



A Leaf from the Ark

NEWSLETTER OF ARK RESOURCES LIMITED

January 2008
Number 34

DIRECTORS

Evan Harvey (Chairman)
Lending Consultant

Kathleen Deal
Office Administrator

John Bartley
Accountant

Kerryanne Dalgleish
Accountant & Mother

Kelvin Deal
Chartered Accountant

Mark Langridge
Info Services Manager

Greetings in the lovely name of Jesus.

We have lent to eight more households since our September newsletter to families in Palmerston North (2), Christchurch (2), Kaitaia, Otago, Auckland and Hastings. Their professions include teaching, pastoring (2), grounds keeping, bee-keeping, politics, and labouring. What a variety! We are pleased to include two testimonies in this newsletter.

This month we have had four loans repaid which brings the total number of loans completely repaid to 102.

*And this is my prayer:
that your love may abound more
and more in knowledge and depth
of insight, so that you may be
able to discern what is best and
may be pure and blameless until
the day of Christ, filled with the
fruit of righteousness that comes
through Jesus Christ—to the
glory and praise of God.*

Philippians 1:9-11

Proverbs 10:4

Lazy hands make a man poor, but diligent hands bring wealth.

Although my husband has never been a big income earner he has diligently and steadfastly been in employment our whole married life. I believe that God has blessed us financially because of this.

Don't get me wrong, we don't have a mansion on a hill, we don't wear label cloths and nor do we drive the latest vehicle. But we have a good solid home with plenty of rooms for our growing family, a fire to keep us warm and everything that a family needs.

We have been doubly blessed when it comes to owning a house, my parents started us off with an interest free loan for seven years of our marriage. When they needed the outstanding money returned we mortgaged with the bank (shock and horror at paying interest) and had less than two years paying interest when the call came from Liberty Trust. It was a phone call that felt unreal after years of paying our weekly contribution, but we were so excited and felt Gods hand in the timing.

By our early forties we will be mortgage free thanks to Liberty Trust and the vision God put on their hearts. Our plan will be to continue the blessing by helping our children be able to buy their own house and to be financially free to bless other people in the Kingdom. Thank you Liberty Trust and all Glory to Jesus.

Tania & Clinton Malaquin
Palmerston North



Clinton, Tania, Konna, Tayessa, Luca, Jaime
and Jacob Malaquin

NZ houses least affordable

A recent international survey has shown that New Zealand has the least affordable houses in the world.

"New Zealand has the highest-cost housing among the surveyed nations in relation to incomes. It also has the highest interest rates," the study said.

TESTIMONY FROM COLIN AND JAN WOOD

We were thrilled to receive our liberty loan just before Christmas last year – earlier than anticipated. We had been trusting God for the timing of the loan and we sure did need it right at that time! Looking back, 10 years has gone quickly and it is such a blessing not to have to pay the going interest rate for our loan. Over time it is a huge saving that can be put to much better use, and yes, back into God's Kingdom.

We brought our family up in a little rented house and had lots of people come to stay over that time. Now we have a light airy house which has proved so valuable this summer with its searing heat day after day. I can't remember a summer like it!

Today we are having rain to break the drought, praise God! In the meantime we have carted 1,300 hives 150 km away to get a crop. Another blessing of God. Normally you can't find an area where there are no other beekeepers but we were able to. His provision.

Our house was designed by a Christian architect friend who was looking for work at the time, so we said 'well why not design one for us' - otherwise we wouldn't have gone to an architect. We've been so blessed by his design, just what we wanted without knowing it! The close end near the garden is a separate little unit for friends and family to come and stay and it's been full for the last month! So we're passing on the blessing to others as well. God is indeed good!

We so appreciate the Liberty scheme a) Because of what it offers to everyday Kiwis who are struggling to get into their own homes, especially young couples, and b) Because it is biblically based. It is God's idea, and it's a GREAT idea! Help others first for a period, and sometimes that seems like a LONG time, but God is working patience in us. Then comes YOUR turn, at just the right time. When you've paid *your* loan off, then you are in a wonderful position to continue helping others.

That's the way God would have it. Doesn't He say in Prov. 3.27:

'Do not withhold good from those to whom it is due when it is in the power of your hand to do so?'

That Scripture has always been meaningful to us. We've been in a position in the past to receive a lot of help from a Christian couple. We went into a business in the 80's that didn't work out as planned and we lost our home. Because of our friends' help we didn't go under financially and were eventually able to buy into their beekeeping business in Central Otago. After 10 years it was our business and after another few years we built our own home – an 18 year wait. Over that period there were quite a few poor seasons to get thru but God's grace was always there.

We see it as somewhat of a miracle now to have a lovely home of our own again, plus a new honey shed, but we always knew God wanted to bless us, as He does everyone, so we kept hanging onto that. Last year was one of big expenditure for us and we were really tight towards the end of it. Then we were contacted by Ark Resources to say our loan might come thru a few months earlier than expected. God's amazing grace once again!

We recommend Liberty to everyone. Our bank had never heard of such a scheme, in fact they were amazed one existed! A small investment now can make a BIG difference down the track and give you the financial liberty God **wants you to have. We are so glad we did – you will be too.**



Jan & Colin with one of their grand children in front of their Cromwell home.

