



A Leaf from the Ark

NEWSLETTER OF ARK RESOURCES LIMITED

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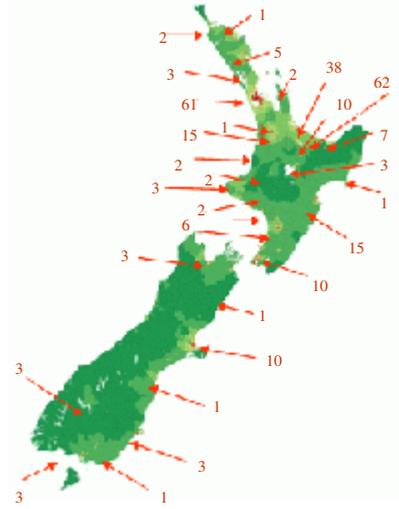
Jonathan Segedin
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Greetings to you all. In this bumper newsletter are wonderful testimonies from Pastors Bruce & Maude McDonald, Pastors Brent & Ann Fearnley, Adaire and Eric in the Middle East and the Vollers in Australia.

We have recently advanced interest free mortgages to stalwart families in Wellington and Auckland and have a loan ready for an central-Auckland church this week. We are thrilled to see the body of Christ working to assist one another.

“Share each other’s burdens, and in this way obey the law of Christ. If you think you are too important to help someone, you are only fooling yourself. You are not that important. ... Therefore, whenever we have the opportunity, we should do good to everyone - especially to those in the family of faith.” Gal 6:2,3,10

We are upgrading our website www.arkresources.co.nz and invite you to take a visit. We have also completed our financial accounts and submitted them for audit. Should you wish to contact us send an email to admin@arkresources.co.nz. We pray God’s blessings on each of you.



Interest Free Lending

Our Blessing has Come

John 8: 44 “He whom the Son sets free is free indeed”

When I first became a Christian I discovered the truth in this verse! I knew that I had been set free from the guilt and the shame of my sin AND I was very grateful!

Then I discovered that I had also been freed from the consequence and punishment of my sin and I was even more thankful!

At times I went back into some of the dumb stuff that I had done before and once again needed to cry out for that freedom again. Amazingly Jesus would restore the freedom again. Wonderful! Then I learned that I had to stand ‘fast’ in that Liberty which Christ had given me and while that was not always easy or instant what a difference!

You know I got to thinking. If Christ could do that for my Sin, would it work for other areas also? Could I be free from wrong thinking, from wrong decisions, from FINANCIAL bondages? You know I couldn’t find a verse anywhere that said it wouldn’t work for all of these things! I discovered that I could be free INDEED!

That is why Liberty Trust got the name it did and I have never stopped believing from that day to this that the purpose of God through His Son is to be make people free in every area of their lives.

So Maude and I have contributed to ‘Liberty Trust’ for a lot of years, seeking always to rejoice wholeheartedly when we heard or read of another family receiving a loan and trying to stay absolutely confident that our time would come at the right time!

Well our blessing has come, we have received an interest free loan and WOW it has been an amazing blessing to our family! We have been able to use funds not only to refinance a significant portion of our household debt but to make funds available to our 3 eldest Children to enable them to purchase their own homes! Imagine that, at ages 25, 23 and 22 respectively living in a home that you own and not rent! That is the beginning of a journey to freedom!

So thank you Liberty Trust. Thank you for continuing to demonstrate again and again that he whom the Son sets free is free indeed!!

Ps Bruce & Maude McDonald



New Life in Kaikoura

We pastor the Kaikoura New Life Church, where we've been for the last 30 years. Our heart is for seeing people grow in God and for missions.

We appreciate the foresight of the group who began Liberty Trust.

We joined the scheme with Liberty Trust Auckland in January 1997 and were granted our loan late 2010. We were still carrying a bank mortgage, and are grateful to have received the 'liberation' from this at this time. The relief of financial pressure is a real blessing to us with more of a sense of freedom.

Thank you to all involved in this venture of faith and generosity.

Yours sincerely

Ps Brent and Ann Fearnley



*A generous man will prosper;
he who refreshes others will
himself be refreshed.
Prov 11:25*

In the Middle East

We are a family of five who've been in full-time ministry since there were only two of us! We have three daughters, Brianna (14), Madison (12) and Isabelle (10) and we're currently in the throes of setting up home in a Middle Eastern city where we arrived in February of this year. For many years now our passion has been to see everyone - as in all peoples - having the opportunity to understand and respond to the Gospel in their own heart language. Amazingly, there's still well over a quarter of the planet that have little-to-no access to the message of Jesus, and so, to that end we've been in some form of cross-cultural ministry for the better part of 18 years now.

Naturally the idea of owning our own home would have been out of the question for us without significant assistance from family, however even then the constraints of full-time ministry meant the demands of a mortgage were a great stretch for us. Participating in Liberty Trust promised to make a significant difference in reducing what we owe, and enabling us to serve God with greater financial freedom. As you can imagine, we were delighted when we learned our loan had come through, and are so encouraged by developments since. Though payments have been difficult at times, it was worth hanging on and we now have the joy of seeing the loaned amount dropping steadily.

First and foremost we praise God for his provision through Liberty. But we also wanted to make particular mention of the incredible team at Ark Resources. When the loan came through, our bank was very unhelpful and made it significantly harder than it needed to be. We want to acknowledge the whole team at Ark and Liberty for all of their grace and invaluable assistance at the changeover. Their wonderful support in the midst of all the technicalities was much appreciated.

Blessings,

Adaïre and Eric



Calling the Impossible into Being

In my experience God is the best financial Manager there is. He owns the world and all that is in it...including the gold, silver, oil, land and anything else that earthly investors claim has value.

For this reason He is worth consulting on a daily basis for all our financial needs.

In reading the Bible over the years I have found that Gods wisdom includes financial principals like...tithing, offering, giving, saving, sharing, working hard, investing, growing and celebrating.

The testimony that Tony and I have is that God has taken us on a financial journey of personal growth. It has been just like what a real plant would experience. We have endured times of drought and hardship, times of plenty and rain, times of fear and faith in the storms of unexpected trials and times of sowing new beginnings financially and personally.

God's Word says, Weary not in well doing, for if you faint not you shall reap a harvest.

In my opinion keep pressing forward and don't give up... but do take time out to rest so as to prevent burn out.

Tony grew up mostly in Whakatane Bay of Plenty New Zealand and he was the second eldest of 7 children. He lived a childhood of poverty due to the absence of a working father and his mothers mental illness.

But Tony in his childlike mind tried not to let his situation dictate his desires to achieve in something. He became a Champion Athlete at High School even when his diet was not enough and nutritionally poor. He has always tried to set high goals for himself, that have seemed unrealistic at times to others but I think Father God has liked that about Tony, because He himself calls the impossible into being. God loves a challenge!

I Troy Rika, grew up mostly in Awakeri Bay of Plenty on a 79-acre dairy farm. I was the eldest of 10 children and was responsible for lots of domestic chores and outdoor farmwork like milking cows before school and digging out ragwort in the holidays. In my child-like mind I felt very poor, because I wore second hand undies and used a plastic bread bag for my lunch box. I desired new clothes and matching bedroom furnishings and nicely packed food. We had heaps of kids and did heaps of work all for the love of it!

At 20 I married in 1986 and over the next 7 years had 5 beautiful children before I became a single mother due to betrayal and a deteriorating marriage relationship. But praise the Lord God did not abandon me.

God, with my co operation and obedience, grew me in faith. I leaned on God-my-husband for everything and He in turn provided all my needs, financially, emotionally, educationally and spiritually.

It was a hard but five good years. I raised my 5 beautiful children faithfully and also completed my Diploma in Teaching. It was during this time that God instructed me to continue tithing on my benefit and also to contribute to the Liberty Trust in preparation to one day purchasing my own home. It was a scary decision at the time as I was living in a 3 x1 state house and I was not sure if I could afford it but I am very thankful that I sowed into my future way back then.

Tony had also started his account with Liberty Trust but his goal was initially for a family home for him and his brothers and sisters in Whakatane as he had grown up without a stable family base.

After 5 years on my own my friendship with Tony began to escalate to a more personal level. But by surprise Tony was invited by his older brother to move to Australia and get a job.

After an 18-month long distance relationship via phone we decided to marry and relocate our family to Bunbury Western Australia. We arrived to Perth with just our sleeping bags and our clothes on Nov 20 1999. We slept on the floor and our new adventure began.



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Calling the Impossible into Being ...

It was here that God told me to 'expect the unexpected. It was a wonderful experience. I felt I was being rewarded by God for being faithful during a big test in my life and I believed Tony was blessed with a beautiful family like ours. And for the children it was a freaky surprise to live in another country.

After enjoying six months time out I got a job Tutoring Aboriginal Adults and then taught Primary School at an Indigenous school. It was very exciting.

Our life was very fresh but at the end of Tony's six month contract we had to make a choice. Either we had to follow the Construction Industry and move the family to every new job or stay put to raise our family. We chose to secure the family in one spot but the sacrifice was to take significantly lower paying jobs.

We had a gorgeous wee daughter together whom we all loved. Our house was cramped and the 3 monthly inspections became hard work so we desired to buy a house of our own. It was a huge decision.

We now had an interest-free loan available through Liberty Trust but at that time we could only use it in New Zealand. But God assured me we would have a home later in July of 2001.

Come June we casually drove around the district and discovered some blocks of land on special and offering a \$10,000 cashback on purchase. We put a deposit on the land and applied for a loan. Amazingly the Government increased the first home owners grant from \$7,000 to \$14,000 just prior to our application.

It was a critical period in our lives as we had 5 teenagers, a toddler and then another baby due. We were on one income and struggling to keep the same job. In one year Tony had 5 different jobs! There was also a period when I worked for a year while Tony stayed home to be house Dad.

We learned a lot over that time about endurance, Gods faithfulness, obedience, sacrifice, team work, and a sense of achievement. We also learned that family harmony and enjoyment is just as important as managing finances.

We were unexpectedly blessed with our 8th child in 2009 but by then we had managed to repay our mortgage completely. Praise God that we stuck to the goal despite adversity and stress and challenge. God was faithful, dependable and He heard our many cries of distress. He answered all our prayers.

In 2010 Tony and I decided we would like to use our Liberty Trust offer to buy a second property.

At first it looked like it was not going to be possible as new laws protecting the investor from overseas lenders appeared to be a blockage. But after patient and persistent investigation we discovered it was possible. Praise God for that!

We were the first Australian Permanent Residents to be approved an interest free loan from Ark Resources Ltd. Then just after our loan was approved to be advanced Tony's job ended! But Praise God Tony was employed with a local company just before Christmas and we received the loan on 7 January!

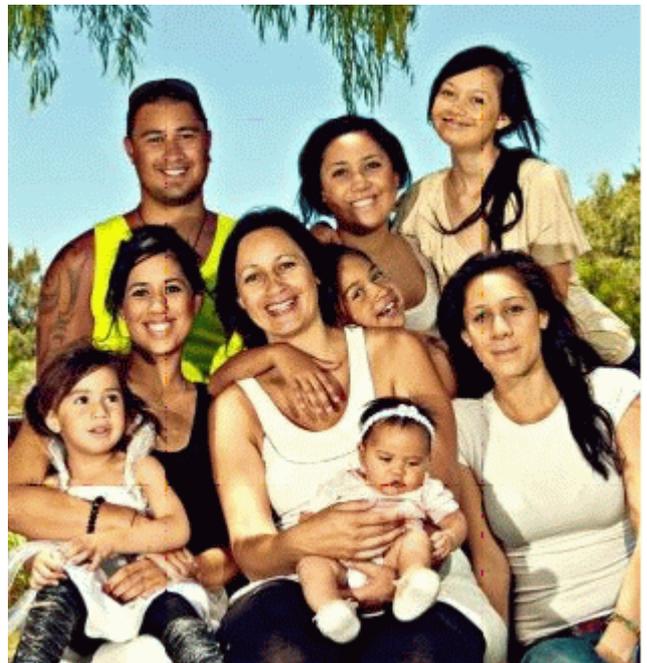
We now have all 8 children back home living with us!

I praise God for the initiative of Liberty Trust in offering interest free loans and I praise God that we have finally been able to be a recipient of one of their loans.

I also praise God that He weans us off our dependencies and leads us into areas that are new and that He likes to build us up and move us on.

Yours Sincerely

Troy and Tony Voller



Troy (center) with her eight children
Ephraim 23, Talitha 22, Marama 21, Kahutoi 18,
Beulah 16, Maia 9, Angel 4, Evita 20 mths