



# A Leaf from the Ark

NEWSLETTER OF ARK RESOURCES LIMITED

Autumn 2004  
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Greetings. We trust you are enjoying the beautiful autumn weather. During this season several new loans have blessed those in ministry and a solo dad was able to repay his loan early to advance others.

Full time church workers were gifted an additional loan by a couple who no longer required it; a church which had much of their contributions donated by a sister church were able to buy their land; a pastor transferred her loan to her new property; and what a blessing when a small church was able to donate part of their loan to their pastor, and gift the remaining contributions to returned missionaries just starting in Liberty Trust.

We are pleased to include in this newsletter testimonies and verses from John and Ruth Cassidy, Malcolm & Lynley McCabe and Tracey Garbutt. May you be blessed as you read them.

*If you have an interest free loan from Ark Resources your loan statement for the year ended 31 March 2004 will be included with this newsletter. Isn't it great to see your balance reducing so swiftly!*

*It won't be long until you are mortgage free, and able to supply and resource God's Kingdom in a powerful way ... missions, ministries, training, helping the poor...squander it on God!*

*Pray and prepare now so that you avoid the Hosea 10:1 phenomenon. You have not been blessed to bring forth fruit for yourself but like Abraham you have been blessed to be a blessing Gen 12:2.*

*God has entrusted His resources to us and will require an accounting for how profitably we invest them. Mtt 25:14-30.*



*“Thy kingdom, come, Thy will be done,  
in earth, as it is in heaven ...”*

Greetings to you who are chosen in Him,

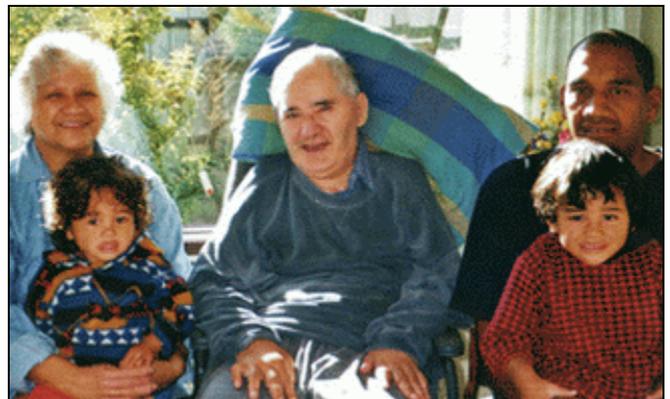
My husband John (who is a tetraplegic) and I, along with two of our adult children (who are John's lovely carers), came to Whakatane in June 1992, from the Otara Spinal Unit. From wheelchair accommodation we moved to our newly purchased home in 1999, much to the delight of our married children as they could now all visit with their 23 lovely moko's. We have married children and their families living in Gisborne, Torere and Whakatane.

After discussing and sharing the Word with Kelvin Deal in 1994 we knew the vision of an interest-free loan was of God and now, being in our 60's, we are so glad we became part of this vision. We were also blessed with the idea that through the brethren of the Christian community making contributions to God's kingdom we would help each other with our interest-free loans.

We have since received our loan and the time of repayments has at least halved, and with a slight payment increase another 18 months will be taken off! We enjoy the freedom that has come from following these financial principles and we thank the Lord for His provision. That you too to the Liberty Trust trustees, “the Lord's faithful co-workers and co-heirs in Christ”.

Love in His Great Name,

Ruth and John Cassidy



*“Now all praise to God for His wonderful kindness to us and His favour that He has poured out upon us because we belong to His dearly beloved Son.” Ephesians 1 verses 6-8*

## The Real Reward

In 1989 Liberty Trust had its first public introduction at a Whakatane Christian Fellowship Sunday morning service.

I was 22 and had no intention of purchasing a house in the near future. The prospect of saving packets of money in mortgage interest payments was a long distant benefit. The appeal of signing up for a weekly twenty-dollar contribution that might save me money was mainly in being part of something that would produce a pool of money at work in and for the kingdom of God. That was the deal I bought into when signing up with the first hundred-or-so contributors that became the pioneers.

Come the year 2003, and some things had changed: Whakatane Christian Fellowship was now called Liberty Life Church, and Liberty Trust was now lending through Ark Resources Ltd. I was now married to Lynley and we were looking to buy a house. My mortgage became available back in 2000 but it hadn't suited to use it then.

When we found our 'do-upper' Ark Resources were amazingly prompt in approving and issuing our loan. Their loans officer Evan Harvey came around the evening we contacted him and approved it there and then!

Investing the contributions in unit trusts or such like would most likely have accumulated by now to more than the sum we are saving in total interest. The fact that we are saving on interest now is a really helpful bonus. That we are doing it in a way that sees finance (ours and that of others) available to the kingdom of God is the real reward. This is the thing that hasn't changed since 1989.

Malcolm & Lynley McCabe



Malcolm, Lynley & baby Gwyneth

## Unconventional Ethic Still Appeals

I joined Liberty Trust when it was first established in 1989. As a new Christian, open to change and different ways of thinking and living, the Liberty Trust ethic appealed. It was very satisfying to contribute to a scheme which challenged conventional thinking around debt and home ownership.

However my circumstances changed with the break-up of my marriage a few years later. I was financially unable to continue contributing and reluctantly withdrew.

In the following years I chipped away at my bank mortgage and felt very 'stuck' in our little two-bedroomed house. Then in 2000 some friends left to live permanently overseas and gifted us their place in the second Liberty Trust group. When their years of contributing were added to mine I was surprised to find myself reinstated to pretty much the position I'd have been in if I hadn't had to withdraw. Very cool! Further, for a period of time I had an anonymous sponsor help with my contributions—for which I was very grateful.

A few more years ticked by and our loan became available last year. I was able to buy a house which better suits our needs and I am enjoying doing it up.



Thanks heaps to the Liberty Trust trustees who helped make things happen for me and the kids; thanks for the enthusiasm when the road felt long and hard.

As a not-so-new Christian now, the Liberty Trust ethic, and its practical outworking, only appeals more. I am really happy after all these years to be still involved.

Tracey Garbutt

