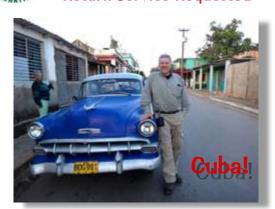


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and showed their love for the Lord Jesus in their worship, which was really exuberant, as well as their love for his word. Many had endured great trials but are carrying on. It truly was inspiring to worship with them, what a privilege! I left Cuba with great confidence that God had ordained our visit and that His will, will be done.



Calebrating 50 years of service to the poor of God's Kingdom.

1961 - 2011

It should be noted that the evangelical church in Cuba has seen tremendous growth over the past two decades. It is now estimated that there are nearly a million believers in this nation of 11 million! Please pray for our brothers and sisters there!





Members of

ACCORD

Impowering the Christian Governments to End Papers

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Dear Brothers and Sisters,

Christ, the Son of God, that we have a real hope for the future! As the Apostle Peter wrote, "Who by him (Jesus) do believe in God, that raised him up from the dead, and gave him glory; that your faith and hope might be in God." 1 Peter 1:21. We have this real hope, a living hope! It is this tangible hope that propels us to make certain the gospel is preached to all people no matter what the restraints. You, and all those in the FARMS family, know that this is best accomplished through strong, giving, and vibrant local churches; and this is why we work to enable poor Christians to prosper in 12

countries through 21 volunteer loan committees. Many of these places are considered "restricted access."

My wife Pat and I recently returned from an extended trip to Asia



Joe Richter and Jeff Boshart with Cuban farmer and his Russian tractor

where we visited our FARMS loan existing programs and explored exciting some new opportunities. It was a challenging, yet tremendous trip! We visited seven of our programs in four countries and also conferred with church leaders from Myanmar! Our hearts are filled with excitement to

share what God is doing through the ministry in future newsletters.

uba! The very name of this tiny country floods our thoughts with history, wonder and questions. For the past year we have had contact with a group of dedicated men that for years have had an

open door to train Cuban pastors. They invited us (Jeff Boshart, Vice President of FARMS and I) to make a trip to Cuba specifically to train those with an interest in biblical stewardship. They assured us that what we do was a strongly felt need by those in leadership. I am still in awe at how God opened this exciting door.

Cont.

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Cuba, so close, yet so far! Pray with us that we hear clearly from God on how effectively to help and encourage the churches in Cuba. Pray also for how God would want you to respond to this opportunity. Please visit our new web site at farmsinternational.com for updates and an opportunity for you to give online or to set up regular donations. We appreciate all of you so very much.

Love in Christ Jesus, loe Richter, Executive Director

will take in the years ahead.



Pig rearing has great possibilities

uba report: As I write this letter the pope is visiting Cuba and Hugo Chaves just returned to the island for chemo therapy! About three years ago, Fidel Castro turned over his leadership to his younger brother Raul. Many are watching to see what direction this small Caribbean country

For over 50 years the USA has had an embargo on Cuba; although recently the US has eased restrictions on money transfers to Cuba from relatives in the USA. This has eased the economic hardships of many families. In addition, several recent changes in Cuba's economic policies have set the stage for significant economic change. Cubans were very skeptical about change and doubted if real change could ever come, but now many see the change as real! Although the government has reiterated that political change is not in the offing, it recognizes that economic change is needed. Cuban Foreign Minister Bruno Rodriguez, in an address to the UN said, "Today, Cuba is changing and will resolutely change everything that has to be changed within the Revolution and within socialism; more revolutionary and better socialism."

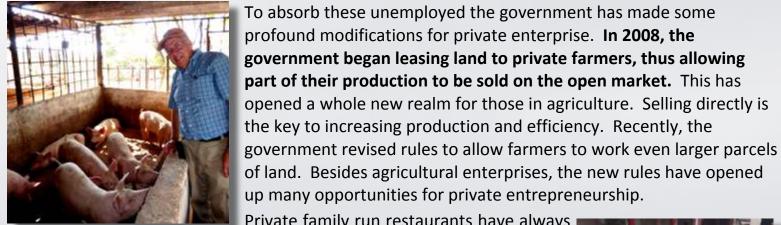


What are some of the changes taking place? In 2011 the law was changed to allow residents to buy and sell used cars of any kind (only those pre-1950's era models were allowed to bought and sold in the past)! Quickly following this rule change, the government reversed a fifty year old law and legalized private real estate transactions, allowing Cubans to sell and purchase homes. There is a flurry of house restoration that is very evident in the towns we visited. This new liquidity of property is seen as a real opportunity to many.

In the past, Cuba's government employed 84 percent of the workforce and controlled 90 percent of the economy! Salaries were extremely minimal; a government baker was paid \$12 a month! Food was rationed throughout the island and life was extremely difficult for most. Faced with increasingly tight budgets the new leadership has a goal of reducing government employment by 35 percent! This means that 100's of thousands of state workers will be shifted to the non-state sector. This is no small change!



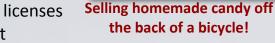
Jeff Boshart views a new sight in Cuba! Private vegetable and fruit stands.





up many opportunities for private entrepreneurship. Private family run restaurants have always been a part of Cuban life, but until recently they have been severely restricted. Now restaurants can serve up to fifty customers, up from the limit of twenty not long ago. Also, workers can be hired to help run the business. Pizza and "fast food" venues are popping up as well.

There are now legal opportunities, with the proper permits, to offer services and to be self-employed. Small signs offering services are a new sight along the streets. Tens of thousands have received licenses to operate their own government



Street side used clothes boutique! approved businesses. The government

hopes to issue at least a quarter million new licenses! Small shops are

To absorb these unemployed the government has made some

government began leasing land to private farmers, thus allowing

part of their production to be sold on the open market. This has

the key to increasing production and efficiency. Recently, the

opened a whole new realm for those in agriculture. Selling directly is

of land. Besides agricultural enterprises, the new rules have opened

profound modifications for private enterprise. In 2008, the

evident, many consisting of a table on the sidewalk, with new and used items for sale. There is a subdued, but real enthusiasm surrounding this newly granted freedom. It will be hard to turn the

clock back!

While Cubans are optimistic, there are real restraints to business and agricultural success. Some use funds from relatives, others their meager savings, to start their new businesses. None the less, many fear this step into the unknown, not having the resources or the know how to start their own businesses. Yet, those we had the privilege to teach saw real opportunities for those in the churches to be helped through the recent reforms. This is our hope too. They repeated over and over again that "Our visit was just at the right time."

ersonal reflections - Our visit was short, but our impressions of the Cuban people will never fade.



Jeff and Joe conducting training in biblical stewardship

I have always been impressed by people that walk in dignity and the Cuban people showed this in many ways. I found them to be extremely gracious, warm and generous. The streets, yards and homes were very clean reflecting the evident pride in being Cuban. Those in the church were hard