came off the principal and it was crippling us.

Now we can get our breath back and pay back Ark Resources and still continue to help others receive their loan.

The battle is the Lords! And He always wins.

I really recommend people who receive their loan to go through the Ark's lawyer, John Payne. He is so helpful and goes the extra mile to make sure you understand all the legal technical musts. Being a Christian he also helps you in other ways and keeps the costs down. Thank you John Payne.

The five City on a Hill trustees are all smiling and we thank the Ark Resources team and praise God for His gift of mighty financial blessings.

For we are taking pains to do what is right in the eyes of the Lord but also in the eyes of men. 2 Corinthians 8 v 21.

Shirley June Jenkins  
Secretary for City on a Hill



Pastor Henry Gardiner with his mother Rebecca, Carlene and boys

**A LEAF FROM THE ARK**  
 Number 3

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## A wise son heeds advice ...

We began participating in 1989 on the prompting of Warren's mother, who was a Christian and a very good friend of Kathleen Deal's. Now we are blessed to receive our interest-free loan, and even though it has felt like ages to come to fruition it has been worth the wait. We can say that now that it has actually happened! God does seem to work in mysterious ways, and always in His time, not ours – which can seem quite frustrating at times!

Although we have been happy to help others it was not that long ago that we seriously contemplated canceling our contributions. We felt we had waited long enough for our loan to come through. Again, thanks to Kathleen and her absolute graciousness and patience with us in our moment of frustra-

tion, we 'hung in there' and received this wonderful blessing of an interest-free loan.

For us, in our early 40's the most positive effect that this will have on us financially is that we will be mortgage free in eight years time. So we can seriously look at preparing for the years ahead, God willing, our retirement years!

We would like to thank all those people who have been involved who have given freely of their time to make this happen for us. Thank you for not giving up the vision, and allowing us to benefit from the fruits of your labour.

God Bless

Karen and Warren Burke



## "My feet skipped all the way to my car"

I was busy sand-papering the window frames of my house yet again, when I asked myself "How long can I keep

doing this?". Retirement is looming over the horizon and the thought of having to 'work' at maintaining my weather board dwelling instantly lost its appeal. "Lord" I said "There has to be an easier way". Living by myself there was nobody else to talk things over with, but the name Kelvin Deal popped into my mind and, being a woman of action, I made an appointment to see him.

After hearing my story he recommended I upgrade my home. The clouds of gloom gathered with mortgage written all over them. I knew the possibility of a loan was slim and the repayments would financially cripple me. It was then that Kelvin reached for a piece of paper. "We have already approved an interest free mortgage for you when ever you need it" he said.

I felt to remain composed in the presence of Mr Deal but when I left the building my feet skipped all the way to my car, Once inside I clapped my hands and shouted "Hallelujah" to my good God. I ask you, isn't He good. Don't we serve a good God. Doesn't His goodness and mercy follow us all the days of our lives. Doesn't He show forth His goodness and isn't He always on time!

I thank God for those who caught the vision to set up Liberty Trust and I thank them for their faithfulness. Bless all those who contribute and those who work in His Kingdom for the good of His people.

Yours, living happily till Jesus comes.

Margaret Wakefield

Margaret plans to sell her home and move closer to her family, and her employer has offered her a transfer. Praise the Lord!



Margaret preparing her Bible in Schools lesson