

MY PASTOR DELIVERED A SERMON recently on the book of Nehemiah. It was a pertinent message during this time in our country, and the words of Nehemiah are foundational to FARMS.

In chapter five we find Nehemiah and the people rebuilding the wall. However they are caught in the middle of a financial and spiritual crisis. The greed all humans are prone to had taken root amongst the Jews. The complaints among the people comprised of: people taking advantage of each other during hard times, high

interest loans, foreclosing on mortgages, and people being left without any means to provide for their families. The list ended with certain individuals being afforded preferential treatment and exploitation of the innocent.

The list was troubling, yet, Nehemiah stood as an example of righteous action in the face of troubled times. He set an example that can be followed today if we are willing to humble ourselves and listen to what the Lord is saying.

Our programs are designed within the framework Nehemiah had set forth in his time. A FARMS program enables believers to help one another break out

of the poverty cycle by encouraging and supporting one another. Income generation loans with no interest, monthly meeting for progress reports, prayer and bible study are highlights. In addition the committees are made up of local Christians which make for real ownership and success.

The results are those on the outside of the church witnessing the righteousness of people that set aside their own interests and follow the teachings of Jesus. The increased tithing strengthens the local church so that it can reach out to the lost. We have witnessed time and again that this results in true revival and restoration.

We wish all of you a blessed time this Thanksgiving. We count it a blessing to work with you to share the wonderful work of spreading the Gospel around the world through FARMS International.

Richter Asia Trip Update

JOE AND PAT RICHTER are presently on an extended trip in Asia. They are visiting programs in Thailand and the Philippines and training a new committee in Cambodia. In Thailand FARMS is in the process of doing a complete survey of the impact of one of our programs among the Hmong and Mien tribes. We also are documenting the program with video footage. The Richters report that the testimonies of the project holders are truly amazing.



Joe and Pat report that the trip has been productive and enjoyable. Cambodia was shockingly poor and the believers were in need of encouragement and a real hope for the future. The FARMS program is viewed as a way to teach real stewardship to the believers.

We trust you enjoy the photos of the Richters as they minister in Asia. Look for our next newsletter with an update on their trip.

(Continued on next page)



Pat with oldest Hmong believer in North Thailand

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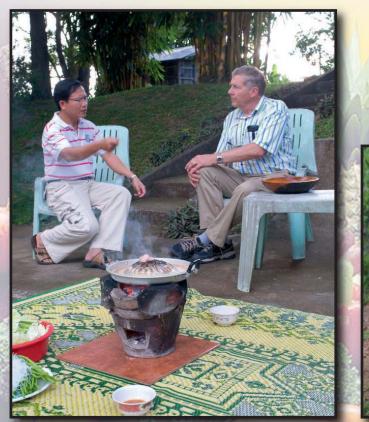
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Richter Asia Trip Update (continued)



Roads to Mien villages in North Thailand need some work.





Joe with Hmong children of project holder in Chiang Kham area

Joe with committee