



A Leaf from the Ark

NEWSLETTER OF ARK RESOURCES LIMITED

Summer 2005-6
Number 26

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Changing Your Loan

Did you know that you are welcome to transfer your interest free loan to a new property? You can even put your loan 'on hold' when you don't need it.

There is a fee of \$200 to cover our admin costs when amending or re-issuing loans.

John was brought up in a loving family with high morals, whose parents never talked about Christianity but occasionally attended church when Dad was on duty at the church door. Elizabeth had been brought up by a Christian mother who was the organist in the local Rural Church and also at times was a fill-in Sunday School Teacher and pianist.

For many years of our married years we were 'pew sitters'. All our three children Grant, Janine and Graeme were christened as babies but later made individual decisions and were water baptised. Praise the Lord they are all walking with the Lord and are bringing up our four grandchildren in Christian homes.

For fifteen years we worked as self employed commercial bee keepers at Five Rivers in Northern Southland. One of the first times Elizabeth remembers calling out to God was just after we had taken up beekeeping and her cry was please God help us to always be able to have enough income to be able to pay our mortgage. Interest rates skyrocketed about this time but we were tied into an unbelievable low interest rate, Praise the Lord. We had several disastrously nil income years but God always brought us through.

During our time in Five Rivers we attended the Five Rivers Presbyterian Church and in 1989 we went to a wee Home Church pastored by an Apostolic Pastor from Invercargill which met once a month. About a year later we were water baptised where a very strong word was spoken over us 'for Missions'. During the next five years the Lord spoke to us both, and said 'I am calling you out of the bees', 'Wow Lord! 'and I want you to be prepared to work full time for me'. More Wows. We knew we had to go to Bible College!

In 1994 we enrolled in Faith Bible College, but knew we couldn't

New Lending

During the quarter we were pleased to lend to a Northland community church, refinancing the last of their bank mortgage interest free.

We also lent to couple currently living in Peru. One is teaching English and supporting the other who is doing voluntary work with various missions groups. Soon they will move to England to study for a Masters degree and to have their first child.

A Tauranga family has received their second interest free loan and we were also able to progressively lend to a young family building their home in Ohauiti.

Over 140 NZ households, churches and ministries have now received interest free loans and more than half have been repaid—setting God's people free from bondage.

Loan Repayments

We have had five loans unexpectedly repaid during the last quarter. One was from a church who sold its property and has put its remaining balance 'on hold' until they are ready to build a new building.

One gentleman received his family inheritance and chose to donate the remainder of his mortgage to a community church.

The other three surprised us by choosing to donate their remaining balances for the benefit of all those waiting for loans, so that everyone will receive their loan that much sooner! As one explained:

We should not need the money again and there are probably people out there who are more in need. Someone will get their loan a bit quicker than expected. It's all good! We were very blessed to be able to use the fund. It helped us out of a very tight spot at the time. Bless you all!

Bless you for your generosity!



A Testimony of Faith

go until we had sold the bees. How was this going to happen? Beekeeping was 'the hardest business' to sell. We had watched other beekeepers 'try' without success. God is never late and eighteen months later one weekend in June John went off to a Presbyterian renewal weekend near Gore and Elizabeth went to an Aglow camp just out of Christchurch. At the end of four days away when we met up again on the Friday night we just 'knew that we knew,' something was about to happen.

On the Saturday of the same weekend a neighbour rang us to say he had a fax that he was sure was for us. It read something like "I am looking for some bee hives to buy", well that was the start of an incredible week. All our 780 beehives were sold over the phone sight unseen all within a week, God is never late!!!!

With snow falling John showed the buyers around the hives etc and we didn't even have to have a clearing sale, everything was sold through word of mouth. Six weeks later we auctioned our home 13th July and within a week we were in class at Faith Bible College.

A few months after graduating at the ages of 51 and 53 we took our first overseas trip to find out what the real Mission Field was like. We spent two months taking Bibles into China and doing prayer walks etc in China, then we went on to Thailand where we spent two months also working under Asian Outreach doing and visiting a variety of places and things. We came home in March to

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Invercargill with a conviction to go back to Thailand.

We were led [another story] to go out with WEC, World Evangelisation for Christ, so we applied to do their Cross Culture Course in Auckland beginning January 1999. God is good. We thought that God was calling us to go out as Hostel parents for WEC in Chiang Mai. There was a new International School opening in August 1999. During the course we were also accepted to go and work in the school. Grace International School was really our first choice, but there was no other person to go out as Hostel Parents so that is what we did for six months, August until December 1999. The next six months we spent trying to learn the Thai language full time, but it is very slippery and we didn't manage much more than the very basic numbers, colours etc.

In August 2000 we joined the staff of Grace International School. For the next two years we both worked for the Lord in a full time Faith Ministry, John as the only School Accountant/bookkeeper and Elizabeth as a teachers' aid. Three years after leaving New Zealand we came home on furlough. Financially during these three years we had been supported about 60% and so had to use our own private savings to set up home and buy our car etc while in Chiang Mai. The nine months home on furlough was spent visiting and deputising friends and Churches through out New Zealand. In August 2003 we returned to Thailand and the school with nearly 75% support.

Friends in Auckland regularly sent us The Challenge which we devoured from cover to cover usually in about one night. About January/February 2004 Elizabeth read a very interesting article about Liberty Trust and decided to write to them as she knew one day we would return to New Zealand to set up home. House prices were increasing each year while we had been away. As we had given about half of our home appliances etc to our children rather than put them into storage, we knew that we would need even the very basics, eg pots and pans and even the 37 year old bed would need to be replaced.

Most people in their fifties have their mortgage paid off and are able to save for their retirement years. What were we doing working in a full time Ministry in Thailand for the Lord using personal retirement savings willingly because we knew that was where the Lord wanted us at this time.

The reply from Liberty Trust was amazing, it went something like this. They knew there was a real need to help returnee Missionaries and would love to be able to help us if they could. We continued to correspond and sent our prayer letters and newsletters.

In May the school had increased to five hundred students which meant the accountants work had become very sophisticated and really beyond John's self taught skills. The Lord answered the schools prayers and a fully trained accountant/ auditor was available [another story]. Feeling very sad but in obedience to God we made our return arrangements back to New Zealand. We were in shock for a while as we packed up and sold everything. About two weeks before the end of the school year John had a minor stroke, he was checked out and Praise the Lord he made a miraculous recovery. We arrived in Dunedin on 23rd June with snow on the hills and deep down wondering why God had brought us home!

One Sunday we opened our emails and we could hardly believe our eyes an email from Liberty Trust saying they had had a board prayer meeting several hours in prayer about 'us' and they felt God saying they were to financially help us. What a mighty God we serve. In October we were in the North Island and were able to go and meet some of these wonderful Liberty Trust

friends. Our hearts were so full of gratitude, and we continued our correspondence.

What did God want us to do and where, with such an awesome sum of money to have with no interest, how could we find employment at our age so to be able to repay the

loan, should we really accept it, did God really mean this money for us? So many questions went around and around in our heads. We spent much time each day seeking God's will and no doors seem to open.

We applied for jobs in Dunedin but were not successful. The houses were very expensive and with the unknown income prospects we thought maybe Liberty Trust's offer was not for us.

One night while visiting our daughter Janine in mid November she showed John a job advertisement for a Grey Skills self employed builder wanted in Invercargill.

The next day Monday we drove back to Invercargill. On Tuesday we went house hunting and bought the second house we saw, now our home.

Possession date was December 17th 2004, our 38th Wedding Anniversary. The next morning, Saturday 18th, was to be a special day, shifting in day, into our own home. It had been more than eight years since we had had a home. Friend's and family were ready to help us. John got out of bed about 6:00, got dressed and went over to the wardrobe and in an urgent voice called out "Pray for me Elizabeth" as he hung onto the wardrobe shelf. That day we spent in the emergency Department in Kew Hospital. There was no definite confirmation by the doctors of what had taken place but from past experience it was another mini stroke, but this time we had a home to go back to. Thank you, thank you Liberty Trust.

If we hadn't had our home at this time we would have had to go back to living in our bed sit attached to the back of our son's garage and living out of suitcases. We are so grateful that we had our own home.

There was one thought running through our minds— how were we going to repay our loan? We had joined Southern Grey Skills at the end of November, and we had this wonderful interest free loan which enabled us to buy the house etc but how were we going to be able to pay back the loan now that John was sick? We began to believe and trust God for healing. After Christmas John still could not drive and his short term memory was vague and mixed up. The 'blind spot' John had was not disappearing as it had with the last mini stroke.

Ark Resources assured us because of John's health we were to take each month at a time with regard to our repayments. On Sunday 20th March our church fellowship hosted Weston Carrier who has God's anointing with a healing ministry and on Monday John began to start grinning, yes God had moved the Blind Spot! Praise the Lord!

Now, six months later John's health is still good and he is enjoying doing jobs for people. Elizabeth is enjoying caring for children part time and having family close by. God's hand and blessing each month has enabled us to meet our loan repayments and before long we will be debt free.

God is Wonderful.

Scripture says: We are to walk by Faith, what can we say?

John & Elizabeth McDonald

