

AGRICULTURAL EVANGELISM

"Blessed is he that considereth the poor"



Tsunami Relief • New program update-Philippines

Bangladesh • Guatemala • Haiti • India • Moldova • Nepal • Niger • Philippines • Rwanda • Senegal • Thailand • Vietnam

Dear Brothers and Sisters,

Warm greetings in Jesus who became poor for us!

The recent disaster around the Indian Ocean focused the world's attention on the fragile life of the poor. The outpouring of sup-

FARMS is not a relief organization, but because of the magnitude of this disaster and the proximity to our programs, we are helping. We have sent designated aid to Sri Lanka and plan to do some long-term rehabilitation of families in India through FARMS India. Both programs have been on the front lines since the disaster and will be there for the long haul, which is so very important.

I want to thank all of you that have responded through FARMS to aid the survivors of this tragedy. The recipients of these gifts are partner agencies directly involved in the relief and long-term rehabili-



Children playing on Sri Lankan beach in 1996.

aries have come to recognize that what we provide is really, "Doing Good That Is Good!". For that, we give God all the glory!

Love in Christ Jesus,

Joseph E. Richter
Joe Richter



Joe Richter took this photo of the coastal train near Moratuwa, Sri Lanka in 1996. This was the same train swept away in the recent tsunami.

port for those affected reflected the collective goodness of so many. Personally, the images brought back memories of being in two of the very locations devastated. One site was on the east coast of India and the other was on the south west coast of Sri Lanka. People we have worked with were affected in both of these areas.



Sri Lankan fishermen, photo from 1996. This was one of the beach areas that were devastated in 2004.

tation of survivors. Let us remember all of those affected in prayer, as well our partners. Their sorrow and task must be beyond strength. May the Lord Jesus uphold them all in his everlasting arms.

FARMS is growing significantly by the grace of God. We are a faith mission, with no guaranteed income, yet we have seen repeatedly the faithfulness of God and his children. Pray with us as we launch new programs in Niger, Senegal, and Rwanda. Other new programs are also in process. Many mission-

New Program Report: Pangasinan, Philippines

Every new program begins with a lot of prayer. Each situation is unique, but we have found that true local ownership from the start is the key to success. Once the missionary or indigenous mission leaders select the volunteer committee, this committee is given great autonomy. Yes, they all operate within our guidelines, but each program has its own written policy that guides the enterprise. I am always pleased with the sincerity and integrity of our loan committees. They serve with a real devotion to see their



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This train was swept off its tracks during the tsunami. Over 1,700 passengers lost their lives. Tamara Mendis, wife of Pastor Eardley Mendis of Hyde Park, Chicago was among the victims. Photo sent by relief team.

fellow Christians come out of poverty through practical stewardship. With out exception, they want the program to succeed! They do not want FARMS to become another "memory", as is the case with so many "development" programs!

FARMS Pangasinan is one of our recent program starts. Committee heads from the southern Philippines and northern Luzon trained this committee. This was one of the first times that our established programs provided training for a new program, and it has worked very well. These trainers had years of experience in ministry, as well as in administering their own FARMS programs.

The first round of loans always provides a tremendous learning experience for each new committee. Much is learned from the successes as well as the occasional failure. We always start the program with a limited amount of capital, usually enough for ten to twenty loans. We do this so that the committee gains experience that will guide the future of the program. After a year of operation, we evaluate the program before more capital is given. We have always found that the committees take their responsibility seriously because they want their program to succeed.

Let me share some excerpts from a recent report by the FARMS Pangasinan committee after their first round of loans.

Dear Sir,

....We have 17 recipients engaged in different projects such as hog fattening, rice farming, rice and palay (un-milled rice) buying and selling, mini store, cattle and goat raising. As of now some rice projects, goat projects, and the mini store are experiencing failures. However, we keep on improving and finding ways to restore their lost capital. It is our prayer that God will make a way. Some have experienced success in their hog fattening, cattle raising, farming, and rice businesses.

Some of those involved in rice farming experienced unforeseen failure due to drought, followed by

a flood. We, (Loan Committee), advised them to change their project. We also found that goat raising is not so suitable in our place. This project was diverted to another project.

We don't lose hope. We believe that our Lord will give us wisdom on how to succeed as we prove our faithfulness in serving Him.

Those who are gaining in their projects are faithfully giving their tithes. Three out of the six hog raisers did well and tithed to their churches each cycle from 1,500 to 2,500 pesos. Two out of the three palay-rice businesses tithed from 2,000 to 2,700 pesos. One of the three rice-farming recipients, after three croppings, tithed to his church 1,500 pesos. The two cattle raisers are also making good. They are now contemplating to sell their animals and are expecting to have not less than a net gain of 5,000 pesos each.

It is our prayer request that our projects shall be blessed the more so that one day we are not only the beneficiaries, but also the benefactors to other nations in need.

Again, our profound thanks and gratitude to our Lord Jesus, our great provider through you!

In Christ's service,

Rolando, Justing, Perfecto, Mario and Victoriano

It is a good report, an honest report, one filled with real ownership. I am thrilled with the increased tithing. This will empower the church both spiritually and financially. The ongoing benefits will be tremendous!

We have seen many times that the project holders that face set backs will eventually succeed and in most cases will pay back even the loan of the failed project. I believe this is because they own the program and they realize that another family is waiting for their chance for a loan. True integrity and dignity are the hallmarks of all our programs. This is why FARMS works!

Joe Richter



Cattle raising project, Pangasinan, Philippines



Hog fattening project in Pangasinan, Philippines



Pastor Victoriano with hog project

Have you considered a Charitable Gift Annuity?

Need more income? Are low CD and savings account rates reducing your income? Do you own highly appreciated stock that does not provide enough income? Establishing a charitable gift annuity with FARMS can greatly increase your income, provide tax savings and help FARMS create a way out of poverty for Christian families.

FARMS International, Inc. partners with **Funds For Life Ministries, Inc. (FFLM)** to offer this service to you.

The charitable gift annuity is a wonderful way to make a meaningful gift while enjoying income and tax benefits that can also help enhance your future financial well-being.



Sample annuity rates at present:

Age	Annuity Rate	Age	Annuity Rate
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85	9.5%	70	6.5%
80	8%	65	6%

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I have provided for FARMS International in my will or other estate-planning document.

If you are interested, we suggest you complete the form above and mail it to FARMS International, fax it to us at 815-301-6516, or e-mail the information it requests to Nathan McLaughlin, at nathan@hcctel.net. If you have questions, please call Nathan McLaughlin at (218) 756-2124.

Encouraging Words from our FARMS family

I have very much enjoyed viewing and listening to the DVD you sent regarding many fields of FARMS work. May God continue to richly bless your work done in His name. *—K.F. Idaho*

We do so appreciate your key ministry in spreading the Gospel to the ends of the earth.

—Pastor Dan, Ohio

Thank you for all you do in our Lord's name to alleviate suffering and hunger among the neediest of our world. If only the amount spent on one day of the war could be given to you! God bless your mission!

—Diane, WI

Enclosed is \$10.00 for the new program in Nagaland. I firmly believe the most effective way to eliminate poverty is to implement micro enterprise programs. I agree with you when you say that micro enterprise is "Doing good that is good"

—Gregory N. Phoenix, AZ

We are truly amazed at the good work you accomplish. Several of the former PCVs (Peace Corps Volunteers) have gone on to do much good, but we think FARMS is the best of the lot! We look forward to hearing more in the coming year.

Note: Joe and Pat Richter were Peace Corps Volunteers, 1971-1973.

—David S., Former Peace Corps country director

FARMS family, I prize the work of FARMS and knew the founder (Gareth Miller) who spoke at our International student events. We wish we could do more. We pray that your ministry will increase at an even faster pace.

—Howard M., PA

We rejoice with you for the good things being done through FARMS. It's good to know you are partnering with V.O.M.(Voice of the Martyrs, Canada), my favorite ministry.

—Rose and Al, WI



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***Doing good
that is good!***

Honor & Memorial Gifts

Honor Gifts:

Gifts were given in honor of family and friends to celebrate Christmas and the New Year.

From:	In Honor Of:
Kathy and Don Hanson	Ken and Cheryl Collinge Thelma Harthan Jan Carr
J.F. and Florine King	Mr. and Mrs. Jason Mitchell Mr. and Mrs. Harper McKay Mr. and Mrs. Kent McKay Mathew and Gracie Mr. and Mrs. Charles Thacker
Mary Sue and Charles McDonald	Frances L Garber
Dr. and Mrs. Donald Slappey	Dr. and Mrs. Ryan Duncan
Joe and Pat Richter	Richter and Newby Families Jonathan Oberg (U.S. Air force)
Mr. and Mrs. Charles Thacker	Relatives
Charity Wiebe Darryn and Margaret Wiebe	Gary and Nancy Wiebe

Memorial Gifts:

From:	In Memory Of:
Robert and Carol Barr	Betty Mergler
Alicia Beyers	James Beyers Gladys Gilbertson
Wayne and Beth Bridegroom Mr. and Mrs., Parnick Jennings Sr.	Gareth Miller
John and Sharon Gray	Mr. Gray - John's dad
June and Frederick Kracke Eleanor R. James Chrisite Swofsord Elise Irwin Lena Maxwell	Howard. R. Irwin Darla Stevens James W. Irwin
Ms. Emily Paulson	S. Irving
Jean M Socha	Don Socha Evelyn Richter

Tsunami relief and development:

Beverly Frase Bryan and Bonnie Granzin Joanne T. Gray Hill of Hope Charles and Melba McGlothlin Dr. Steven and Lynn Peterson	Roberta A Richards Wilmar and Annette Salo Jack and Evelyn Snow Gary and Nancy Wiebe Community Alliance Church – High Mileage Club
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