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**How does FARMS International help?** I am always reminded as I visit our programs, how there are many poor that never benefit from the billions of aid seen in the headlines! Remoteness, no advocate, and sometimes religious persecution prevent this publicized aid from reaching these needy people. In numerous instances, FARMS is the only program helping these people.

Our loan committees in Haiti, are located some distance from the quake zone, but the impact of refugees is acutely felt. Our **Family Life Outreach** loan program committee is located in the second largest city in Haiti, Cap Haitien. This program works with the Evangelical Church of North Haiti which consists of over 50 churches. The whole north coast of Haiti, where these churches are located, experienced an influx of refugees. **Expanding our programs will help many of these displaced families to get back on their feet.**

Our second program is located in Bohoc, on the Central Plateau of Haiti. This remote region is very poor. Jeff Boshart, who served as missionary to Haiti and now is vice president of our board of trustees, joined me in Bohoc to train our loan committee. The Christians there were thrilled that we were expanding the program. They really appreciate the biblical principles that are practiced by the FARMS.

During our training session we asked about other loan programs in the area, and the response was striking. They said the other micro credit programs were "mean"! They said the interest was very high and if they did not pay on time they were fined "1% per day on the whole principle" which is 365% interest! This animated interchange illustrated so clearly how FARMS differs from other loan programs. We thank the Lord for that.

*Please pray about what you can do.*

*Love in Christ,*

*Joe Richter  
Executive Director*



Jeff Boshart, FARMS vice president, training new FARMS committee



Bohoc FARMS committee, Central Plateau



Children are the hope for Haiti's future