

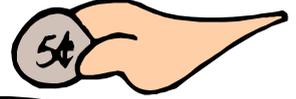


Liberty Matters

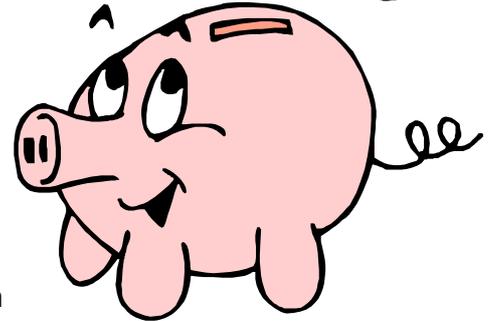
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Mark Langridge I.T. Manager	
Colleen Medwin Teacher	
Tom McDowall Operations Manager	
Jonathan Segedin Master Builder	
Kevin Wilson Environmental Manager	
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Treasurer: Martin Tyrrell Chartered Accountant	
Budget Advisor: Robert Cleland Dairy Farmer	
Administration: Kerryanne Dalglish Kathleen Deal	

Need some help Saving?



Need an incentive to save for your house deposit? Whatever the saving goal contributors can now invest their savings into Liberty Trust and receive a reduction in the waiting time for their interest free loan.



Savings (surplus to your contributions) can be used towards your loan deposit, or for future contributions (in case things get tight) or your own savings goal.

As a bonus, we can recognise the benefit to everyone by reducing your waiting time for an Ark Resources loan. If you save as much as you regularly contribute you can reduce your wait by up to one year!

Contact us for more information and a new automatic payment authority.

Train a child in the way he should go,
and when he is old he will not turn from it.
The rich rule over the poor,
and the borrower is servant to the lender.
Proverbs 22 v 6 , 7



Kelvin Deal, our Chairman

Here I am, enjoying lunch in the sun on Saturday 30 June and rejoicing in God's goodness. Why? Because today is the Trust's 12th birthday. And what's so important about that? Well, you see, our investigations back in 1988 showed that no matter how many people commenced, the last would receive their interest free mortgage within twelve years.

And yesterday, with God's timing, Ark Resources gave the last balloted mortgage to our last awaiting original member.

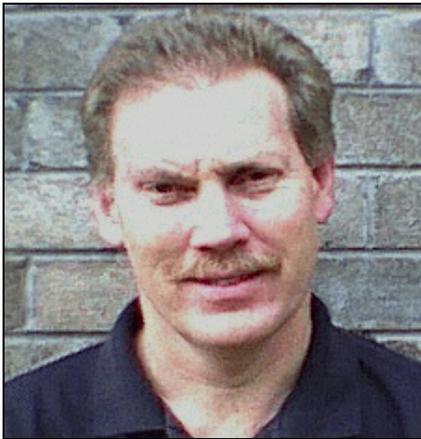
And who was it to? None other than our daughter and her husband and young three kiddies. When we conducted our last ballot last year Kathleen and I were naturally disappointed to find that the policeman had drawn them last. We knew that it was God's choice but we hardly knew how to tell them. The two of them have been most supportive of the Trust's work. Waverley has produced most of our newsletters over the years—a big job. The first shall be last, indeed!

There are still 18 of the original members who have not received their loan, either because they are in arrears or are simply not ready. On the other hand we have given 20 mortgages to those who joined subsequently, either by ballot or because they were in a break-even situation. God's plan is that we all pool resources to help one another. Both groups have considerably benefited in cash flow as a result of the existence of the larger pool.

We Trustees rejoice that we have been able to offer loans to all the pioneers who joined together in the month of July 1989. Ark Resources can now focus on giving mortgages to those who have followed, in order of joining. The first of these goes next week. Halleluiah!

Welcome to Tom McDowall

It is our great pleasure to welcome Tom to our team of trustees

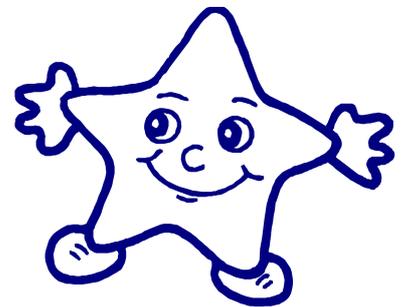


I was born in Taranaki and raised on a sheep farm where I learnt the value of managing finances to ensure that goals and objectives can be achieved. After leaving the farm I worked in New Plymouth where my parents encouraged me into purchasing a home. This initiative has given me the ability to do things later in life that I would otherwise have been unable to achieve. I have seen that if others were to do similar things then they could also enjoy life more.

Following my time in New Plymouth I moved to Auckland to undertake a Bachelor of Civil Engineering degree. This was followed by 3 years in Wellington doing design work and getting married. Jenny and I lived in the South Island (Twizel and Cromwell) for five years where all our children were born. The raising of the family has been a priority for us and we have been interested in all things related to family since this time. On going to

Gisborne and then Kawerau we have worked with youth and many other facets of church life. This along with running a 20-acre lifestyle block has kept us very busy. Our three teenage children are all involved in educational pursuits.

I have worked for the last 12 years as the Manager Operations and Services for the Kawerau District Council. Currently I am the Deputy Chair of the Edgecumbe College Board of Trustees, a Trustee of Kawerau Enterprise Agency and a SAMS place trustee.



I am passionate about seeing people living fulfilled lives in all areas and I see Liberty Trust as a vehicle to assist people achieve this.

Tom McDowall



Farewell and Thanks Elaine

We wish to express great thanks to Elaine Bateson for her time and wisdom over the twelve plus years she was a trustee of Liberty Trust. Elaine was one of our pioneering trustees when we commenced back in 1989. Her wisdom and Godly vision have made a huge contribution as we have grown and met challenges and opportunities.

Elaine has resigned to give more to other ministries and to their family business, Covenant Homes Limited.

Elaine is a woman of faith and prayer and can share as if from the heart of God. We will miss you heaps Elaine.

Many thanks

Kelvin and the trustees

