



# Annual Report

To Win...To Disciple...To Equip...To Win

Volume 24 Issue 3

March 2024

We are members of the Evangelical Council for Financial Accountability in order to maintain the highest standards of excellence and accountability.



### Get Invested

The general ministry income for last fiscal year was provided by the sacrificial giving of 308 of our members. We are thankful beyond measure for each of these dedicated saints. I pray that they will receive a special blessing for their faith expressed. Consider what we could accomplish together if each of our members would consider a monthly investment in the Gospel of Jesus Christ through this ministry. For those who have received hundreds of dollars of resources please consider this an opportunity for paying it forward.

Please consider a gift today! You may make a secure online donation through our website. You may also setup regular contributions by credit card or EFT through PayPal or by contacting the home office.

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## !Gracias a Dios por Puerto Rico!

What are CMF's most-prayed prayers? There are three: The first is for more to come to saving knowledge and faith in Jesus, and the second is to disciple and equip believers so that they may stand strong when their faith is challenged. But our third prayer? It's for provision. You might be thinking, "Ah, money!" But no. While we do pray for financial provision we know that the LORD knows our needs. Our big prayer for provision is our petition for more laborers in keeping with Matthew 9:38 to fulfill our first two prayers.

The LORD answered our prayer for ministry in Puerto Rico so wonderfully in providing SGT Hugo "Guz" Guzman, USA (Ret). Guz was ministering to inmates as a prison chaplain when he felt the Spirit's call to minister to his brothers-in-arms at Fort Buchanan, adjacent to his home in Bayamon, Puerto Rico. Guz is a dynamo. His vision and passion are attractive because they

are both born and borne of the Spirit. As Guz met with his pastor, Army and VA chaplains, and other veterans, doors were opened, the ministry team grew, and the Ft. Buchanan ministry came into being.



Fort Buchanan's Ministry Team led by Guz, seventh from the left.

While CMF Fort Buchanan is still growing, Guz and his team are engaged in teaching active-duty troops about Jesus

through Bible studies, prayer meetings, one-on-one mentorship, outreach, discipleship and fellowship events. They are also involved in meeting with soldiers and veterans who suffer from traumatic events, praying for them, encouraging them, and guiding them through the Combat Trauma Healing Manual. There are also plans to begin an outreach to Military Wives, both offering Bible studies and mentorship in keeping with Titus 2:3-4.

Please join us as we pray for CMF's Fort Buchanan ministry and for the Lord of the Harvest to continue to send out laborers into His harvest!

## CMF Ministries Overview

**Bangor Naval Base Ministry**—*Scott and Kristi Radetski*: Bible study, discipleship, prayer, fellowship, community relations, counseling

**Buckley SFB Ministry**—*Robert Flynn*: discipleship, prayer, encouragement, counseling

**Camp Lejeune Ministry**—*Dick and Sue Price*: Bible study, discipleship, prayer, fellowship, counseling

**Camp Pendleton/MCAS Miramar Ministry**—*Wallie Brobst*: Bible study, discipleship, prayer, fellowship, counseling

**Christian Military Wives Ministry**—Bible study, discipleship, prayer, encouragement, peer mentoring

**Coast Guard Ministry**—*Vic Primeaux*: Bible study, discipleship, prayer, counseling

**Fairchild AFB Ministry**—Bible study, discipleship, prayer, encouragement, hospitality

**Florida Veterans Ministry**—*Dr. Herschel Hughes, Jr. and Dr. Anne Hughes*: Bible study, discipleship, mentoring, counseling, PTSI outreach

**Fort Buchanan Ministry**—*Hugo Guzman*: Bible study, discipleship, prayer, fellowship, counseling, military wives

**Fort Carson Ministry**—*Dan Cartwright*: discipleship, prayer, encouragement, counseling

**Fort Cavazos Ministry**—*Ron and Pam Weinzapfel*: Bible study, discipleship, prayer, fellowship, family counseling/mentoring, Reboot Recovery, women's ministry

**Keesler AFB Ministry**—*Dave and Karen Wittman*: Bible study, discipleship, prayer, fellowship, counseling

**Marriage & Family Ministry**—*Robert Flynn, Scott Radetski, Dick Price, Rick Hamme, Dr. Herschel Hughes, Jr., Dr. Anne Hughes*: counseling

**Minnesota Veterans Ministry**—*Carol Simning*: Discipleship, prayer, visitation with aging and disabled vets

**Naval Base Kitsap Ministry**—*Scott and Kristi Radetski*: Bible study, discipleship, prayer, fellowship, community relations, counseling

**Naval Station Pascagoula Ministry**—*Dave and Karen Wittman*: Bible study, discipleship, prayer, fellowship, counseling

**NCBC Gulfport Ministry**—*Dave and Karen Wittman*: Bible study, discipleship, prayer, fellowship, counseling

**Pease Air National Guard Ministry**—*Greg Holm*: Bible study, discipleship, prayer

**Pensacola NAS Ministry**—*Rick Hamme*: Bible study, discipleship, prayer, fellowship, counseling, PTSI outreach

**Portsmouth Naval Shipyard**—*Greg Holm*: Bible study, discipleship, prayer

**Prayer & Encouragement Ministry**—*Greg Holm*: Battle Plan, Electronic (daily) Battle Plan

**Quantico / Rally Point Ministry**—*Udell and Janet Meyers*: Bible study, discipleship, prayer, fellowship, counseling, women's ministry

## The Christian Military Fellowship Oath of Membership

I agree with the objectives of CMF and subscribe to the following affirmation of faith and commitment without reservation:

I know that as a sinner I deserve the wrath of God; therefore, since Jesus Christ died for my sins, was buried and has been bodily resurrected, according to the Scriptures, I have accepted Him as my own personal Lord and Savior and am saved by His grace alone.

As an expression of my commitment to the Lord Jesus Christ, and to the objectives of the Fellowship, I intend to participate actively and prayerfully in the ministry of the Christian Military Fellowship with my time, talents, spiritual gifts and financial resources.

## Welcome to our 2024 Board of Directors

SGM Daniel L. Cartwright, USA (Ret.) (Chairman)  
 COL Herman Ter Meer, USA (Ret) (Vice Chairman)  
 Pam Albano, Veteran, USAF  
 SMSgt Tony D. Barnes, USAF (Ret.)  
 ADCS Robert W. Flynn, USN (Ret.)  
 LCDR Robert O. Guilliams, CHC, USN (Ret.)

*Please pray for the Lord's wisdom and guidance as we seek to increase Him among the ranks in this coming year.*

## Are You Interested in Becoming a Local Leader?

Christian Military Fellowship exists to help you fulfill your calling in Christ to share the hope that is in you with those with whom you interact as part of your daily life.

Briefly, CMF Local Leaders will start, and sustain a CMF fellowship made up of members of the military community in their area. While CMF is an "all ranks" ministry, our area of focus is on enlisted personnel. Local leaders insti-

tute and lead the military community in Bible study, prayer, and fellowship, keeping in communication with participants. They should also seek to build relationships with the chaplains and the chaplain team.

Begin by request the following:

**Orientation (Brief #1)** that shares an overview of the CMF ministry.

**Developing a Local Ministry (Brief #2)** that shares the Biblical

foundation for and delineates the logical steps in beginning your local ministry.

**Pray and Plan (Brief #3)** that shares the most important activity of all! Asking Jesus what He would have you to do and then being obedient to follow His leading in your local ministry.

If you choose to begin this process, please reach out to us via phone or email at: [office@CMFHQ.org](mailto:office@CMFHQ.org)

## 2023 Board of Directors

Thank you to the 2023 Board of Directors for their tireless service.

**Dan Cartwright, Chairman**  
**MaryLee Heller, Vice Chair**

**Pam Albano**  
**Tony Barnes**  
**Doug Sullivan**  
**Herman Ter Meer**  
**Dr. John E. Woods**

*Your continued prayer and support are appreciated.*

## Our Troops Need the Hope Found in Jesus!

Increasing suicides among active duty and our veterans weigh heavy on our hearts. The Navy Times reports that a total of 70 sailors died by suicide in 2022 — up from 59 suicides in 2021 and 65 in 2020. And this is only reflective of active duty Navy.

We have had several reports from field reps this past year of personnel who were at or very near the end of their respective ropes. We're happy to report that all such personnel are safe, comforted, and continuing to grow in Jesus.

We pray daily for divine appointments. We would covet your prayers that the Lord would put us in the right place at the right time to be there for these dear brothers and sisters who are suffering from discouragement and hopelessness in the ever-increasing darkness of this world.

## Office Staff

**Kathleen J. Orr, CEO/President**  
**Robert Flynn, CIO**  
**Kim Traffas, Resource Clerk**

## CMF Financials - Kathleen J. Orr

The annual financial reporting period for fiscal year 2023 runs from October 2022 through September 2023. This is the same fiscal year that the US government uses for its reporting period.

As you aware, CMF’s annual auditors have always given us a great rating for the way we have kept records and conducted business over the last 12 months. The accounting department will always do its best to make sure funds entrusted to us are handled with the utmost care and diligence.

We have a good rating with Charity Navigator and have earned the Platinum Level transparency award with Candid/Guidestar, so you know you can give with confidence.

As always we are trusting the Lord for finances to continue the Christian Military Fellowship’s ministry

to the great men and women of the US military and their families.

CMF has maintained a strong investment in the spiritual resilience of our military families since our beginning as a Bible study during



WWII. With the help of our committed membership and the blessing of the Lord, the vision and mission laid down by our leaders in the past and present will continue to be upheld.

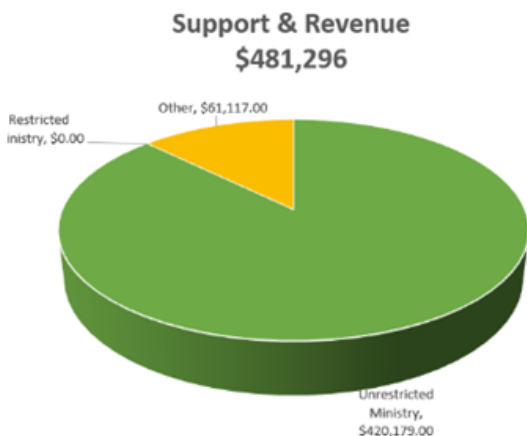
It has been my joy to witness how the Lord faithfully meets our needs every year, often in a miraculous way. CFC donations used to largely fund our back office and the administration required to support our military missionaries and outposts. As a member and supporter of CMF, would you make a commitment to take the needs of your organization in prayer to the Lord this year? Ask Him what He would want you to do to help meet the growing needs as we serve together in this ministry.

Lastly, we would really appreciate your prayers for provision as our office staff functions are at “bare-bones” capacity, with each staff member handling what used to be at least two full-time positions. Our CIO, Robert Flynn, continues to fully donate his time to the ministry. We continue to be a truly lean machine!

### SUPPORT AND REVENUE

“Restricted Ministry” represents gifts that were preferred by the donors for a specific purpose approved by the Board of Directors. “Unrestricted Ministry” represents income from direct giving and the Combined Federal Campaign (CFC).

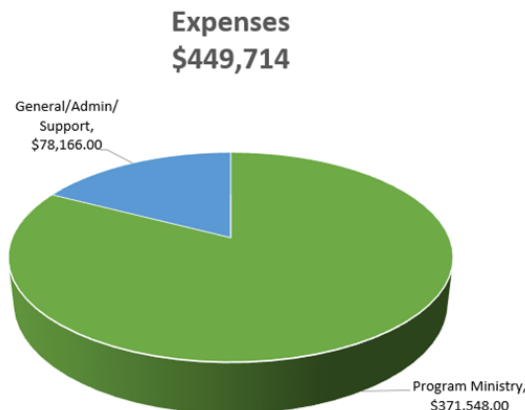
CMF received \$481,296 in revenue in FY23. Of this, \$61,117 came from “Other Income” which includes government grants, investment gains, and miscellaneous income. The government grant of \$47,697 reflected in “Other Income” will not be realized again. CMF’s contributions in FY23 was \$420,179.



### EXPENSES

“General and Admin” represents what we spent for utilities, supplies, and generally keeping the computers and staff up and running at the home and remote offices. It also includes expenditures allocated for fundraising, which is derived from a percentage of office overhead and ministry support such as postage and printing for such resources as our Christian Report as well as a percentage of payroll for office staff to produce it. We have not engaged any professional fundraising services to help us with our needs, nor do we have staff that is engaged for the purpose of fundraising.

“Program/Ministries” represents what we spent on restricted and unrestricted ministry activities—the costs incurred to do everything else that is recapped in this report.



We are pleased that our administration and fund-raising costs were only 17% of our total revenue for the year. Our overall financial position increased by \$36,819 this Fiscal Year due to the government grant of \$47,696 for which CMF qualified. However, due to some decreases in giving (which we believe to be a reflection of the current economy) and larger decreases in CFC funding, we are endeavoring to engage a development director to obtain foundation and corporate grants, something we have not historically needed to fund our mission. It is our plan that engagement of a development director will not be funded through charitable giving from our members. Please continue to pray for the LORD’s provision!