

Helping One Another



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A Word from the President

My roots run deep with this ministry. My father-in-law, one of the ministry's original elders and perhaps the Godliest man that I have ever known, introduced me to CCM about eleven years ago. I've had the good fortune and blessings of working closely with our founder John Reinhold as a consultant, recruiting and advising our previous President Robert Baldwin and serving as a Board member. While the weight of my career has always been in helping large secular organizations grow their markets, I'm most proud of those times when I have been able to contribute and participate in God's plan for Christian Care Ministry- a place where my heart is truly invested.

As I reflect on my first quarter as President, I can honestly say that I'm more excited than ever about the future and how Christian Care Ministry is meeting the needs of the Christian community. I've always been interested in the growth of

the ministry—but now as President, I have this bird's eye view of the organization as a whole. And let me tell you, I see that it is so much more than what it appears to be on the surface. First, I am awed by the quality staff that God has assembled and the depths to which they go to serve the members. I am also very proud of the

internal processes that increase our efficiency and maximize our resources. And finally, I want to share with you that the believers here, in cubicles, and offices, and on the phones, have a heart for ministry and service to the Christian community. These

people aren't just employees pushing papers and punching timecards hoping for the day to end. They enjoy their work here and are constantly looking for ways to better serve you, the members.

Like everyone here at CCM, I too am passionate about the biblical principle of "sharing" as a way for Christians to

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steward their resources and help each other. As far as our future goes, I see us continuing to do what we've always done—but endeavoring to always do it better. But I also see new opportunities of connecting Christians, their families and the Church into practical and biblically based solutions for everyday problems. Solutions such as our recently launched Senior Assist program to help Christians over 65 or our new PrayerStream app that we'll soon be launching to the Christian public.

As Proverbs 16:9 tells us, none of us can know what the future holds and God himself will direct our path. But from what I know about our members, our employees and the hearts Christians everywhere, I can honestly say that I'm looking forward with great anticipation as to His desire and plan for this ministry.

His Kingdom Come!

Anthony F. Mayo

Christian Care Ministry— Helping You Afford to Help Others!

Times are tough, which can make finding a balance between supporting your fellow Christians and taking care of your own family difficult.



Fortunately for Medi-Share members, our affordable program not only lets you take care of your family's needs, but also provides you with the opportunity to give back to others.

We constantly strive to keep shares reasonable for your family, even in light of increased healthcare costs. Our relationship with a Preferred Provider Organization for discounts and assisting members pursue programs help save money so you can have some extra cash each month for things you wouldn't otherwise be able to provide—like making sure you can afford to tithe or fulfill your family's other needs.

We also educate and counsel our members on healthier living and reward their efforts with a health incentive (learn more on page 11). Healthier choices don't just mean you'll live a longer and happier life, they also help keep the costs of shares low.

A healthier life and some extra cash in your pocket to help others? Now that's a win-win!

Six months of savings on your behalf!

Total saved by PPO discounts: **\$9.5 million**

Total saved by Program/bill validation: **\$3 million**

Total saved: **\$12.5 million in just six months!**

Seniors 65 and older now have their own Medi-Share program!



That's right. The members voted and we listened. Now we have a sharing option specifically to meet the needs of seniors with Medicare Parts A and B.

Senior Assist is only \$101 per month. Medi-Share members will share those eligible expenses that Medicare doesn't allow, or only partially pays—like co-pays, deductibles, coinsurance, hospitalization, skilled nursing facility care, and urgent care when out of the country.

And our Senior Assist members will continue to experience the joy of knowing their healthcare dollars are helping other

Christians each month—Christians who share their values.

Seniors turning 65 can easily switch to Senior Assist—at no cost, and with no major review process. Call Member Services at (800) 264-2562 for more information.

Don't forget to tell your friends. The Medi-Share referral credit of \$100 per new member applies to new Senior Assist members as well. Just don't forget to remind them to note that you referred them so you get the credit—or better yet, use our online referral tool at the Member Center of the website at www.MyChristianCare.org.



***Over 65 and not eligible for Medicare?** Did you know you can continue your Medi-Share participation as long as you are a Medi-Share 2.0 member? Learn more by calling a Member Representative at (800) 264-2562.

Christians and the Economy

by Andrew C. Papp, Financial Consultant

You don't have to be a professional economist to know that these are difficult times. Financial uncertainty has affected every one of us in some way or another. Wages are tight and unemployment remains high. Relentless news of foreclosures and falling home values dominate the housing market. People have less discretionary income than at any time in recent history.

Christians here in the U.S. have not been immune to the economic downturn. A recent *study by Barna Research shows three out of every 10 Americans are reducing their giving to churches. This statistic has remained virtually unchanged from figures in January of 2010 when non-giving was at an all-time high since the economic crisis.

Thirty percent of respondents to the April survey said they reduced their giving to a church or religious center within the past three months, compared to 29 percent in January 2010. In the immediate aftermath of the economic crisis in November 2008, only 20 percent said they had cut back giving to a church or religious center. Regarding contributions to non-profits other than churches, **the percentage of Americans who reduced donations dropped 9 percentage points** from 48 percent in January 2010.

Those most likely to reduce donations to churches were Baby Boomers, lower income households, Northeastern residents, and those who identify themselves as Christians but are only moderately involved with a church, according to the study. About a quarter of Americans, **24 percent, closed their**

wallets altogether and stopped all giving to churches. Another 17 percent reduced their giving by half.



AMERICA'S CHRISTIAN
CREDIT UNION

"Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that always having all sufficiency in everything; you may have an abundance for every good deed."
— 2 Corinthians 9:6-8

The Barna study also reported that fewer Americans are tithing in these tough economic times.

Only four percent of Americans give 10 percent of their income to churches, a drop from last year's rate of seven percent. The national tithing rate has typically been five to seven percent of Americans over the past decade.

We would do well to remember that nothing we are facing today is any worse than the crises that existed in the apostolic

era. The second half of the first century saw many world-changing catastrophes, including the fall of Jerusalem and the scattering of the early church under the severest kind of persecution and financial hardship. While the world around us is always changing, God's Word never changes.

**The Barna study, conducted in April, 2011, was based on a random sample of 618 American adults. The tithing figures are from a separate OmniPollSM tracking study conducted among 1,608 adults in January and February.*

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God and Giving...

By Pastor John Small, CCM Chaplain

Why do you give? There are many reasons—self-satisfaction, recognition, for the tax benefits, and some give to receive. From time to time we should ask ourselves this question: Are our gifts acceptable to God?

Motivation for giving

For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life. John 3:16 (NIV)



God's giving of His son was motivated by His love for mankind and desire to redeem a lost and dying world. In this gift of God to mankind we find the key ingredient in all giving: Love. At the heart of our giving, whether it be our time, talents, abilities or finances, should be love. We should be motivated by our love for God and for those around us.

Years ago a friend's daughter became gravely ill. The doctors were unable to determine how to treat her and it appeared that she might not survive. My friend, who is a wealthy man, would give anything to help his daughter—but in this case, his money couldn't buy what he needed. He went home, fell on his knees and cried out to God.

Miraculously, the Lord touched his daughter, free of charge.

We would give anything and everything we have to our children because we love them. But the point is **our giving should always be motivated by love, regardless of the recipient!**

Congratulations

Levi	4/1/11	Steven & Britney	Rebecca	5/2/11	Gottfried & Tracy	Breslin	6/4/11	Brendan & Krista
Adelaide	4/3/11	Joshua & Sarah	Xavier	5/3/11	Elias & Rachell	Fisher	6/6/11	Aaron & Megan
Joshua	4/7/11	Brad & Natalia	Benjamin	5/4/11	Christian	Cora	6/6/11	Jason & Kristen
Ian	4/7/11	Elizabeth	William	5/5/11	Joey & Leslie	Corban	6/7/11	Jeff & Mollie
Joy	4/9/11	Jonathan & Christine	Asher & Willow	5/6/11	James & Donna	Shelby	6/7/11	Skot & Jodi
Abigail	4/11/11	Alan & Danielle	Matthew	5/6/11	Kate	Mei	6/7/11	Evan & Sachi
Ava	4/20/11	Jonathan & Abigail	Abigail	5/10/11	Darren & Mary	Nahla	6/8/11	David & Thimira
Matthew	4/21/11	Matthew & Elspeth	Hudson	5/10/11	Gabriel & Kortney	Charles	6/8/11	Anna
Samuel	4/22/11	Bryce & Hannah	Vivian Lin	5/10/11	Rich & Elizabeth	Ivy	6/9/11	Gregory & Cynthia
Abigail	4/23/11	Robert & Amy	Joseph	5/12/11	Matthew & Robin	Nathan	6/9/11	Jeff & Heather
Gracen	4/24/11	John & Deborah	Thomas	5/13/11	William & Beverly	Benjamin	6/9/11	Dean & Christina
Sara	4/26/11	Sara	Constance	5/15/11	Brian & Roseanne	Misty	6/11/11	Jeremy & Jenni
Faith	4/28/11	Adam & Jann	Hannah	5/16/11	Jason & Carrie	Karli	6/11/11	Jason & Mariah
Maddoc	4/28/11	Jake & Miranda	Anna	5/18/11	Kathleen	Rachel	6/13/11	Hamilton & Allison
Bathsheba	4/29/11	Uriah & Jennifer	Jack	5/18/11	Jason & Rachel	Addison	6/14/11	Adam & Rebekah
Benyamin	4/29/11	Petri & Caroline	Daniel	5/19/11	Curtis & Laura	Luke	6/14/11	Darin & Rebecca
Grace	4/29/11	Nathan & Amy	Scarlet	5/25/11	Robert & Leona	Shenaya	6/15/11	Trenton & Sheryl
Noelle	5/1/11	Joseph & Elizabeth	Bristol	5/25/11	Joe & Beth	Brittan	6/16/11	Ted & Amber
Declan	5/1/11	Aaron & Jillian	Stephanie	5/27/11	Sarah	Phoebe	6/16/11	Jonathan & Stephanie
Ian	5/1/11	Sean & Mandy	Malachi	5/28/11	Dennis & Elizabeth	Hudson	6/18/11	Jeremy & Amber
			Samuel	5/29/11	David & Genevieve	Summer	6/18/11	Banks & Anifa
			Colton	5/31/11	Chance & Amber	Luke	6/19/11	Jeremy & Holly
			Hayden	6/2/11	Sarah	Clara	6/20/11	Shane & Lisa
			Tyler	6/4/11	Kimberly			

The purpose of giving

Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms. 1 Peter 4:10

The verse mentions what we have we have “received.” Except for the grace of God we would not have the things we have—everything is from Him. As we read the book of Job, we see how quickly all that we have can disappear. Not only is what I have a result of God's grace, but what I have is on loan from God, to be used for His purposes.

Next, notice that what we have received should be used to serve others. Jesus told his disciples, “freely you have received; freely give.” (Matthew 10:8 NIV) God has given to each of us special gifts, talents, abilities and resources. They are given to us to be used by God for His purpose. I can't say when, how, where or why God will use what He has given to you. But as you follow His leading, He will make it clear. I challenge you today to use the gifts you have received to serve the body of Christ.

When our giving is motivated by love and our purpose for giving is the desire to serve others, then the gifts we offer are not only acceptable to God but pleasing to Him. Let us be ready and available to use our gifts for God's purpose and plan.

Langham	6/20/11	Paul & Christine
Henry	6/21/11	Spencer & Lindsay
Asa	6/22/11	Marie
Belle	6/22/11	Cassandra
Sophia	6/23/11	Steve & Julie
Clara	6/23/11	Joshua & Amanda
Caleb	6/24/11	Dominick & Natalie
Lydia	6/25/11	Luke & Amber
David	6/27/11	Barry & Krista
Evelina	7/1/11	Frank & Marina
Annabelle	7/4/11	Reinhard & Nicola
Joel	7/5/11	Aaron & Marcia
Lukas	7/5/11	Ian & Jillian
Daniel	7/7/11	Craig & Christy
Wyatt	7/7/11	Robin & Merissa
Eleanor	7/8/11	Jacqueline
Joel	7/10/11	Eric & Nana
Victoria	7/12/11	Evelyn
Jordan	7/13/11	Ryan & Laura
Gavin	7/14/11	David & Erika
Wesley	7/20/11	Dale & Megan
Silas	7/21/11	Zephan & Katerina
Abel	7/23/11	Nora

Home with the Lord

Barbara Campbell
Georgia Lindsey
Helen Miller
Carl Rogers
Melinda Thomas
Jim Williams

*There is a time for everything,
and a season for every activity under heaven;
a time to be born and a time to die,
a time to plant and a time to uproot.*

Ecclesiastes 3:1-2

Since we have joined Medi-Share, they have not failed to help us in the many sicknesses and hospital bills these past few years. From doctor visits for my little girls to severe allergic reactions, Medi-Share has been such a blessing for my family. May God continue to bless and work through this system and the families that continue to share!

Diana I.

I have spoken with my member advocate, my follow-up nurse and several others who have contacted me checking on my progress. I can't impress enough how helpful Christian Care Ministry has been from application to membership, to the Restore Program, to now a recent breast cancer diagnosis. I feel the Lord led me to Medi-Share and am glad to be a part of this great ministry. It is the best example I have seen lately of Christians coming together to glorify our Lord and Savior by loving and caring for their neighbor. I pray God will increase even more through this ministry as we all continue in doing good because He first loved us.

—Sharon M.

You can live healthy on a budget!

The typical response is to that statement is, “Have you shopped at my grocery store lately? Organic food and fresh fruits and vegetables are outrageous.” They can be, but if you focus on real food and cut out the packaged foods, you would be surprised at your savings. Shop seasonally. You may not know what fruits and vegetables are in season, but trust me, your grocery store does and the prices will reflect it. Plan your menus based on what produce is on sale that week.

What’s real food vs. non-food? Real food has been minimally processed, has few (if any refined) ingredients added and includes unaltered whole foods like whole

grains, beans, fruit and vegetables. Those foods with micronutrient quality (vitamins, minerals, phytochemicals, and antioxidants) are relatively cheap and easy to spot.

A bag of chips and 10 apples cost roughly the same and have the same number of calories but the chips challenge, rather than contribute to, your body functioning well. One serving of chips leaves you feeling hungry and one apple makes you feel full. The apples also contribute to keeping your medical burden low in the long run.

Here are some great real foods that won’t break the bank, and some uses for them.

	Use for	Serving size	Price per serving	Nutrition info per serving
Brown Rice	Side dishes, rice salads, fried rice, casseroles, soups, stews	¼ cup dry rice	10 cents; a 2 lb. bag costs approx. \$1.99	170 calories, 2 grams fiber, and 4 grams protein
Oats (old-fashioned or quick)	Hot or cold cereal, granola, crumb toppings, muffins	½ cup dry oats	19 cents; 18 oz. container costs approx. \$2.99	140 calories, 4 grams fiber, and 5 grams protein
Frozen Vegetables	Sides, casseroles, stews	1 cup	Around 25 cents, depending on the size of the bag, and the vegetable	A 1-cup serving of frozen mixed vegetables (classic mix) has 82 calories, 6 grams fiber, and 4 grams protein
Potato (russet)	Baked, skillet potatoes, casseroles, salads and stews	1 medium	About 23 cents per potato. You can buy a 5-pound bag of Russet potatoes for around \$2.39 (on sale), and a bag contains 11-13 potatoes.	168 calories, 3 grams fiber, and 5 grams protein
Fresh bagged spinach	Quick salads, egg dishes, casseroles, soups, and stews	4 cups (salad); 2 cups (sauteed)	66 cents (4 cups); 33 cents (2 cups); approx. \$1.99 for a 9 oz. bag	All greens are roughly 50% protein, 1 cup has 13 calories, 1.5 grams fiber and 1.5 grams protein
Dry or canned beans	Burritos, nachos, dips, enchiladas, or a quick side dish	½ cup; a can has approximately 3.5 servings	40 cents per serving for canned beans and 20 cents for dried. A 15-ounce can is approx. \$1.00. Dried beans generally cost half that of canned.	110 calories, 7 grams protein, and 6 grams fiber





Next time you check out at the grocery store categorize your food into two groups. The food you buy that **fuels your body** to be resilient vs. the food that **causes it to work harder** and age more rapidly. A bag of sweet potatoes fuels you, as opposed to the bag of potato chips. There is nobody out there that will become Twinkie deficient. A Twinkie is a pretty easy target, but frankly, 98% of the items in the center of a grocery store (and even some “health food” stores) should be thought of as Twinkies disguised as crackers, cookies, granola bars, etc. They are so nutrient deficient and calorie dense that they encourage a climate of disease. Technically a whole wheat cracker is better than a candy bar but in reality, neither adds to your life. **Nutrient deficient + calorie rich diet = typical American diet that leads to disease.**

Are you the only one who struggles with making the right choices? Absolutely not. Our Health Initiatives team talks to members every day that have the same struggles.

Remember, you are incredibly valuable to God and serving His kingdom’s purposes should inspire us to take a few extra minutes to plan ahead and prepare the fuel that keeps our service running tip top. If we keep in mind who we’re running this race for we’ll learn to make time and that it doesn’t take that much extra time once you get the hang of it.

Here are some basics to get you through the common “time” barriers our team is used to hearing about.

- 1. Learn several bean and vegetable based soup recipes** like bean chili, multi-bean soup, and minestrone. Make twice what you need and freeze the leftovers in meal sized containers. You can strain the chili and put it over the brown rice another night or have it for a lunch. Consider straining the chili or black beans and heat them up to top a “haystack” style salad for another meal.
- 2. One night each week have beans and brown rice.** Always make extra for lunches and other recipes that use the same ingredients.
- 3. Always look for ways to add vegetables to a meal.** Even frozen microwaved meals, or canned soups, can be enhanced by extra veggies.

"Cheese" Sauce

This is awesome! It's a great dip on veggies or Mexican food.

1 onion, chopped

1 potato, peeled and chopped

1 carrot, chopped

**1/2 red, orange or yellow
sweet pepper, chopped**

1 tbs fresh garlic or 1 tsp garlic powder

1/2 cup raw cashews, or well rinsed salted cashews

1 1/2 tsp lemon or lime juice

1/2 - 1 tsp dijon mustard

2 tbs Earth Balance, Smart Balance, or butter

1 tsp salt

1. Throw onion, potato, carrot and bell pepper into a pot with water. Cook until tender.
2. Place raw cashews or well rinsed salted cashews, garlic, lemon or lime juice, mustard, Earth Balance or Smart Balance (use butter if that's what you have), salt and 1/2 cup vegetable cooking water into a blender and process until smooth.
3. Add the cooked vegetables, without the broth, to the blender. Continue processing until smooth, adding more vegetable cooking water if mixture is too thick.
4. Use as a topping for macaroni, broccoli, potatoes or anything you like. Be adventurous and add a little salsa for a healthy queso sauce.

*Recipes by Nancy Walker.
Visit www.Veg4Health.com
for more delicious recipes.*



My coach and I were a successful team. In 4 months, we lowered my triglycerides from 483 to 127 and my overall cholesterol went from 232 to 179 in the same time period. By anyone's standard, that's a success and it was due in large part to my coach.

The fact that she prayed with me, really made the experience personal, and helped to generate the feeling of accountability that helped keep me on track.

—Scott M.

Homemade Salsa

3 tomatoes

**1 can diced
tomatoes**

2 jalapenos

**2 tbs red wine
vinegar**

1 tbs cumin

4 cloves garlic

1 large onion

**1/4 tsp salt
(optional)**

1/3 cup cilantro

1/2 tsp cayenne

Put all ingredients in a food processor until desired consistency is achieved.

There were times when I was really discouraged and my coach hung in there with me, and helped me to continue. I never felt judged, always supported. I couldn't have done this without the Lord's help, and I think he put my coach in my life to accomplish this goal. There were times when I wanted to eat chocolate! and the Lord took away that desire with a satisfying bite of Hummus and a celery stick. Now that's really a miracle. Thanks to you all, for the work you do.

-Rebecca H.

Did you know you could be saving **20% a month** on your monthly share if you qualify for the Health Incentive?

Rewarded for your healthy lifestyle choices? What a concept! It's true. Feel better and save money!

Today, 13% of our members (24% of our Medi-Share 2.0 members) do, and they save 20% on their monthly share because of it! That's a lot of extra dough.

Here's what you need to know to apply for the Health Incentive:

First, you must be a Medi-Share 2.0 participant.

Second, you must meet the criteria in the chart below. If married, both spouses must meet the criteria in order to qualify.

Test	Criteria
HbA1c levels	4.2 to 5.6
Waist Circumference	Less than 38" for men, less than 35" for women
BMI	Greater than 17.5 and less than 30
Health Partner	Cannot be a "mandatory" health partner

If you think you may qualify, go online at www.mychristiancare.org/health_incentive to order the HbA1c test kit and download the forms for completion by your physician.

If you do not meet the criteria at this time contact one of our health coaches (800-264-2562) and see if our Restore program may be right for you. We would love to help you get on the right track and reach your goals!



Our Vision

A connected Christian community with greater freedom to fulfill the Great Commission

Our Mission

To equip Christians to achieve biblical health—physical, financial, and spiritual—through innovative and proven approaches

The following programs are part of Christian Care Ministry (CCM):



www.MyChristianCare.org

Member Services: 800-264-2562

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facebook

[Facebook.com/MyChristianCare](https://www.facebook.com/MyChristianCare)



Refer a friend— save \$100!

Did you know you can refer a friend using the “Add New Referral” tool on your Member page?

Just give us their name and best way to contact them—whether it be email, phone, or address—and we’ll contact them and designate you as the referral source. Once they join, you will receive a \$100 share credit on your next monthly share notice.

Soon you’ll be able to refer friends right from your Facebook page. Stay tuned for more details!

ATTENTION— Medi-Share is not insurance or an insurance policy nor is it offered through an insurance company. Neither is Medi-Share a discount health care program nor a discount health care program. Whether anyone chooses to assist you with your medical bills will be totally voluntary, as neither CCM nor any other participant is liable for or may be compelled to make the payment of your medical bill. As such, Medi-Share should never be considered to be insurance. Whether you receive any amounts for medical expenses and whether or not Medi-Share continues to operate, you are always personally responsible for the payment of your own medical bills. Medi-Share is not subject to the regulatory requirements or consumer protections of your particular State’s Insurance Code or Statutes.



Christian Care
MINISTRY

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