



A Leaf from the Ark

NEWSLETTER OF ARK RESOURCES LIMITED

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We've had a busy time since our April newsletter. We have been thrilled to bless five households with interest free loans, two in Auckland, two in Ohope and one couple presently in London. We look forward to sharing all of their testimonies with you.

We are pleased to include in this newsletter testimonies from three families, the Hentons, who are elders in Ohope Christian Fellowship, the Wedgewoods, who have been full-time workers at National Park, and Robin and Linda Deal. Robin has served 2 ½ years on the MV Doulos ministering throughout Asia. Enjoy your reading and be encouraged—we serve a wonderful God who supplies all our needs.

It was with great pleasure that we received a phone call from Kelvin to inform us that our loan was now available from Ark Resources.

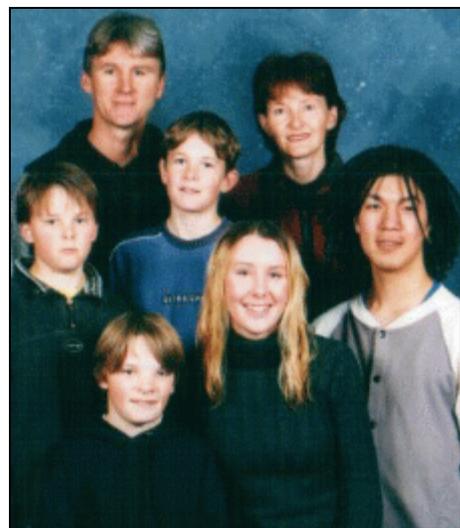
The great thing about this was that a portion of our bank loan could be re-financed interest free, leaving us to inject all further payments for this portion of the loan into capital repayments rather than just continuing to spill thousands of dollars of family income into bank interest payments annually. This has been a turning point for us. As we look at the statements we can at last see progress as the amount owing begins to tumble, rather than the reverse where we would say - "Wow, we have paid all this to the bank - yet the balance owing has hardly reduced!". It is a wonderful thing to see a light at the end of the long, finance-sapping mortgage tunnel.

We still have many years to go but we have certainly been encouraged in this. Liberty Trust is a fantastic scheme operating with God honouring principles, and being a part of it is indeed liberating because everyone is blessed. It took twelve years for us but we have the assurance that many others have had the opportunity to be blessed and we know that we have been able to be an on-going part of that answer for them. If your loan is available earlier you and your family are hugely blessed and released from interest burdens whilst your ongoing repayments are again blessing others in similar need.

I cannot speak highly enough of the dedicated team of godly men and women who have had the vision, the foresight, the dedication and the preparedness to invest time, energy and patience into Liberty Trust - for no personal gain except to see Kingdom of God principles operate for others so they can be blessed.

We join with the many past and existing members of Liberty Trust to register a huge vote of thanks - and ask that God would continue to richly bless you all for the valuable and unselfish parts you have all played within Liberty Trust from its first inception in 1989.

Graham & Marion Henton



Graham & Marion, Charis, Ben, Dylan & Joel Henton with student Soshi

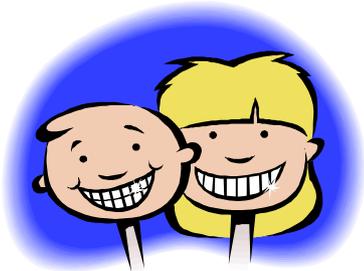




Then ... Hope is about looking to the future. The blessing of owning our own house is still a long way off but now significantly closer. Our Ark Resources loan made it possible for us to buy a rental investment late last year. This is a significant step along the way to owning our own family home, which seemed impossible to us before. We would have been ready to own our home by the time the kids left home, but now thankfully we can hope for it to happen earlier on, when we will need it the most. The financial blessing will come in 8 years when the loan is fully paid off. God is making the impossible happen and all we need is patience.

We have a new baby, Joshua Wedgwood (six days old now). We are still living out of boxes in our small house, which is why we want to move forward with getting another house.

Jeff and Sharon Wedgwood
Feb 2002



And Now ... To have an interest free loan is the result of

forward planning and one woman's commitment to the future of her family. Sharon's Mum has been a supporter of Liberty Trust since it first began. She sponsored each of her family and also herself. This was a huge financial commitment that is now paying dividends. These loans are all available now and we first used ours to buy a rental property in Taupo. The rental is an investment that was the first step towards owning our own home.

We have just moved from National Park to Stanmore Bay and I am starting a new career as a civil engineer. Sharon is very busy with Joshua (2 months old) Caleb (2) and Mikhaela (7). After renting for a while we have finally bought our own house to live in. We were able to transfer the Ark Resources loan to our new house as a second mortgage. This means that we will be debt free much sooner than we would be with just a bank loan and will enable us to invest in our own children's future by starting contributions for them, just as Sharon's Mum did for her.

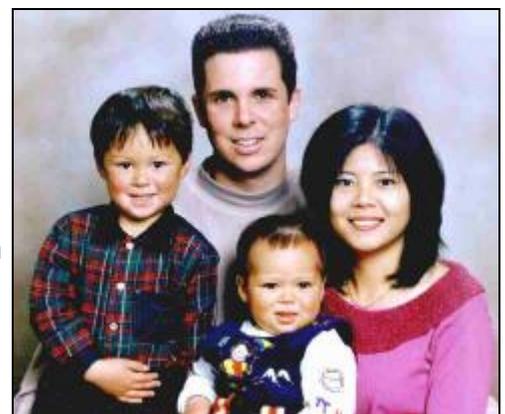
Jeff and Sharon Wedgwood
April 2002

The Reward is Worth Waiting For!

After waiting for what seemed an eternity and then some, we finally received our interest-free mortgage for our house in Hamilton. What a difference this has made! Instead of paying virtually all interest to the bank, those payments are now all principal and are helping others. We are making headway, gaining ground!

Since receiving the interest free mortgage we have taken out another membership, possibly for use as an investment for our children.

The wait has taught us financial discipline, patience and perseverance. The reward shows the benefits that we encourage others to share in too.



Robin & Linda, Richard & James Deal

"At the proper time we will reap a harvest if we do not give up."
Galatians 6 verse 9b

With thanks
Robin and Linda Deal, Paengaroa