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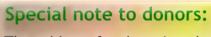


Mr. Hua, committee treasurer, with family helped by improving their piggery.

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ECFA MEMBER

A higher standard.
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Dear Brothers and Sisters,

Cambodia!

Jesus said: Peace I leave with you, my peace I give unto you: not as the world giveth, give I unto you. Let not your heart be troubled, neither let it be afraid. John 14: 27

And years later, during the severe persecution of the early church Peter wrote: Blessed be the God and Father of our Lord Jesus Christ, which according to his abundant mercy hath begotten us again unto a lively hope by the resurrection of Jesus Christ from the dead, 4 To an inheritance incorruptible, and undefiled, and that fadeth not away, reserved in heaven for you, 5 Who are kept by the power of God through faith unto salvation ready to be revealed in the last time. 6 Wherein ye greatly rejoice, though now for a season, if need be, ye are in heaviness through manifold temptations: 7 That the trial of your faith, being much more precious than of gold that perisheth, though it be tried with fire, might be found unto praise and honour and glory at the appearing of Jesus Christ: 8 Whom having not seen, ye love; in whom, though now ye see him not, yet believing, ye rejoice with joy unspeakable and full of glory: 1Peter 1:3-8

"...joy unspeakable and full of glory:" Hmm! I know in my heart many of you are troubled by the times we live in. We feel out of control, unsettled, even worried! Joy? Can we really experience joy in times like these, you ask! Yes! Yes!

Peter by the Holy Spirit gives us a perspective from times of past peril, and the Cambodian Christians give us a perspective from more recent times of great peril! Look at the photos above, what do you see? I see "joy unspeakable and full of glory". Yes, it is surprising, but it is real. It humbles me, it challenges me, as I consider all that these people have gone through. I trust your life is filled with that same joy, it can be, no matter what your circumstances!

Cambodia is one of our newer programs, and what a joy working with them has been. I trust you enjoy this report.

Field Update: Cambodia

It was our privilege to visit Cambodia this year and to see first hand the progress this program is making. We are very impressed with the volunteer loan committee and the work they are doing to help their own people come out of poverty and become a blessing to the Cambodian church. We are partnering with the Friends Evangelical Mission and their missionaries in Cambodia. When it comes to making churches self supported and not dependent on financial help from abroad, the Friends Evangelical and FARMS are kindred spirits. This is what FARMS looks for in all its partnerships.

The volunteer committee is made up of Christian businessmen and church leaders who are sincerely sold out to the Gospel! They have a tremendous

commitment to their fellow believers, bringing many skills and experiences to the committee. We are so very thankful for each of them.



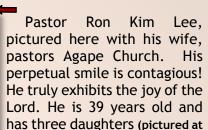
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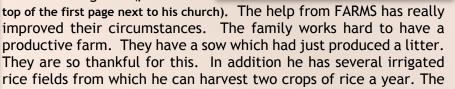
This family was a delight to visit. The father is a pastor and also a farmer. With their loans from FARMS over the past year they have established a thriving poultry business. Their brooding house had 250 chicks, and 50 broilers nearly ready for market. In addition, they raise ducks which sell for about \$8.00 each in the market. They have some geese too and their eggs sell for an unbelievable \$5.00 each! Their future plans are to increase the size of their poultry building to

include a hatchery. At present they buy their chicks for \$1.00 each and they would make a much better profit if they raised their own. They were very thankful for the help from FARMS International. They now have a desire to teach other believers how to raise poultry. Because of Cambodia's past, these skills are very rare and need to be shared.



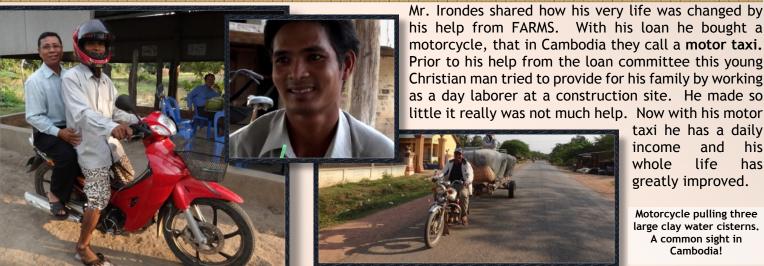






FARMS loan committee has given them three loans.

Their oldest daughter is 13 and is in 8th grade. She surprised us with her nearly perfect English! She shared how she rides her bike to school, six miles each way. She has dreams of studying medicine and after meeting her, we are sure her dreams will come true.



his help from FARMS. With his loan he bought a motorcycle, that in Cambodia they call a motor taxi. Prior to his help from the loan committee this young Christian man tried to provide for his family by working as a day laborer at a construction site. He made so little it really was not much help. Now with his motor

> taxi he has a daily income and his life has whole greatly improved.

Motorcycle pulling three arge clay water cisterns. A common sight in Cambodia!



Amazing story of God's deliverance during Pol Pot's regime!

Pastor Pou, president of the FARMS committee, shared an amazing story of God's deliverance during the Pol Pot reign of terror in Cambodia. He began by saying it was before 1979 and he was not a believer at that time. His job was to take care of teens at a "children's home" run by the Khmer Rouge. It was a terrible time with

constant fighting between the invading Vietnamese and the Khmer Rouge. He was directed by his supervisors to punish the children with no food, even though they had worked hard all day. He refused and the Khmer soldiers said if he didn't follow orders and punish the children he would be killed.

A soldier came to him secretly and said, "You better leave and escape or they are going to kill you." He secretly began to pack his things at midnight so the children would not see him, but they awoke and asked what he was doing. When he told them he needed to leave they said, "We will go with you. If you live we live, if you die we will die." They were around 15 years old! So each of them gathered what they could find. Small amounts of rice and a few other items and made their escape to the jungle. They walked all evening and never slept. Their food quickly ran out and they struggled to find food each day.



He related with a smile, how he prayed to a God he didn't even know for protection from the Khmer and the snakes of the jungle. At night they would walk. They all prayed. There was no way they expected to survive. They finally decided they needed to break into small groups and go out and try to find some Vietnamese soldiers! They finally made contact, but the soldiers were suspicious of them. By then over 300 people had joined them in the jungle to escape the Khmer Rouge. Finally made contact with a group of Vietnamese soldiers that trusted them took and brought them to safety. It was a modern day miracle of survival made possible by praying to an "unknown God" who heard them.

God had a plan for their lives!

Special note from the Executive Director, Joseph Richter

Pat and I are celebrating 28 years with FARMS International! I have been serving as the Executive Director for almost 20 years, and it has been and is an awesome privilege. To see families like those in this letter filled with thankfulness to the Lord Jesus Christ for his love and provision, is so rewarding. Many of you have been friends of the ministry for most of our 51 years. Your faithfulness is because the vision of FARMS has not changed since its inception. We still believe that it takes grateful stewardship of what God blesses you with to really see the blessings of God. This is true for the poor as well as for us. We have seen over and over how the poor can work and give their way out of poverty and how their churches can be self supported no matter what economic situation they face. Tithing is God's plan and it works.

The economic down turn has hurt the poor of the world in many ways. This has recently increased our requests from the field for additional revolving loan funds. Your investment in this ministry is essential at this time. Remember, your gifts do not cause dependency because

FARMS' loans produce lasting benefits to families. Also, the loan funds revolve to help many families. This is not a one time help, it is good stewardship!

When a loan is given by FARMS, the whole family is helped, including the children in a very cost effective way. This is God's plan. Children go to school, better homes are built, and the family's whole standard of living increases. But even more than this, God's order for the family is strengthened. Besides this, dignity is preserved, self worth is increased and real spiritual discipleship happens. Very few ministries have this as their goal. That is why FARMS is a great ministry to support.

Please pray about how you can help. Praying, giving, and sharing with friends about FARMS are all great ways. Also, we are always delighted to come to share personally with your church.

Love in Christ.

Joe for all of us at FARMS

