



Doing Good That Is Good™

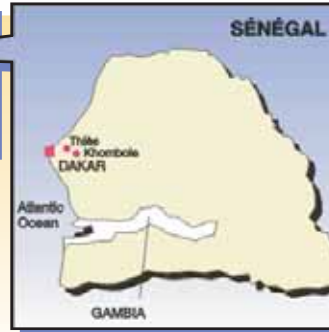
The newsletter of FARMS International Formerly AGRICULTURAL EVANGELISM

Vital Mission to Senegal - October 2007

Providing revolving entrepreneurial loans to poor Christian families – Galatians 6:10

Jeremiah 10:9 begins:
“But the LORD is the true God; he is the living God, the eternal King.”

During my recent trip to Senegal this verse played in my mind as we traveled along the shores of the Atlantic Ocean and around the cities of Dakar and Rufisque. It also rang true as we traveled to more remote areas of the Senegalese countryside and visited with pastors, believers, and members of the FARMS program.



a very difficult environment, but more importantly there has been a real spiritual search for the ultimate truth.” He went on to say: “The mission of the Christian churches in this area is: ‘To present the entire gospel, and the real Jesus Christ.’”

As we attended Sunday service we were tremendously touched by

the singing and worship of the believers. The sermon we heard through our translator was a presentation of the gospel verse by verse explaining what Christ did for humanity on the cross. We watched as many Muslims came forward to accept forgiveness of sin and embraced new direction for their lives.

The FARMS program is apart of this effort by helping Christians have access to resources necessary to break out of poverty. In addition the believers are building the local church through their tithes and offerings. I hope you will enjoy some of the stories from our visit, and in our next newsletter I will elaborate on how the work being done in countries like Senegal is vital.



FARMS Senegal Committee breaking bread together

Senegal is a moderate (Sunni) Muslim country where 95% of the population practices the teachings of the Koran. My oldest son Caleb and I heard the Islamic Muezzin summon followers to prayer over the

“The mission of the Christian churches in this area is: ‘To present the entire gospel, and the real Jesus Christ.’”

loud speakers five times a day. Evident as well, were the old polytheistic religious traditions practiced by native tribes long before the conquest of Europeans.

The result is the faces of many gods for people to consider. One pastor we spent time with said the Senegalese people are “truly seeking comfort in

Blessings in Christ,

Nathan McLaughlin
FARMS International
Assistant Director of Development



The FARMS Senegal Committee

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The Heroes of FARMS

We often share with you the reasons why the ministry of FARMS is important to the body of Christ. In this issue we wanted to give a little more detail about the people in the field who are the vital links between the committee's and our offices here in the United States. Our ministry would be impossible without these volunteers. We hope

you enjoy a personal story from my recent visit to Senegal, Africa.

In Christ,

Nathan McLaughlin
Assistant Director of Development

ON AUGUST 2ND MY SON, CALEB, AND I stepped off the plane in Dakar, Senegal at eleven o'clock at night. It is rainy season in this part of West Africa. The high humidity and heat were noticeable, even at this late hour, to a couple people from Northern Minnesota. We began searching through a sea of humanity for a face and a sign with our name on it.

Up to this point, my contact with our FARMS representative in Senegal had been through email and phone conversations. We had developed a good working relationship over the past two years, and I was looking forward to personally meeting my long distance friend and colleague.

In Senegal the person holding that sign, and the bridge between our offices here in the United States, is Pastor Victorien Nakigan. Pastor Victorien is a Senegalese born national. He has supported the FARMS program by ensuring reports are translated and sent to our offices, facilitating meetings in an advisory role, and in helping trouble shoot the inevitable problems that can arise.



Pastor Victorien, Nathan & Caleb McLaughlin

He serves as the pastor of a church in Rufisque that is apart of the FARMS program. He along with his wife have two beautiful young daughters ages 5 and 8. Standing at six feet five inches, he is a towering individual with a very calm and steady demeanor. We spent numerous days together visiting FARMS projects and attending meetings. We talked at length about many subjects as our two cultures came together.

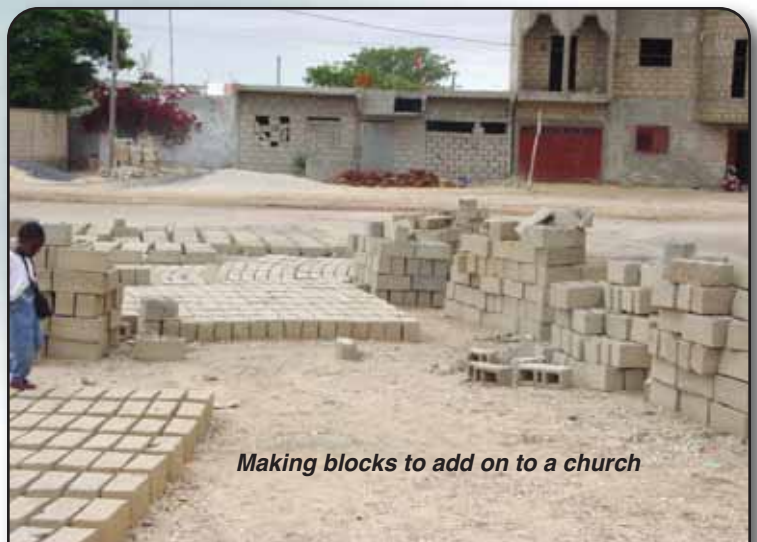


Pastor Victorien's Church in Rufisque

Pastor Victorien had come to know Christ over a decade ago in the same city he serves as Pastor. He watched the Lord work in his life by moving him into full time ministry and church planting. He met his wife while in Bible College in West Africa, and together they have built a ministry in Senegal that is reaching out in many different ways.

Pastor Victorien and his wife have watched the mercy of God as they recently witnessed their youngest daughter being struck by a bus a day after they had a baptismal service down at the ocean. The daughter has scars that will require plastic surgery on her arms, but there were no internal or life threatening injuries. They give all of the glory to our Heavenly Father for what was truly a miracle.

Pastor Victorien has a unique opportunity to share the gospel over the radio air waves. He asks all of us to pray for this unique ministry as it is challenging be-



Making blocks to add on to a church

cause of the technical and social limitations that are imposed. He is also working on plans to build a clinic and school for Christian children which are desperately needed in this area. The FARMS program is apart of a movement that can bring about true change, and a strong witness for the Gospel of Christ.

Romans 1:16 became more prominent in my mind as I spent time with Pastor Victorien. It is a familiar verse, but its significance was enhanced as I learned and heard the vision for the lost in their country.

“For I am not ashamed of the gospel of Christ: for it is the power of God unto salvation to every one that believeth; to the Jew first, and also to the Greek.”

Senegal is (Sunni) Muslim in religious practice. The Christians have freedoms, but do face many subtle challenges. They face hurdles when it comes to renting homes, building churches, enrolling their children into school, obtaining financing, and a host of other challenges both physical and spiritual.

The Christians in Senegal strive to present the Gospel boldly to any willing soul. We at FARMS count it a real privilege to work along side many Christians just like Pastor Victorien in Rufisque, Senegal. We hope you will keep him and the Christians of Senegal in your prayers!



Pastor Victorien with his daughters and Caleb in front of church

Year End Tax Planning Ideas

I AM AMAZED how the time each year appears to go by so fast. In financial planning circles it is a recommended time to begin to plan for year end tax time, and looking ahead to 2008. Below is just some general information on how gifting stocks and mutual funds may be something for you to prayerfully

consider this year in supporting FARMS International.

If I can provide any other information on topics like: Charitable Gift Annuities, Will and Remainder Trusts, or other financial information please don't hesitate to contact my office at nathan@farmsinternational.com.

Giving Securities and FARMS

The benefits of donating appreciated stocks or mutual funds can be a great benefit to both the donor and FARMS INTERNATIONAL. As a donor of an appreciated stock or mutual fund, you are able to avoid paying capital gains tax on the appreciation of that asset. Also, as the donor of that security you get to deduct the full fair market value of the security at the time of gift if you have held the security for longer than 12-months. Giving through appreciated securities can work as follows:

Mr. Joe Donor bought stock ten years ago for \$1,000. The stock has appreciated, and is now worth \$10,000. Mr. Donor wants to donate the stock directly to the work of FARMS. As long as Mr. Donor itemizes, he will get a \$10,000 charitable income tax deduction even though he only paid \$1,000 for the stock. He also avoids a capital gain tax on the \$9,000 of appreciation (\$10,000 minus \$1,000). The tax avoided could be \$1,800 (\$9,000 x 20%).

Gifted Assets Chart	Sell Stock \$ Gift Proceeds	Gift Stock
Value of Asset	\$10,000	\$10,000
Original Purchase Price	-1,000	-1,000
Amount of Appreciation	\$9,000	\$9,000
Value of Asset	\$10,000	\$10,000
Capital Gain Tax (20% Fed)*	-1,800	N/A
Proceeds to Ministry (Asset minus Tax)	\$8,200	\$10,000
Your Tax Savings (45% Federal & State)**	\$3,690	\$4,500

Note: Even though many people have seen this growth in today's stock market, the example is for illustration purposes. However, this example does not apply to tax-exempt retirement plans (e.g. IRA's, 401(k), etc.).

If you are interested in donating securities, there are several ways to make the transfer:

Electronic Transfer – This is a convenient way to transfer your securities. Simply instruct your broker to electronically transfer your securities out of your account into the FARMS INTERNATIONAL account. Your broker will need to call FARMS INTERNATIONAL for the following information: our account number, the DTC number, and the account



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(Year End Tax Planning Ideas, Continued)

name. Contact Nathan McLaughlin at 1-218-756-2124 or email at nathan@farmsinternational.com.

Once a transfer has been completed, please contact us at 1-218-756-2124. This is very important, especially if the gift has been transferred electronically to our account or a certificate has been issued in FARMS INTERNATIONAL's name. We would also like to say "thank you" personally as well as provide you with an acknowledgment letter for your tax purposes.

* Assumes a holding period of over 12 months, 20% capital gain tax rate, \$9,000 x 20%=\$1,800.

** Assumes a holding period of over 12 months, 39% federal income tax rate, and a 6% state income tax rate, \$8,200 x 45%=\$3,690; \$10,000 x 45%=\$4,500; however, tax rates vary from state to state.

Memorial & Honor Gifts

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	"Friends and Coworkers of Joy Withiam Oxford High School"
	David, Terry and Sean Way
Velma Wiebe	Vernon and Mattie Chance
Edward Wiebe	Mel Schneider

In Honor of: Given By:

Joyce Wharton	Alan and Elaine Gardner
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A higher purpose.*

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FARMS accepts credit card and electronic transfer donations by our web site or by phone. Automatic donations can now be set up online also.

