



# A Leaf from the Ark

NEWSLETTER OF ARK RESOURCES LIMITED

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I will say of the Lord, "He is my refuge and my fortress, my God, in whom I trust".

Psalm 91:2

## New Year's Greetings.

It has been a sombre New Year for the world as we learn of the overwhelming tragedy caused by the massive earthquake and subsequent tsunamis around the Indian Ocean. Our prayers are with those who have suffered.

It is overwhelming to think of the power of such a natural phenomenon and that disaster can come to any of us just as easily. Creation indeed groans waiting for the liberty God will bring (Rom 8, Rev 21) when there will be no more death or mourning or crying or pain, for the old order of things has passed away.

Don't forget the great flood in the days of Noah, when the fountains of the deep and the windows of heaven flooded our entire globe for over a year and destroyed all living creatures except the few who followed God's commands.

Every rainbow reminds us of God's promise when He said "Never again will the waters become a flood to destroy all life" (Gen 9:15). Our Lord enables our every breath and can hold the waters in the hollow of His hand (Is 40:12). Heaven and earth may pass away but His words will never pass away (Mtt 24:34). How grateful we are that God's promises never fail and His love and faithfulness is everlasting.



In December we provided loans for a returned missionary couple in Invercargill and an Opotiki church. This month we hope to lend to a young West Auckland family and to a Tauranga family who are building their home.

We are pleased to include testimonies in this newsletter from Whangaparaoa, Ohakune & Flaxmere families. Ten points if you know where these places are!

## A Believer of Biblical Principles

First of all I want to say a big thank you to Liberty Trust and Ark Resources Ltd for making the interest free loan available to me. Now I will be able to pay my mortgage and loans off before I turn 51.

I have brought up 5 children on my own and did not find it easy most of the time to pay the \$25 a week but I am sure glad I stuck to it and that I even made the decision to join. A friend told me about the Trust and I sure believe in the biblical principles. I joined and he didn't - now he wishes he had.

I love my house. We've made six bedrooms and they're always full. I have had to work hard and do a lot of hours to make ends meet. Thank you to you all. I will be able to not have to do so many hours in a matter of 7 years. By then I can do less hours and spend time with my grandchildren - one is here already and is such a treasure.

Thank you once again for blessing me.

Cheryl Barnes



## An Absolute Blessing

*It has been almost a year now since we were given our interest free loan. What a wonderful blessing this has been to us as a family. We started our contributions in 1996 and firmly believed God would pick the perfect time for us to receive this. Having thought a few times that we would have liked the loan now, in hindsight when we were finally offered this we could honestly say we were truly grateful to God for HIS perfect timing and not ours.*

*Financially our repayments increased slightly but knowing we were to pay no interest in comparison to the banks high interest rates it is an absolute blessing to us.*

*We moved to Ohakune from Tauranga two years ago due to Andrew being offered a job down here only to find it would be wiser to purchase a home rather than do the rent thing. We have been able to buy a large four-bedroom home with plenty of space for family and friends to come and stay and plenty of room for our two young boys to play. We are now expecting a third child and we will still have room.*

*Knowing we are not paying the high interest rates to the banks is such a wonderful financial relief and all our thanks goes to God for this wonderful blessing on our lives.*

*Andrew and Nicola, Cameron and Jordan Hewlett*



The Hewlett's home in Ohakune

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## Twenty Years of Repayments Saved

I have been involved with Liberty Trust since the very early 1990's. A group of about ten or so from the Flaxmere Christian Fellowship joined the Trust back then and now most of them, if not all, have received their interest free loans. I myself received my first ballot in 1997, but not being in a position to accept it I was able to swap the ballot with someone else in the church who was right at the point of purchasing their first home.

Now seven years later, having purchased our first home, my wife Joann and I still enjoy the blessing of being connected with Liberty Trust. After paying a mortgage for 18 months to our bank we were able to refinance with Ark Resources in October 2004.

The first thing I realized was that **in just two monthly repayments to Ark Resources we have paid more principal off on our home than it took 18 months to do with the bank!** That's incredible and we are grateful to God and to the team in Liberty Trust who had the vision to launch this ministry.

Our house will be paid off 20 years earlier than it would have taken to pay off with the bank - Hallelujah! And now much of the money that would have been given into the hand of sinners will be kept in the hand of the righteous.

**".... the wealth of the sinner is stored up for the righteous." Prov 13:22 NKJ**

**WE ARE VERY GRATEFUL TO GOD**

**Nigel & Joann Woodley  
Flaxmere, Hastings**



**Pastor Nigel Woodley recommended Liberty Trust to his church and many have been blessed**

