



A Leaf from the Ark

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Hello everyone and welcome to our Summer *Leaf from the Ark*.

Over the last three months four families and a church repaid their loans. Praise the Lord, it's great to see churches become debt free!

We were able to advance five mortgages, to a church and four other families including farmers, designers & electricians.

With Liberty Trust we have now advanced interest free mortgages to 154 NZ households & churches.

Please enjoy these testimonies and have a wonderful Christmas!



It's All True!

Many said it sounded too good to be true and that it was probably a crazy pyramid scheme or something like that, but we're pleased to say that the wait paid off and it's all true - the money came through.

Recently we jet-setted away to Fiji to be married, followed by a five-week honeymoon tour through Europe. It's great to see our hard-earned dollars paying off loan principal rather than bank interest. With our interest free loan we're looking to have our mortgage paid off much sooner.

Andy & Jenny, Hamilton



0% Interest + 100% Lending

Turn on the tele' these days and you are likely to hear news about the BNZ's "Unbeatable" 7.99% 3-year fixed interest rate, or Westpac's incredible "No Deposit Home loans".

You may be surprised to learn that we at Ark Resources not only lend with zero interest but can also lend up to 100% of your home, with no deposit required!

We can do this because your mortgage balance falls quickly without interest, providing plenty of security for us with very little risk.

Instead of saving for your house deposit, contribute further to Liberty Trust so you can borrow as much as you need, interest free.

Doing Things the Way He Intended

I heard about Liberty Trust back in 1988, when it was first being considered. I liked it as it is from Bible principles, and because I liked the idea of a community of people helping each other, which has to be better than going to the bank. My sister Lyn joined and a friend endorsed it, but I didn't get around to it for some years. I could have bought a house and let it out, but I went on an OE, and I did a YWAM course in Hawaii going on to Japan and USA.



When I was offered my Liberty Trust interest-free loan I didn't have a house. I prayed about it and everything fell into place. Then the timing was perfect. I bought this home from my workmate, at a good price in the right street. Everything was re-done and tidy inside. It needed attention outside, but now it is all painted and looking great.

My mortgage broker had never heard of anything like Liberty Trust. He thought it sounded a bit dodgy at first, but he liked the principle. The beauty of Liberty Trust is that every payment is payment of principle which makes it so worthwhile.

I am a solo dad with full support of my ten year old daughter. As I am a shift worker it works well at present for us to live with my Dad and rent out my home. This is an ideal situation for us all. It is great for family interaction and support.

When I think about it our God is so awesome. We are undeserving, but He is so faithful. Our righteousness is as filthy rags, but God is so Awesome. No man can understand the mind of God. We ask why He loves us and cares for us? Because His grace and mercy is awesome. I've known this all my life, but He keeps showing me His love for us. I am so glad to be doing things the way He has intended. We are so blessed.

Kahl Manaia, Palmerston North

Better than we could Imagine

For three years we searched for the right house and small piece of land. Finally in desperation we cried out to the Lord for guidance. The next day Colin was outside praying and God gave him this verse, 'Lift up your eyes to the hills...' He did, and found himself looking straight up at the Ohauti Valley, on the outskirts of Tauranga. We remembered a friend in Ohauti with a piece of land we'd looked at three years earlier. We'd liked it but decided that it was easier to buy a house than build one from scratch. We rang them, and yes, they were still willing to sell us a piece of their land. We walked over it; grassy hillside, a flat terrace and a tiny stream running along the bottom. We loved it - it was so peaceful and secluded.

Years before, we began contributing to Liberty Trust for three separate loans. The first helped to pay for the land along with money from the sale of our house at Papamoa, the second and third would cover the building costs. We arranged a bank mortgage to cover the gap while we waited for our second and third loans to come due.

We knew we couldn't afford to build home large enough for our six children using a regular building company, so decided to employ a builder paying labour only, which meant Colin had to buy and get the materials to the site and organise the subcontractors. The friend who sold us the land agreed to build our home, assisted by another good friend, a cabinet maker.

We also decided to save money where we could by using recycled and discounted materials. We spent almost a year collecting materials for our home. First we found a door factory having a garage sale and bought a beautiful front door with glass panels and surrounds for under half price, and two tall wooden and glass patio doors to lead from the dining room into the lounge. Looking at the doors, we decided maybe God was going to bless us with a much flasher looking home than what we imagined!

Colin kept his eyes open when he was driving around, and if he noticed any demolition work he stopped to chat about the materials that were being disposed of. This way we were able to get much good timber (which needed de-nailing), really attractive bricks from a warehouse being demolished to make way for the new Mega Mitre 10 (which needed the mortar chipped off - a big family project), insulation, cobblestones, wire netting for the roof etc.

Through the newspaper, Bay Trader and internet we were able to get showers, doors, boards for cupboards, windows, a garage door etc. We found a large six year old home in Papamoa whose new owners were redecorating to change the classic look and so we bought all the carpet, drapes, light fittings, bathroom vanities, plus wall oven and hob. The original owners had just used it as a holiday home so everything was as new.



An electrician friend taught us how to do the wiring so we wired the house ourselves, and he and his son put the switches and plugs on and certified it for free. The children helped to paint skirting and scotia boards and internal doors.

We put a Marshall water heater in instead of a hot water cylinder, and a Kent fire in the lounge, both second-hand but looking new.

Colin spent hours working out the plans and drawing them up ready for the draughtsman, and it is really fulfilling seeing it all come together. We have built a 5 bedroom plus office home for around half of the cost of getting a building firm to do it. We have many stories of how the Lord supplied new looking materials for under half price (our budget goal) and we have the enormous satisfaction of starting with a paddock and ending with a home.

We praise the Lord for Liberty Trust. We had no idea, all those years ago, why the Lord wanted us to have three loans, but now it all makes sense, and we are really grateful. There is no way we could have financed a property like this through the bank - the interest payments would be too high. Belonging to Liberty Trust is being part of a team with a common goal; showing God's faithfulness.

Colin & Jennifer Jenkins

