



January
2017

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Ministries

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*Happy
New Year!*

The biblical solution to health care costs
chministries.org



Rev. Dr. Howard S. Russell
*President and CEO,
Christian Healthcare
Ministries*

Christian Healthcare Ministries® is a Bible-based, voluntary medical cost sharing ministry fulfilling the command of Galatians 6:2, that Christians carry each other's burdens.

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What kind of business is this? It isn't a business, actually

When you speak to friends or family members about Christian Healthcare Ministries, they might ask you questions about the company that helps with your healthcare costs.

They might want to know about this business that has been in operation for 36 years serving its members' needs.

If such questions are asked, please explain, kindly and respectfully, that CHM is neither a company nor a business.

This is a ministry—from the basement to the ceiling, from the first to the last word of the Guidelines. It's reflected in the information shared each day by employees with members and prospective members.

It's a ministry—from the way our programs work to the prayers of our employees with—and for—our members.

It's a ministry—as represented in the way our members pray for and encourage each other with cards, letters, and messages of care and concern.

If CHM weren't a ministry it would be just another company or business, and thus could no longer fulfill its purpose of sharing Christians' medical bills. That's not to disparage or criticize profit-making enterprises. On the contrary, free enterprise is our economic system and it has made the

United States a great economic power—to the benefit of Americans and people around the world.

But a free-enterprise business isn't what we are at CHM.

It's a ministry.

A letter written by a CHM member helps explain this point. It's from Tom and Gloria Rueber of Rochester, Minn. They wrote that after they became ministry members, "Tom suffered a heart attack and I broke my arm. We learned a huge lesson: to trust God with all our needs, not just some.

"Every financial need was met in full, and we knew other Christians were praying for us. We felt your prayers. Thanks be to God for this lesson, and thanks to all involved in meeting our financial and spiritual needs. I recommend CHM to other believers. Never underestimate the power of God and a loving, giving group of Christians!"

That's not a letter to a business, that's a letter to a ministry. We receive many letters expressing gratitude to our employees, the ministry as a whole, and other members.

This distinction of CHM as a ministry is crucial for three

reasons:

- If CHM were a business our purpose would naturally be—have to be—focused as much or more on making money as serving fellow Christians.
- Our ministry's purpose is to glorify God and serve His people.
- We will not be diverted from our purpose.

CHM isn't a health insurance company. We don't have the same incentives, procedures, processes and operations as an insurance company.

This is a healthcare sharing ministry, a 501(c)(3) charitable organization that has earned the Better Business Bureau's highest possible rating.

At CHM there are no contracts. There is no assignment of risk. There are no

employees telling doctors and other healthcare providers what they can and can't do in service to you.

CHM doesn't belong to us. It's yours. We are here for you, because of you, and to serve you, in service to our Lord.

Because that's what a ministry does.

We thank you for that opportunity—and that privilege.



Missionaries welcome miracle baby, see \$300,000 need met

Members learn that to be “covered” by CHM is also to be covered in prayer By Carrie Hill, Grand Rapids, Mich.

Our family decided to join Christian Healthcare Ministries in 2014 for two reasons: our insurance premiums were skyrocketing and we only had catastrophic medical coverage that didn't include maternity.

With CHM we'd be paying half as much as we did for insurance, we'd be part of a network of Christians and we'd have access to a great maternity program. The best “perk” was that we could participate in CHM while serving as missionaries in Uganda, Africa.*

We were a little uncertain of CHM because it's very different from insurance, but it was clear that this was God's path for us.

We were eager to welcome a new little one into the world, but in early 2015 we were devastated to experience a miscarriage. Just eight weeks later I had morning sickness again and we rejoiced that God blessed us with new life growing inside me. After 10 weeks of 24-hour-per-day “morning” sickness, we visited the doctor and were elated to hear our baby's strong heartbeat and tiny movements.

We told the doctor that in two weeks we planned to return to Uganda with the children's choir we'd been touring with in the United States for six months. I intended to give birth in Uganda. We planned to live there as full-time missionaries after 10 years of traveling between the two countries while directing Shaddai Ministries, a missions organization.



The doctor took my hands and said she really wasn't comfortable with us being in such a remote area without medical facilities nearby. She was concerned about the pregnancy being on the heels of a miscarriage and because I was so sick.

Crestfallen, we sought the Lord's will on what to do. After much prayer we decided to submit to the discernment of our doctor and remain in the U.S. for the pregnancy.

We praise God that it turned out to be the right decision. I was diagnosed with hyperemesis gravidarum (severe morning sickness). The symptoms persisted for 21 more weeks and intensified to the point that I had to receive intravenous fluids and significantly limit physical activity just to make it through the day. Nevertheless, we were still very excited to meet our family's new addition.

At 31 weeks gestation I awoke one night with extreme pain and nausea, the likes of which I'd never experienced. I woke my husband, Steven, fearing something was very wrong. I'd had gallstones before so I thought that was the cause.

My condition grew worse by the moment. After phoning the on-call physician we went to the hospital, where doctors determined that I had preeclampsia, eclampsia, and HELLP syndrome. These are serious pregnancy complications and

my liver and other organs began to shut down.

“The baby had to be delivered immediately because we both were in critical condition and faced a less than 10-minute survival window.”

We were suddenly thrust into a world we never knew existed.

The baby had to be delivered immediately because we both were in critical condition and faced a less than 10-minute survival window. “It's way too early for our son to be born,” was all I thought about as I was whisked off to emergency surgery.

See “Missionaries' miracle baby,” page 14

Please note: New CHM Guideline

Guideline N.4 (therapy): *Gold members only* can have up to 45 sessions of therapy necessary because of a qualifying injury or sickness. Therapy must be ordered by a medical doctor—or a physician's assistant under a medical doctor's supervision—and must be performed by a licensed therapist. Bills incurred from therapy ordered or performed by a chiropractor or alternative treatment provider—or bills from osteopathic manipulation—are not eligible for sharing. Likewise, bills from self-prescribed therapy are not eligible for sharing. Bills from any therapy performed for developmental or educational reasons are not eligible for sharing.

Editor's note: The CHM Guidelines are available at chministries.org/guidelines.

Eczema: are there alternatives to steroid creams?

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Health education resources at:
chministries.org/healthinfo

Recently, a CHM member sent in an excellent question about eczema.

Dear Dr. Jacobson,

I have eczema and I have stopped steroid creams after years of use because of the bad side effects I was experiencing (thinning and bleached skin, and decreasing effectiveness of the creams over time).

My skin went through a horrible withdrawal period when I stopped the creams but now I am just back to regular eczema. I changed my personal care products and laundry detergent to unscented/ non-irritating types. That helped a bit but I still have eczema. I wear only soft, cotton clothes and I use moisturizer right after bathing but I still struggle with the same problems.

I'm trying to learn more about effective natural treatments and remedies. I was wondering if you know of any I should try.

Dr. Jacobson: The answer is yes, there are alternatives.

But first, a little bit about eczema. Also known as atopic dermatitis, eczema is an inflammatory skin condition that occurs in around 10 percent of Americans.

Much more common in children with an “atopic” parent, eczema has been genetically associated with other allergic conditions,

including hay fever and asthma. Thus, as you might expect, irritants (allergens or antigens) have been known to trigger flare-ups. These include soaps, detergents or other chemicals, dust mites, pollens or molds and numerous foods (especially milk, eggs, soy, nuts, wheat, etc.). Inadequate sleep, certain psychiatric conditions (attention deficit disorder, anxiety, depression, etc.) and stress can also serve as triggers.

Treatment options

- **Moisturizers** (emollients) anchor the treatment “arsenal” and should be used liberally to keep the skin hydrated and help the body repair the skin’s outermost layer (epidermis). Moisturizers work best when applied after bathing.



- **Food or other environmental allergens** (including dust mites) should be identified and avoided. Allergy testing should be considered, especially in severe cases, realizing that no particular form of testing is fail-safe.

- **Topical steroids** should be applied to flare-ups, selected for appropriate potency depending upon the severity and location of the flare.* For example, low-potency steroids such as desonide (Desonate) or fluocinolone (Lidex, generic) are applied to

mild flare-ups and areas with thin epidermis; medium potency options include betamethasone (Celestone) and fluticasone (Cutivate).

(*Note: The member’s letter appropriately pointed out that long-term use of topical steroids is not without problems, including thinning and bleaching of the skin and a loss in effectiveness. For these reasons, they need to be used judiciously.)

- **Calcineurin inhibitors**, such as tacrolimus (for example, Protopic) ointment or pimecrolimus (Elidel) cream can be used in place of steroids on sensitive skin. They interrupt long-term steroid use, where it might cause thinning of the skin.

With that said, I strongly encourage a diligent search for dietary triggers. I was actually introduced to this concept by a patient (who gave me a book back in the 1980s), and then by an allergist at the Cleveland Clinic who had made similar discoveries. My Allergy Packet, available at chministries.org/allergypacket, contains a number of articles I wrote some years ago about allergies, including food sensitivities and my story.

The idea of allergies, in my mind, is one of antigenic load. In other words, when your immune

CHM for newbies: “I’ve joined CHM; now what?”

You’ve submitted your application to join Christian Healthcare Ministries. What should you expect? What steps do you need to take? Here are questions and answers that address both subjects.

Q: How long will it take for my application to be processed and approved?

A: If your application is complete, your membership will begin the day our staff receives your application online or by mail (unless you have specified a future start date). CHM has no waiting period, but please note that restrictions on medical bill sharing apply for members with pre-existing conditions (see Guidelines Z and AA at chministries.org/guidelines).

Q: Will you send me proof of my membership?

A: You’ll receive a new member welcome packet in the mail within several weeks

of submitting your application. The packet will contain your membership card(s), a copy of the CHM Guidelines and forms to be used if or when you have a medical need. Also included is a Checklist of Understanding (COU), which must be completed and sent back to CHM before we can share your medical bills. This is an important document that shows you understand the differences between voluntary health cost-sharing and health insurance.

Q: When will I receive my first billing statement?

A: All members receive the Member Gift Form statement at the same time monthly—usually around the 15th. For example, you will receive your February

statement in mid-January. If you have signed up for automatic credit card charge or CheckEase direct bank account withdrawal, your statement will reflect a charge or withdrawal on the date you selected. Please carefully read the letter on the reverse side of the statement; it contains important information about CHM membership.



Q: What do I need to do to comply with the Affordable Care Act (Obamacare)?

A: If you were a CHM member for all or part of 2016 and you do not have Medicare, you’ll need to submit IRS Form 8965 when filing your 2016 federal income taxes (please see the tax article on page 5 of this newsletter). If you joined on or after January 1, 2017, you don’t need to do anything until 2018 when you file your 2017 taxes.

See “CHM for newbies,” page 16

How to prepare for tax season (as it relates to CHM)

Christian Healthcare Ministries is an eligible option for individuals and families under the Affordable Care Act (Obamacare). CHM members have no reason or requirement to visit the health insurance marketplace or exchanges; however, a common question members have is “What should I do about CHM and my taxes?”



Most members* must include IRS Form 8965 (“Health Coverage Exemptions”) when filing their 2016 taxes by mail or online. Here’s how to get it:

- Use the IRS’ Forms & Publications search feature at irs.gov/forms-pubs.
- Order paper forms by calling 1-800-TAX-FORM.
- If you use electronic software to file your

taxes, the software should automatically ask you the questions that appear on Form 8965.

CHM members only need to complete Part III of Form 8965; do not fill out Parts I and II.

The type of exemption to claim is “D” (for members of a healthcare sharing ministry).

You’ll also indicate whether members of your household were CHM members for all or part of 2016. If they weren’t members the entire year, you may have to pay a prorated fine if your family had no health coverage during the months they weren’t CHM members. (Your CHM join date appears on your membership card.)

The most up-to-date tax information, along with a sample of Form 8965 with Part III completed, is available at chministries.org/taxes.

Except in Missouri, monthly financial gifts to the ministry are not tax-deductible; only extra giving (including Prayer Page donations) are considered tax-deductible charitable contributions. CHM will mail a statement of extra giving by Jan. 31 **only** to members who in 2016 made donations exceeding their monthly financial gift amount.

Missouri members only can deduct CHM monthly financial gifts when filing their state taxes. The Missouri tax form MO-1040 has a line item to list your monthly

See “CHM and your taxes,” page 14

Seven talking points for sharing CHM with others

We're always pleased when members ask how to share CHM with friends and family because it means they're encouraged by what God is doing through the ministry.

Many members are eager to tell others about this affordable option Christians can use to meet their healthcare costs, but they sometimes need help knowing where to start. Here's a list of talking points to explain CHM to others.



Eligible, and better

One CHM member likes to say that he doesn't have health insurance because he has something better. Ministry members are free from fines or penalties because the ministry is an eligible option under the Affordable Care Act (Obamacare) for individuals and families. In addition, members are part of a compassionate group of believers who offer spiritual support during medical difficulties.

A ministry of Christians sharing to support each other

God's people come together with a common understanding, focus, commitment and action to voluntarily fund one cause: satisfying the healthcare costs of believers. Using biblical precepts, CHM members choose their program, send their monthly financial gift amount and receive financial assistance if a medical event occurs.

Excitingly affordable

The Gold level is the ministry's best—and most popular—sharing program. Gold is still nearly 70 percent less expensive than the national health insurance average, and the maximum monthly gift amount for families with three or more family

members is \$450. (For more information on cost comparisons, see chministries.org/countingthecost.)

Your money is shared to pay fellow Christians' medical bills

CHM is a not-for-profit ministry and members' monthly financial gifts go directly to members' medical bills. CHM's administrative costs are about one percent.

This low-by-any-standard expense is one way the ministry keeps members' costs low, too.

CHM has high standards

CHM is a Better Business Bureau Accredited Charity, meets all of the BBB's highest accountability standards, and is the only healthcare sharing ministry heard on "The Dave Ramsey Show." CHM undergoes an annual, independent audit.

IRS-approved

To prevent fraud and keep the medical bill sharing process timely and convenient, financial gifts are sent to the CHM office, where every dollar (and medical bill) undergoes a number of "audits" to ensure correct billing and sharing.

We're an "old dog" with new tricks

Since the ministry's inception in 1981, CHM members have faithfully shared eligible medical expenses. Despite soaring medical costs, monthly financial gifts have been raised only one time since 2000—and the increase was minimal. The ministry looks for ways to eliminate or reduce members' out-of-pocket costs. For example, members' out-of-pocket costs for major medical events are often zero because discounts received on eligible bills are credited to the member's Personal Responsibility amount. This feature is unique to CHM.

CHM videos: handy tools for members and prospective members

Christian Healthcare Ministries has created a number of videos that can help you better understand the ministry and easily share the news of CHM with family and friends. Visit chministries.org/videos to view the videos featured here—and more.



Informational videos



Testimonial videos



Media videos



Instructional videos

All the believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had... There were no needy persons among them. Acts 4:32, 34a

January 2017

What is the Prayer Page?

The Prayer Page is an additional means by which CHM members help other Christians.

The medical needs listed on these pages are ongoing bills from pre-existing conditions, which do not qualify for sharing through the regular CHM program. (They are *not* bills incurred before members joined CHM.) **Giving to needs listed on these pages is not your CHM monthly gift.** It is an opportunity to give over and above your gift amount. We urge you to send cards of encouragement even if you are unable to contribute financially.

Guidelines Z and AA (chministries.org/guidelines) contain complete information. See the sidebars on pages 8-9 for more info on how to give.

Please do not send financial gifts directly to the people listed below. Giving should be sent via the CHM office (see page 8 sidebar). Addresses are provided below if you wish to send cards, letters or emails of encouragement.

- 1. Robert Aldrine: 2691 Maya Way, Montrose, CO 81401**
Condition: hernia repair. Total bills: \$21,517. **Donations: \$5,410. Remaining: \$16,107.**
- 2. Robert Ashba: 1041 Margie St., Summerton, SC 29148 (bashba59@gmail.com)**
Condition: knee replacement. Total bills: \$38,983. **Donations: \$25,684. Remaining: \$13,299.**
- 3. Sage Bainter: 245 Deadman Canyon Rd., Big Timber, MT 59011** Condition: hip replacement. Total bills: \$25,608. **Donations: \$17,929. Remaining: \$7,679.**
- 4. Kyle Barnes: 194 Elm St., Covington, GA 30014**
Condition: rare heart condition. Total bills: \$61,443. **Donations: \$46,532. Add-on bills: \$2,041. Remaining: \$16,952.**
- 5. Sherrie Barton: PO Box 2232, Stephenville, TX 76401 (sbarton515@aol.com)**
Condition: hip replacement.

Total bills: \$13,264. **Donations: \$5,186. Remaining: \$8,078.**

- 6. Gil Bates: PO Box 544, Rocky Top, TN 37769 (batestree@gmail.com)** Condition: diverticulitis. Total bills: \$14,674. **Donations: \$6,530. Remaining: \$8,144.**
- 7. Jeff Bathiany: 311 37th St. #2B, Marathon, FL 33050** Condition: Tourette syndrome/cervical spinal stenosis. Total bills: \$44,000. **Donations: \$30,288. Remaining: \$13,712.**
- 8. Kathy Baxter: 292 Alcodia Dr., Orofino, ID 83544 (kathy.mbaxter@gmail.com)** Condition: total hip replacement. Total bills: \$18,981. **Donations: \$14,494. Remaining: \$4,487.**
- 9. Addi Bennett: PO Box 374, Kersey, CO 80644 (msb332@yahoo.com)** Condition: heart ablation. Total bills: \$12,321. **Donations: \$16,765. Add-on bills: \$58,797. Remaining: \$54,353.**
- 10. Kathleen Bishop: 2539-1 Shoal Creek Church Rd., Shelby, NC 28152** Condition: heart blockage. Total bills: \$20,779. **Donations: \$12,028. Remaining: \$8,751.**
- 11. Guy Bolin: 5852 Highway 27, Center Point, TX 78010 (bolin@cpsid.net)**
Condition: artery procedure. Total bills: \$8,331. **Donations: \$2,238. Remaining: \$6,093.**
- 12. Roman Borntreger: 1321 E. Main St., Linn, MO 65051 (romanborntreger@gmail.com)**
Condition: knee replacement. Total bills: \$20,500.
- 13. Nathan Brower: 11690 Highland Colony Dr., Roswell, GA 30075 (tamarabrower@gmail.com)** Condition: surgery for pectus excavatum (congenital condition). Total bills: \$63,779. **Donations: \$38,482. Remaining: \$25,297.**
- 14. Kathleen Brubaker: 110079 SE 50th Ave., Sawyer, KS 67134 (dkbru90@gmail.com)**
Condition: autoimmune disease. Total bills: \$13,013. **Donations: \$21,027. Add-on bills: \$15,349. Remaining: \$7,335.**
- 15. David T. Campbell: PO Box 453, Powell, WY 82435 (dave@davecampbelloutdoors.com)**
Condition: spinal stenosis/laminectomy. Total bills: \$50,746. **Donations: \$42,170. Remaining: \$8,576.**
- 16. David Carroll: 1515 Summertown Hwy., Hohenwald, TN 38462**
Condition: congestive heart failure and diabetes complications. Total bills: \$63,506. **Donations: 23,587. Add-on bills: \$2,630. Discounts: \$35,998. Remaining: \$6,551.**
- 17. Roland Carson: 22661 CR 3313, Chandler, TX 75758 (picknspur@aol.com)**
Condition: bladder cancer. Total bills: \$11,072. **Donations: \$2,657. Remaining: \$8,415.**
- 18. Carmen Catalano: 682 Candlewood Hill Rd., Higganum, CT 06441 (tcm1doc@aol.com)** Condition: cataract surgery. Total bills: \$12,893. **Donations: \$2,958. Discounts: \$535. Remaining: \$9,400.**
- 19. Oscar Centeno: 22103 Pelican Creek, San Antonio, TX 78258**

Prayer Page Giving

Prayer Page total needs remaining this month: \$2,513,988

Each need would be met **in full** if each member family contributed **\$22.89** this month or **\$7.63** for the next three months.

These amounts are suggestions; please consider giving today.

Christian Healthcare Ministries Prayer Page

127 Hazelwood Ave
Attn: Prayer Page
Barberton, OH 44203
Phone: 330-848-1511
(ask for the Prayer Page)
Fax: 330-798-6105

chministries.org
E-mail: prayerpage@chministries.org

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Who can give?

All readers are invited to give to Prayer Page needs (above regular monthly gifts) as they feel led.

All giving is voluntary; there is no obligation to give to Prayer Page needs to remain a CHM member.

How much should I give?

Give however much you feel led to give.

See the "Prayer Page Giving" box on page 7 for suggestions.

How do I send my gift?

You can send financial gifts to the CHM office and they will be forwarded to the recipient you choose. Gifts sent in this manner are tax deductible.

Please make your check out to CHM and write "Prayer Page" and the name of the gift recipient in the memo line. We will deposit your check and generate another check to send to the recipient of your choice. We will forward any card or encouraging note that you include, or you can send it directly to the recipient.

Continued on the page 9 sidebar

- (centenofarmers@gmail.com) Condition: gallbladder surgery. Total bills: \$2,500. **Donations: \$193. Add-on bills: \$4,465. Remaining: \$6,772.**
- 20. Janet Charon: 200 Deer Mountain Rd., Walnut Shade, MO 65771** Condition: hysterectomy. Total bills: \$7,350. **Donations: \$1,972. Remaining: \$5,378.**
- 21. David Cooper: PO Box 134, Woodland, NC 27897** Condition: heart procedure. Total bills: \$47,249. **Donations: \$34,430. Remaining: \$12,819.**
- 22. L Charmaine Cooper: 816 Canal St., Irving, TX 75063** Condition: hysterectomy. Total bills: \$2,269.
- 23. Jane Cowart: PO Box 1613, Haines, AK 99827 (floridaak59@hotmail.com)** Condition: fibroid tumors/hysterectomy. Total bills: \$54,887. **Donations: \$48,708. Remaining: \$6,179.**
- 24. Valerie Craft: 116 Gregory Rd., Conroe, TX 77304** Condition: cerebral aneurysm. Total bills: \$39,651. **Donations: \$10,075. Remaining: \$29,576.**
- 25. Brett Davenport: 16 Dodd Lane, Inman, SC 29349 (brdavenport38@gmail.com)** Condition: degenerative disc/neck pain. Total bills: \$8,276. **Donations: \$913. Remaining: \$7,363.**
- 26. Marsha Davis: 285 Sandra Lane, Cleveland, GA 30528** Condition: foot infection/surgery. Total bills: \$32,736. **Donations: \$4,700. Remaining: \$28,036.**
- 27. Stanley Decker: 844 Pleasant Hill Rd., DeRidder, LA 70634 (carldecker1960@yahoo.com)** Condition: intervertebral disc disorder. Total bills: \$61,534. **Donations: \$56,761. Add-on bills: \$500. Remaining: \$5,273.**
- 28. Judy DeHaan: 624 Rocking Horse Dr., Bozeman, MT 59718 (judykdehaan@yahoo.com)** Condition: knee replacement. Total bills \$16,416. **Donations: \$4,959. Add-on bills: \$1,265. Remaining: \$12,722.**
- 29. Kathleen Dellinger: 1064 Riding Trail Ln., Concord, NC 28027 (jason@dellingerinsurance.com)** Condition: benign thyroid nodule. Total bills: \$14,074. **Donations: \$1,086. Remaining: \$12,988.**
- 30. Lowell Devitt: 47961 258th St., Brandon, SD 57005 (marlownet@yahoo.com)** Condition: heart attack and procedure. Total bills: \$46,833. **Donations: \$33,004. Remaining: \$13,829.**
- 31. Stephen Doutrich: 2 Hemlock Dr., Lancaster, PA 17602 (dldoutrich@juno.com)** Condition: degenerative disc disease. Total bills: \$12,340. **Donations: \$2,952. Remaining: \$9,388.**
- 32. Joseph Driscoll: PO Box 5403, Abilene, TX 79608** Condition: hiatal hernia surgery. Total bills: \$7,308. **Donations: \$1,162. Add-on bills: \$7,440. Remaining: \$13,586.**
- 33. Doris Duncan: 5026 Mayfair Rd., North Canton, OH 44720** Condition: knee replacement. Total bills: \$32,596. **Donations: \$7,616. Remaining: \$24,980.**
- 34. Donna Eby: 2255 W Miner Rd., Wickenburg, AZ 85390** Condition: nasal polyp surgery. Total bills: \$14,107. **Donations: \$1,961. Remaining: \$12,146.**
- 35. Sandra Erlenbach: PO Box 577, Millersport, OH 43046 (1930modela@columbus.rr.com)** Condition: arthritis/knee replacement. Total bills: \$63,554. **Donations: \$32,086. Discounts: \$111. Add-on bills: \$3,408. Remaining: \$34,765.**
- 36. Bobbie Flowers: 113 Lawrence Rd., West Columbia, SC 29170** Condition: gallbladder surgery. Total bills: \$17,558. **Donations: \$13,819. Remaining: \$3,739.**
- 37. Brenda Fox: 8601 Wakefield Dr., McKinney, TX 75070 (bfox51@yahoo.com)** Condition: spinal stenosis. Total bills: \$46,409. **Donations: \$36,120. Add-on bills: \$9,044. Remaining: \$19,333.**
- 38. Kourtney & Sarah Funk: 87 B Clark Rd, Russell Springs, KY 42642 (sarahcfunk@gmail.com)** Condition: The Funks' daughter, Willow, has a congenital heart defect/murmur. Total bills: \$5,635.
- 39. Sarah Funk: 87 B Clark Rd., Russell Springs, KY 42642 (sarahcfunk@gmail.com)** Condition: endometriosis/hysterectomy. Total bills: \$6,033. **Donations: \$465. Remaining: \$5,568.**
- 40. Kathy Gaffney: 40202 Pipestone Rd., Magnolia, TX 77354** Condition: pelvic organ prolapse. Total bills: \$15,115. **Donations: \$2,240. Remaining: \$12,875.**
- 41. Janice Garbet: 20319 Elder Rd., Granby, MO 64844 (jangarbethealth@gmail.com)** Condition: spinal stenosis. Total bills: \$19,844. **Donations: \$5,018. Remaining: \$14,826.**
- 42. Karen Garibay: 300 Modene Ave., Waxahachie, TX 75165 (hachie17@sbcglobal.net)** Condition: heart attack/triple bypass surgery. Total bills: \$141,187. **Donations: \$47,539. Discounts: \$16,187. Remaining: \$77,461.**
- 43. Candace Garner: 3756 Rd. 84, Lingle, WY 82223** Condition: ureter repair. Total bills: \$34,476. **Donations: \$29,121. Add-on bills: \$2,188. Remaining: \$7,543.**
- 44. Cora Garth: 27460 Pierce St., Southfield, MI 48076 (cgarth@att.net)** Condition: hysterectomy. Total bills: \$15,034. **Donations:**

- \$11,234. Remaining: \$3,800.**
- 45. Mark Gasster: 3656 Harkness St., Napa, CA 94558** Condition: epilepsy. Total bills: \$11,682. **Donations: \$22,911. Add-on bills: \$60,178. Remaining: \$48,949.**
- 46. Natalya Goncharova: PO Box 349, Maple Valley, WA 98038 (kleinrd@earthlink.net)** Condition: carotid tumor surgeries. Total bills: \$13,749. **Donations: \$22,808. Add-on bills: \$32,093. Remaining: \$23,034.**
- 47. Darryl Graber: 56811 County Rd. 27, Goshen, IN 46528 (wellmangraber@hotmail.com)** Condition: atrial fibrillation/heart ablation. Total bills: \$76,810. **Donations: \$66,228. Add-on bills: \$5,171. Remaining: \$15,753.**
- 48. Roger Graber: 3258 E. 800 N., Plainville, IN 47568 (roger_graber@yahoo.com)** Condition: ACL/meniscus tear. Total bills: \$16,755. **Donations: \$11,507. Add-on bills: \$1,046. Remaining: \$6,294.**
- 49. Beth Grimm: 428 E. Orange St., Lancaster, PA 17602 (bethgrimm428@gmail.com)** Condition: herniated disc. Total bills: \$15,872. **Donations: \$11,582. Add-on bills: \$27,353. Remaining: \$31,643.**
- 50. Timothy Grubb: 3520 6th Ave., Beaver Falls, PA 15010 (tjoelgrubb@yahoo.com)** Condition: elbow/arm surgery. Total bills: \$34,118. **Donations: \$17,978. Remaining: \$16,140.**
- 51. Joseph Hallman: 1919 Forest Dr., Orangeburg, SC 29118** Condition: heart condition. Total bills: \$41,766. **Donations: \$35,696. Add-on bills: \$1,591. Remaining: \$7,661.**
- 52. Stephen B. Heck: 2783 Anna Ct., Greencastle, PA 17225** Condition: esophagus disorder.

- Total bills: \$2,578. **Donations: \$209. Remaining: \$2,369.**
- 53. Jeffrey Hegstrom: 11802 Summerhaven Circle, Gulfport, MS 39503 (jeffreyhegstrom@yahoo.com)** Condition: surgery for shattered elbow. Total bills: \$19,238. **Donations: \$16,845. Add-on bills: \$1,482. Remaining: \$3,875.**
- 54. Forrest Holdeman: 3386 Old Hwy. 61 S., Leland, MS**

What members say about the Prayer Page

Wow! Month after month the checks from Prayer Page donations keep coming to pay off the hospital bills from my back surgery. "Thanks" is inadequate to express my immense gratitude to be so well taken care of by caring, prayerful friends I've never met. It's an amazing blessing that I joyfully accept and I hope someday to be able to give back.

*Beth Grimm
Lancaster, PA*

- 38756** Condition: hernia repair. Total bills: \$25,024. **Donations: \$16,690. Remaining: \$8,334.**
- 55. Josh & Carla Hollinger: 1649 Dry Tavern Rd., Denver, PA 17517 (josh@nhtransport.com)** Condition: The Hollingers' four-year-old son, Craig, had open heart surgery. Total bills: \$97,995. **Donations: \$42,208. Remaining: \$55,787.**
- 56. Casey Hooley: 35995 Polly Farm Ln., Lebanon, OR 97355** Condition: anemia. Total bills: \$11,462. **Donations: \$4,244. Remaining: \$7,218.**
- 57. Robert Hough: 1120 Huffman #345, Anchorage, AK 99515** Condition: pacemaker replacement. Total bills: \$13,485. **Donations: \$1,822. Remaining:**

- \$11,663.**
- 58. Vicki Hudson: 6610 St. Rt. 47 W., DeGraff, OH 43318** Condition: heart condition. Total bills: \$15,409. **Donations: \$4,775. Remaining: \$10,634.**
- 59. Carol Huffman: 3611 Mary Circle, Ames, IA 50014** Condition: abdominal surgery. Total bills: \$28,268. **Donations: \$18,170. Remaining: \$10,098.**
- 60. Christine Hurst: 4772 Westbury Rd., Red Creek, NY 13143** Condition: herniated disc surgery. Total bills: \$22,500. **Donations: \$10,254. Remaining: \$12,246.**
- 61. James Isakson: 1141 E 1st Ave. #1426, Broomfield, CO 80020** Condition: spinal stenosis. Total bills: \$20,467. **Donations: \$2,884. Add-on bills: \$53. Remaining: \$17,636.**
- 62. Jill Isken: 651 E Cedar Ave., Cedar Grove, WI 53013 (zach7777@hotmail.com)** Condition: uterine fibroid tumors. Total bills: \$22,889. **Donations: \$40,669. Add-on bills: \$23,054. Remaining: \$5,274.**

- 63. Carol James: 18224 Justice Rd., Camp Douglas, WI 54618** Condition: diverticulitis. Total bills: \$39,130. **Donations: \$19,147. Remaining: \$19,983.**
- 64. Rebecca Jamison: 346 Jamison Farm Ln., Troutville, VA 24175** Condition: hysterectomy. Total bills: \$39,038. **Donations: \$9,149. Remaining: \$29,889.**
- 65. Faith Jelle: PO Box 169, Kykotsmovi, AZ 86039 (twolivingbyfaith@yahoo.com)** Condition: Three spinal surgeries. Total bills: \$22,053. **Donations: \$44,113. Discounts: \$1,500. Add-on bills: \$31,750. Remaining: \$8,190.**

How do I use the online Giving Guide?

In the Giving Guide (chministries.org/givingguide), find the range of membership numbers in which your number falls. You can send a gift to the need number that corresponds to your member number.

For example, if your number is 140000, you can send to need #20.

These directions are only suggestions; if you are not a CHM member or feel led by the Lord to give to a need other than the one suggested, please do so!

How do I send my gift? (Continued from the page 8 sidebar)

Please send to:
Christian Healthcare Ministries
Attn: Gift Processing
127 Hazelwood Ave.
Barberton, OH 44203

Any gifts designated for a person not on the Prayer Page will be forwarded to another recipient.

If you wish to donate to Prayer Page needs using your credit card or bank account, please call the CHM Member Assistance department at 330-848-1511, ext. 5993. Donations can be made online via the CHM Member Portal at chministries.org/members.

Member thankful for new “heart” from God while on heart transplant list Prayer Page donations \$61,213 and growing

By Saranne Wilson, Lakeside, Calif.

My husband, Willie (“Cliff”), and I joined Christian Healthcare Ministries in 2014 because we really liked the concept of Christians sharing each other’s burdens and we couldn’t afford health insurance.

Cliff was previously diagnosed with heart disease, so we knew his condition would be considered pre-existing. It was only a matter of time before he’d incur more medical bills.

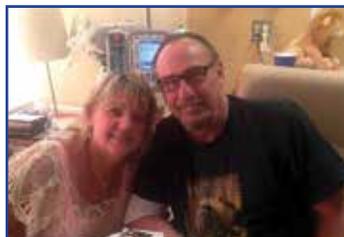
In July 2015, Cliff’s health was declining. His pacemaker would go off one or two times per month. His doctors offered no hope. “This is what heart disease is like,” they told us.

But a God-ordained meeting occurred, and a woman who had undergone a heart transplant herself was able to help get Cliff on a heart transplant list. What a relief it was to receive that single ray of hope and know that something could be done.

It was a bit difficult adjusting to a new system for our healthcare costs, but the CHM staff was extremely helpful and answered questions about negotiating with doctors and other healthcare providers. Doctors gave us “self-pay” discounts with no trouble, but the hospital required payment within a certain timeframe to receive discounts. CHM was quick to assist us and Cliff was able to undergo a heart ablation surgery in August 2016.

At this writing, Cliff has been in the hospital for over seven months awaiting a heart transplant.* God has taught us a lot during this time. Cliff likes to tell others: “Before entering the hospital, I didn’t discuss my faith openly, but I asked God for boldness. He has been faithful, and I’ve

shared my faith with nurses, doctors and visitors about what God has done in my life.



“My focus is relating to others and communing with Christ, not about getting a new heart. God already gave me a new heart when he

came into my life. He placed me on a path to receive a new physical heart, but my calling is and always has been to develop a deeper relationship with Him. That hasn’t changed with my circumstances.”

In the meantime, the financial support CHM members give each month has eased our initial fear of mounting hospital bills. What a blessing to receive a check every month reflecting members’ Prayer Page donations. We can’t put into words what you’ve meant in our lives and throughout this ordeal.

To date, CHM Prayer Page donations have shared \$61,213 of nearly \$104,000 in medical bills. Thank you for what you’ve done and for what we are confident you’ll do in the future.

Cliff also receives handwritten notes from members throughout the country—we’ve been given more than 300 cards! We were also surprised to learn that a church congregation (Crossroads Community Church in Summerville, S.C.) committed to pray consistently for us. We’ve saved every note and card and respond as often as we can. We’re blessed to have received so many that it’s hard to keep up!

Cliff keeps a map of the United States in his hospital room. Each colored-in state represents members residing there

who took the time to write us a word of encouragement.

Being on the Prayer Page has expanded our awareness of the body of Christ and our place in the Father’s family. We are truly joining one another, not through “doctrine” but instead through our faith in Christ.

**Cliff underwent a heart transplant on November 19, 2016. Sadly, he didn’t recover and went home to be with the Lord three days later. Saranne still needs your help with his remaining medical bills, totaling \$42,562 at newsletter publication date. Her address is 15664 Mountain Valley Place, Lakeside, CA 92040 (rockinw54@yahoo.com).*

Prayer Page needs recently shared

Shared in full last month:

- Richard Cook, McMinnville, TN (cataract surgery)
- Emilio Diaz, Coleman, TX (bulging disc)
- Nancy Gamble, Columbiana, OH (arthritis)
- Carol Warrick, Piedmont, SC (atrial fibrillation)

Shared in full fourth quarter 2016:
\$266,967 (representing 23 people)

Total bills shared in 2016 for all Prayer Page participants (according to data available at newsletter publication date):
\$3,066,193



- 66. Jan Johnson: 208 Granite Park Ct., Lincoln, CA 95648** Condition: gallbladder surgery. Total bills: \$3,573. *Donations: \$2,624. Add-on bills: \$2,993. Remaining: \$3,942.*
- 67. Jane Jones: 38420 Palomino Ln., Burns, OR 97720** Condition: arthritis/hip replacement. Total bills: \$29,591. *Donations: \$23,158. Remaining: \$6,433.*
- 68. Gilbert Kassing: 3907 Farmingdale Dr., Arlington, TX 76001 (gibkassing@yahoo.com)** Condition: heart attack/triple bypass surgery. Total bills: \$77,722. *Donations: \$37,540. Discounts: \$1,300. Remaining: \$38,882.*
- 69. Rhonda Kessler: 70479 SE 60th Ave., Sawyer, KS 67134** Condition: osteoarthritis/knee replacement. Total bills: \$10,022. *Donations: \$17,365. Add-on bills: \$11,376. Remaining: \$4,033.*
- 70. Fred Klink: 1450 CR 54, Garrett, IN 46738** Condition: abdominal pain. Total bills: \$6,786. *Donations: \$967. Remaining: \$5,819.*
- 71. Victor Koehn: 445 Union B Rd., Monterey, TN 38574** Condition: hip replacement. Total bills: \$16,578. *Donations: \$12,644. Add-on bills: \$8,765. Remaining: \$12,699.*
- 72. Daniel Kranz: 3101 Old Naches Hwy., Yakima, WA 98908 (Dancrane11@Q.com)** Condition: total knee replacement. Total bills: \$23,704. *Donations: \$20,156. Remaining: \$3,548.*
- 73. Maria Kropf: 28949 Nixon Dr., Harrisburg, OR 97446 (aguilas.jk@gmail.com)** Condition: gallbladder surgery. Total bills: \$13,389. *Donations: \$1,033. Remaining: \$12,356.*
- 74. Gloria Laurine: 102 Highmount Dr., Greer, SC 29651 (dalaurine@gmail.com)** Condition: esophageal reflux. Total bills: \$15,472. *Donations: \$5,466. Remaining: \$10,006.*
- 75. Lucinda Lauver: c/o Tim Lauver, 124 Lauver Lane, Mifflintown, PA 17059** Condition: dystonia (neurological disorder). Total bills: \$4,416. *Donations: \$32,939. Add-on bills: \$36,351. Remaining: \$7,828.*
- 76. Keng Fun Lee: 3328 Shepperton Blvd., Indianapolis, IN 46228 (pslee2@hotmail.com)** Condition: degenerative disc disease. Total bills: \$34,007. *Donations: \$30,013. Add-on bills: \$24,950. Remaining: \$28,944.*
- 77. Rose Lee: 517 Heather Dr., Round Rock, TX 78664 (rosemary.lee213@gmail.com)** Condition: Stage 4 (advanced) breast cancer. Total bills: \$16,778. *Donations: \$35,023. Add-on bills: \$34,574. Remaining: \$16,329.*
- 78. Kathi Loesche: 1000 Bridgewater Dr., Prescott, AZ 86301 (kathi.loesche@gmail.com)** Condition: pelvic organ prolapse. Total bills: \$1,966.
- 79. Kimberly Luckey: 5773 West Fork Rd., Darby, MT 59829** Condition: multiple heart surgeries. Total bills: \$37,987. *Donations: \$32,153. Remaining: \$5,834.*
- 80. Burton Mack: 3433 Montazuma Cir., Sacramento, CA 95826 (dadaburt@aol.com)** Condition: hernia repair. Total bills: \$11,488. *Donations: \$4,172. Remaining: \$7,316.*
- 81. Shirlene Martin: 170 Clearview Rd., Ephrata, PA 17522** Condition: ear drum surgery. Total bills: \$5,019.
- 82. Suzanne McDonald: 9211 Acorn Dr., Waco, TX 76712 (tm@tmfinancialgroup.com)** Condition: heart valve replacement/aorta repair. Total bills: \$18,698. *Donations: \$17,839. Add-on bills: \$3,800. Remaining: \$4,659.*
- 83. Joseph Medlock: 215 N. Pine St. #3602, Charlotte, NC 28202 (info@prestopartyz.com)** Condition: achalasia (rare esophagus disorder). Total bills: \$21,481. *Donations: \$16,428. Add-on bills: \$888. Remaining: \$5,941.*
- 84. Shiela Meert: 28999 Westwynd Dr., Elkhart, IN 46516** Condition: diverticulitis/bowel surgery. Total bills: \$9,127. *Donations: \$14,368. Add-on bills: \$35,174. Remaining: \$29,933.*
- 85. Guadalupe & Heidy Meraz: 37711 E 128 Ave., Hudson, CO 80642** Condition: The Merazs' teenage son, Ezequiel, developed blood clots in his legs. Total bills: \$24,865. *Donations: \$3,446. Remaining: \$21,419.*
- 86. Gary Miles: 1440 Westview Cir., Lynden, WA 98264 (grmiles@comcast.net)** Condition: hip replacement. Total bills: \$32,051. *Donations: \$13,572. Add-on bills: \$60,941. Remaining: \$79,420.*
- 87. Thomas Mills: 15906 Ryan Dr., Belton, MO 64012** Condition: myelodysplasia (blood condition). Total bills: \$26,849. *Donations: \$20,782. Add-on bills: \$15,636. Remaining: \$21,703.*
- 88. Marilyn Missamore: 7017 Schulz Dr., Carson City, NV 89701** Condition: broken ankle surgery. Total bills: \$3,795.
- 89. Rita Mitchell: 906 28th St. SW, Hickory, NC 28602** Condition: carotid artery surgery. Total bills: \$28,641. *Donations: \$21,003. Remaining: \$7,638.*
- 90. Vickie Morris: 1012 Norwich Rd., Charlotte, NC 28227 (vickieinhisgrace@yahoo.com)** Condition: surgery and other medical difficulties. Total bills: \$76,446. *Donations: \$70,221. Add-on bills: \$148. Remaining: \$6,373.*
- 91. Kerry Mott: 535 Tavern Ln., Columbia Falls, MT 59912** Condition: knee replacement surgery. Total bills: \$23,606. *Donations: \$6,561. Remaining: \$17,045.*
- 92. Joseph Mozley: PO Box 144, Hittervale, MN 56552 (alliejo09@gmail.com)** Condition: diverticulitis. Total bills: \$4,430. *Donations: \$6,770. Add-on bills: \$34,623. Remaining: \$32,283.*
- 93. Robert Neal: 50100 E. Town Hall Rd., Frazee, MN 56544 (rgneal@wcta.net)** Condition: heart condition. Total bills: \$59,451. *Donations: \$30,109. Discounts: \$6,509. Remaining: \$22,833.*
- 94. Janet Nelson: 7118 Verde Ct., Buda, TX 78610** Condition: asthma/COPD. Total bills: \$9,313. *Donations: \$1,388. Remaining: \$7,925.*
- 95. Randall Neubauer: 7136 Tannery Rd. #26, Two Rivers, WI 54241** Condition: spinal surgery. Total bills: \$75,456. *Donations: \$20,031. Add-on bills: \$440. Remaining: \$55,865.*
- 96. Georgia Nicholson: 1390 Topaz Ln., Gardnerville, NV 89460 (geoegia@frontier.com)** Condition: hip replacement. Total bills: \$72,516. *Donations: \$122,065. Add-on bills: \$297,751. Remaining: \$248,202.*
- 97. Alan Nortz: 164 Apollo Rd. SE, Carrollton, OH 44615** Condition: heart condition (arrhythmia). Total

- bills: \$29,126. **Donations: \$21,855. Remaining: \$7,271.**
- 98. Linda Overholt: PO Box 134, Amanda, OH 43102** Condition: knee replacement. Total bills: \$47,065. **Donations: \$6,860. Add-on bills: \$4,539. Remaining: \$44,744.**
- 99. Heather Page: 225 Empire Rd., Crofton, KY 42217** Condition: blood transfusion/surgery. Total bills: \$8,115. **Donations: \$3,763. Remaining: \$4,352.**
- 100. Gerry Parker: 3875 Hwy 114, Deaver, WY 82421** Condition: heart attack and surgery. Total bills: \$61,860. **Donations: \$3,702. Discounts: \$55,794. Add-on bills: \$13,354. Remaining: \$15,718.**
- 101. Patricia Phillips: 18428 N 32nd Dr., Phoenix, AZ 85053** Condition: prolapsed uterus. Total bills: \$5,207. **Donations: \$784. Remaining: \$4,423.**
- 102. Lois Pincince: 1150 Black Brook Rd., Dunbarton, NH 03046 (plpincince@gsinet.net)** Condition: hip replacement. Total bills: \$8,011. **Donations: \$618. Remaining: \$7,393.**
- 103. Melody Porth: 111 Mill St., Lexington, SC 29072 (carolinagirl1@hotmail.com)** Condition: gallbladder surgery. Total bills: \$26,786. **Donations: \$6,689. Remaining: \$20,097.**
- 104. Dana Price: 37961 Eastwood Rd., Hilliard, FL 32046** Condition: uterine cancer. Total bills: \$13,341. **Donations: \$11,397. Add-on bills: \$2,464. Remaining: \$4,408.**
- 105. Mike Reed: 1368 M Rd., Loma, CO 81524** Condition: hypertension. Total bills: \$9,601. **Donations: \$6,514. Add-on bills: \$6,464. Remaining: \$9,551.**
- 106. Kim Rees: PO Box 1417, Thayne, WY 83127** Condition: hip replacement. Total bills: \$8,523. **Donations: \$5,417. Add-on bills: \$14,111. Remaining: \$17,217.**
- 107. Derrick Richardson: 7108 Blue Beech Dr., Fort Wayne, IN 46815** Condition: shoulder replacement. Total bills: \$21,130. **Donations: \$16,774. Add-on bills: \$3,504. Remaining: \$7,860.**
- 108. Lonnie Richardson: 5797 W. 37th St., Louisburg, KS 66053** Condition: colon removal/ileostomy. Total bills: \$45,068.
- 109. DeNae Richey: 4506 232nd Ave NE, Redmond, WA 98053** Condition: pelvic congestion syndrome. Total bills: \$2,510. **Donations: \$194. Add-on bills: \$826. Remaining: \$3,142.**
- 110. Michael Rizzo: 6284 Towncenter Circle, Naples, FL 34119 (m_rizzo@live.com)** Condition: hip replacement. Total bills: \$13,709. **Donations: \$4,058. Add-on bills: \$10,296. Remaining: \$19,947.**
- 111. Mark Rockwell: 1542 SE Belcrest St., Port St. Lucie, FL 34952** Condition: knee replacement. Total bills: \$15,021. **Donations: \$2,157. Remaining: \$12,864.**
- 112. Joel Ruppert: 415 North Church St., Bethany, IL 61914 (realruppert@gmail.com)** Condition: high blood pressure/aneurysm. Total bills: \$13,745. **Donations: \$5,010. Add-on bills: \$269. Remaining: \$9,004.**
- 113. Brenda Rutt: 111 Apple Blossom Circle, Lititz, PA 17543** Condition: cyst removal. Total bills: \$11,632. **Donations: \$5,631. Remaining: \$6,001.**
- 114. John Sanny: 3506 Nancy Place, Shoreview, MN 55126** Condition: torn rotator cuff. Total bills: \$10,581. **Donations: \$4,826. Remaining: \$5,755.**
- 115. Kim Scott: 13545 Dusty Trail, Sapulpa, OK 75063** Condition: permanent ear tubes. Total bills: \$4,029.
- 116. Angelica Segui-Kuhl: PO Box 190102, Atlanta, GA 31119 (angelica.segui@att.net)** Condition: deviated septum. Total bills: \$19,611. **Donations: \$15,224. Remaining: \$4,387.**
- 117. Cindy Sengstock: 2704 Arbor Glen Dr. Apt. 105, Twinsburg, OH 44087** Condition: ulcerative colitis. Total bills: \$1,283.
- 118. Cathy Seppanen: 44094 185th St., Vienna, SD 57271** Condition: hernia repair. Total bills: \$10,177. **Donations: \$2,834. Add-on bills: \$1,331. Remaining: \$8,674.**
- 119. Rhonda Shearer: 70 Clay Manor Ct., Springboro, OH 45066** Condition: achalasia (esophagus disease). Total bills: \$12,845. **Donations: \$26,143. Discounts: \$5,869. Add-on bills: \$40,993. Remaining: \$21,826.**
- 120. Gerald Sheridan: 1415 Cobb Ranch Rd., Paris, TX 75462** Condition: spinal stenosis. Total bills: \$37,755.
- 121. Todd Simon: PO Box 523, Brush, CO 80723 (toddsimon0@gmail.com)** Condition: hip replacement. Total bills: \$94,465. **Donations: \$7,302. Add-on bills: \$4,450. Remaining: \$91,613.**
- 122. Pavel Smid: 679 N. Hill Rd., Kalispell, MT 59901 (eurosvc@cyperport.net)** Condition: heart attack. Total bills: \$58,529. **Donations: \$43,645. Remaining: \$14,884.**
- 123. Catherine Smith: 1030 Lee Rd., Valley, AL 36854** Condition: hip replacement. Total bills: \$1,217.
- 124. Karen Sorenson: 1138 S Wiston Pl., Kuna, ID 83634** Condition: hypertension. Total bills: \$4,456. **Donations: \$344. Remaining: \$4,112.**
- 125. W.A. Scott Stevenson: PO Box 697, Monticello, UT 84535 (scott@3stephideaway.com)** Condition: osteoarthritis/hip replacement. Total bills: \$69,534. **Donations: \$62,564. Remaining: \$6,970.**
- 126. Ben Stoltzfus: 1302 Cedar Ave., East Earl, PA 17519 (beststoltzfus1@gmail.com)** Condition: bypass surgery. Total bills: \$82,198. **Donations: \$46,049. Remaining: \$36,149.**
- 127. Pamela Strader: 105 S. Cuernavaca, Austin, TX 78733** Condition: abdominal aortic aneurysm. Total bills: \$70,911. **Donations: \$39,954. Add-on bills: \$113. Remaining: \$31,070.**
- 128. Jenifer Sullivan: 10161 Cedar Lake Dr., Providence Village, TX 76227** Condition: mass on ovary. Total bills: \$1,678. **Donations: \$129. Add-on bills: \$2,171. Remaining: \$3,270.**
- 129. Douglas Teichert: 24151 El Paso Rd., Caldwell, ID 83607** Condition: heart disease. Total bills: \$19,556. **Donations: \$1,519. Remaining: \$18,037.**
- 130. David Tiehen: 470 Swan River Rd., Bigfork, MT 59911** Condition: ankle replacement. Total bills: \$53,365. **Donations: \$4,117. Remaining: \$49,248.**
- 131. Thomas & Catherine Umlauf-Schulz: 882 N Martin Dr., Palatine, IL 60067** Condition: The family's young

CHM: a great option for Medicare participants

Part I: An overview of Medicare

CHM Guideline S (chministries.org/guidelines) says that “members or prospective members of Medicare-eligible age must have Medicare parts A and B to become/remain CHM members with full sharing eligibility.”

How does CHM work alongside Medicare?

Below are common questions the CHM staff receives regarding Medicare and CHM as a supplement. Part 1 of this article series defines Medicare terms.

What is Medicare and who is eligible?

Medicare is the federal health insurance program primarily for people age 65 or older. Some younger individuals with disabilities and people with kidney failure

may also qualify. Medicare offers varying levels of participation, including Parts A, B, C, and D.



What are Medicare Parts A and B?

Medicare Part A includes inpatient hospital stays, care in a skilled nursing facility, hospice care, and

some home health care. Medicare Part B covers certain doctors' services, medical equipment and preventive services.

CHM's Guidelines say that to receive full bill sharing, members eligible to participate in Medicare must have Parts A and B. For more information on how you might be eligible for reduced Medicare costs, visit medicare.gov, view the “Your Medicare Costs” menu and click the links for “Part A

costs” and “Part B costs.”

Medicare vs. Medicare Advantage Plan (Part C)

Also known as Medicare part C, a Medicare Advantage Plan is a type of Medicare health plan offered by a private company. By contracting with Medicare, this type of plan provides individuals with all Part A and B benefits.

How does Medicare Part C relate to CHM? CHM is still a supplement and secondary to the payment made by your Advantage Plan, so bills your plan doesn't pay (that are eligible according to the CHM Guidelines) can be shared.

Should I join Medicare Part D for

See “Medicare,” page 17

Meet your CHM staff: Gabrielle Blackshear and Mayly Mancari



Gabrielle Blackshear: I was born in Hartford, Conn., and later moved to Canton, Ohio. Today I'm pursuing a bachelor's

degree in communications online from Grand Canyon University (Phoenix, Ariz.).

I joined CHM's Member Assistance department in May 2016. My daily duties are to answer prospective members' questions and make membership account changes. Previously I served as the director of housing and financial management at a housing and urban development agency. For 11 years I counseled individuals and families purchasing their first home.

After much prayer, I left the position and put a lot of time into publishing my first book, *The CEO Club Stage #1-The Internship*.^{*} The book originated from a desire to empower women financially. The book-writing and publishing process has been an amazing experience.

My father was a minister, so from a young age my parents taught me to trust in the Lord. I was baptized at age eight, and, though he has since passed away, I will never forget what my father taught me and the example of God's love both my parents modeled for me. Today, I attend North Hill Church of Christ in Akron, Ohio.

Perhaps my favorite Scripture is Jeremiah

29:11. I thank God that His promises are true and that His plans for His children are to give us hope.

I'm blessed to be the mother of three young men: Isaiah, Antonio and Paris. They are the joy of my life. In my spare time I like to write, sing, run marathons and travel. I also am a proud “basketball mom.”



Mayly Mancari:

I recently joined CHM's Member Advocate team. My role is to contact and negotiate

See “Meet your staff,” page 15

Missionaries' miracle baby (continued from page 3)

In the operating room our doctor joined a team of 14 physicians who had gathered for prayer. God's peace was present in the midst of the crisis, and moments later we heard the tiny cries of our son. Only 16 inches long and weighing just three pounds and one ounce, Joshua Benjamin was rescued from my womb and rushed to the Neonatal Intensive Care Unit (NICU).

Scared but grateful for God's provision, I remained in the special care unit for a week and Joshua was in the NICU for the next five weeks.

Three days after the birth I called CHM from my hospital bed. The medical bills seemed to be mounting by the moment. The person I needed to talk to at CHM was in a prayer meeting.

At first I was frustrated, then I chuckled because I realized that probably no one else in the hospital could say they had to call their "insurance" company (which CHM isn't) back because the staff members were busy praying! That thought was like a ray of sunshine in my room.

That afternoon I spoke with CHM staff member Heather Farmer, who encouraged me to focus on the baby and regaining my health.

"The person I needed to talk to at CHM was in a prayer meeting. At first I was frustrated, then I chuckled because I realized that probably no one else in the hospital could say they had to call their 'insurance' company back because the staff members were busy praying!"

She said we didn't have anything to worry about because we are CHM Gold members with Brother's Keeper.** We learned that to be "covered" by CHM is to also be covered in prayer.

Indeed, one of the first nights we were at Joshua's bedside, we prayed for him and read the Bible aloud. One of his nurses said, "I can walk through the NICU and tell which of the 100 babies here are covered in prayer. They do better, they go home faster, and the peace they have is visible in their vital signs and temperament. Joshua is undoubtedly one of those covered babies."

As she cared for our son that night she hummed the hymn, "How Great Thou Art." I will never forget those words or her actions. It was so difficult to leave our tiny son there in the NICU fighting for his life; however, I had such peace as my husband wheeled me back to my own hospital room.

God continued to "show up" in mighty ways. We explained to the hospital staff that we are missionaries and they were gracious and easy to work with. Our medical bills were over \$300,000, but were discounted by over 66 percent! CHM, too, was wonderful and worked to get our remaining

expenses shared promptly.

Before Joshua was six months old, we were free and clear of all the medical bills. The health crisis that could have been devastating had a beautiful ending. Today Joshua is a little over a year old and is thriving. God has been good to bring steady healing to my body as well, and I can say that the joys of motherhood far outweighed the physical setbacks and challenges.

What we learned because of our health crisis is that God is truly involved in the details of each and every life. We saw Him work in His provision of CHM, a Christian doctor who encouraged us to remain in the country and a hospital that offered generous discounts.

I could go on and on, but suffice it to say that we were able to remain grateful and in great peace throughout our time of testing and now we share with others how God so graciously met our every need. We praise Him for CHM's staff and members—our brothers and sisters in Christ.

**Editor's note: For information on how CHM works internationally, please see Guidelines B and J.1 at chministries.org/guidelines.*

***To learn more about Brother's Keeper, see chministries.org/catastrophicbills.*



CHM and your taxes (continued from page 5)

financial gifts plus any extra donations made in 2016. By Jan. 31, CHM will mail you a statement of 2016 monthly financial gifts and any extra giving.

This information is provided solely as a service to members; please check with your tax preparer or CPA for official tax advice.

If tax preparers are unfamiliar with Form 8965, please ask them to research it for you.

Editor's note: **Members who had Medicare for the entire year 2016 should not use Form 8965. Since Medicare is your primary source of health cost provision, please indicate*

*that you have health insurance when filing your taxes by mail or online. **CHM members who were part of a group in 2016 should contact their group administrator for tax help; group administrators with questions should speak to an attorney knowledgeable about both taxes and Obamacare.***

Letters to Christian Healthcare Ministries

Just as the church of Christ is not a building, Christian Healthcare Ministries isn't an office in Ohio. These letters represent what you who participate in CHM are accomplishing for each other and for the cause of

Christ. You, through your collective and faith-based sharing and support, make this ministry possible. We are privileged to serve you. We are privileged to serve Him. -Rev. Howard Russell

Dear CHM,

This letter comes with sincere thanks and appreciation to all of you for your prayers, encouragement and financial support. The Lord is healing my body and using my health situation as a wonderful testimony to my healthcare providers and everyone else that He wills. I'm trusting Him all the way (Romans 8:28). I pray God's richest blessings on you all.

Sincerely,

Willie & Jennifer Lehman
Sarasota, FL

Dear CHM Staff,

Thank you for all that you do! A very special thank you to Heather Farmer, who helped us navigate our first major surgery. With her help, the bill was reduced by more than 50 percent and there was no delay in payment. Jared's surgery was a success, and he is now almost fully recovered.

What a blessing that our bills are 100 percent paid. A weight has been lifted from our hearts. We thank God daily for CHM's existence and for His leading. We cannot speak highly enough about this ministry

to our family and friends. CHM is truly a blessing in our lives.

With extremely thankful hearts,

Jared & Katie Hobson
Spring, TX

Dear CHM,

Thank you for your thoughtfulness during this difficult time. Your thoughts, cards and prayers have blessed us so much. We have felt God's everlasting arms holding us up and renewing us with His strength.

See "Letters to CHM," page 18

Leave your mailbox out in the cold: sign up for CHM's eNewsletter

Did you know that CHM has a monthly eNewsletter featuring the same content as the printed newsletter? To date, only about 18 percent of member families receive the newsletter by email.



Please help us reach our goal of 50 percent of member families signed up for the eNewsletter. Signing up for this convenient option is quick and easy: click the "Newsletter Delivery Preference" link in your online Member Portal account at chministries.org/members.

Meet your staff (continued from page 13)

discounts with healthcare providers on behalf of ministry members. I also answer providers' questions about CHM.

I came from a non-Christian workplace, so joining the CHM staff has been an incredible blessing because we can share our beliefs openly and encourage members. We get to tell them that they don't have to worry about their medical costs because God's people are taking care of it. It's mind-boggling to see the bills that come in, the discounts members receive and to witness believers helping each other.

Due to the Laotian Civil War (also called the Secret War), my parents escaped the country of Laos when my mother was pregnant with me. After my birth in one of Thailand's refugee camps, we moved to France. When I was 14, our family relocated to Akron, Ohio.

As a child I knew there was a God because I learned about Him when my parents took me to Catholic Mass. Still, we weren't practicing Catholics, and

I didn't know what it meant to have a relationship with God.

After marrying young, having two children and subsequently undergoing a painful divorce, God brought another man into my life: a Christ-follower. It was during that time I realized what—or rather, Who—I was missing. Since then, God has done amazing things in my life, and I more fully understand the power mentioned in Philippians 4:13. That Christ-follower is now my husband, and we attend Grace Church in Akron and serve in the children's ministry. We also lead a small group.

My husband, Michael, and I celebrated our tenth wedding anniversary in September 2016. As a blended family, we're blessed with five children: Vincent, Jordan, Denise, Kyle and Justin. We reside in Wadsworth, Ohio, where I enjoy crocheting in my spare time.

**Editor's note: The CEO Club Stage #1-The Internship is available for purchase on Gabrielle's website, ceoclubsociety.com, and on amazon.com.*

CHM for newbies (continued from page 5)

Q: Is there anything else I should know or need to do about my membership?

A: Though no further action is required, here are some things we highly recommend:

- **Read the newsletter.** You will receive the CHM newsletter at the beginning of each month. Please read it carefully; the newsletter contains helpful information about being a member, ministry news, member testimonies, advice for healthy living and more. You can receive our eNewsletter in lieu of the printed version by signing up for it at chministries.org/newsletter.
- **Visit our website.** You can submit medical bills online, make one-time financial contributions, complete the Checklist of Understanding form or learn how to use the internet to bring a

friend into CHM by visiting the online Member Portal at chministries.org/members. Other resources for new members are available at chministries.org/newtochm.

- **Make sure you're on the right membership level.** There are a number of differences among our Gold, Silver and Bronze levels. The Gold program offers considerably more services. Please check the program for each person in your membership and make sure it meets your needs. To learn more, visit chministries.org/programs or view CHM Guideline G at chministries.org/guidelines.
- **Sign up for Brother's Keeper.** Brother's Keeper is CHM's low-cost program for catastrophic medical bills exceeding \$125,000 per illness. If you didn't sign up for Brother's Keeper when you first

applied, you can do so at any time by using the application in your welcome pack or by going to chministries.org/catastrophicbills.

- **Take note of the other forms in your Welcome Packet.** The welcome packet contains a copy of all of the forms necessary to submit medical bills to CHM, a form for enrolling in CheckEase (direct bank account withdrawal), a form for contacting CHM's medical consultant and an extra member application for you to pass along to a friend.

Next month: CHM for newbies (part 2): "How is CHM different from health insurance?"

Prayer Page (continued from page 12)

- son, Joshua, underwent surgery. Total bills: \$17,601. **Donations: \$1,358. Remaining: \$16,243.**
- 132. Elizabeth Unruh: 41276 202nd St., Yale, SD 57386 (mike.unruh6266@gmail.com)** Condition: blocked artery/heart procedure. Total bills: \$40,666. **Donations: \$29,463. Add-on bills: \$1,558. Remaining: \$12,761.**
- 133. Denise Vanadore: 9064 Deer Trail Run, Hearne, TX 77859 (denisevanadore@gmail.com)** Condition: surgery. Total bills: \$7,410. **Donations: \$2,072. Remaining: \$5,338.**
- 134. James Van Wagner: 7884 Grant Ave Rd., Auburn, NY 13021** Condition: shoulder replacement surgery. Total bills: \$17,688. **Donations: \$41,164. Add-on bills: \$30,612. Remaining: \$7,136.**
- 135. Bobby Voss: 12309 I H 20 Service Rd. W, Lot 6., Hallsville, TX 75650** Condition: high blood pressure. Total bills: \$24,744.
- 136. Eva Wagler: 6957 N 550 E, Montgomery, IN 47558 (venitarn@yahoo.com)** Condition: heart condition. Total bills: \$8,788. **Donations: \$50,986.**

- Add-on bills: \$67,257. Remaining: \$25,059.**
- 137. Corwin Walhof: 1715 15th St., Rock Valley, IA 51247** Condition: knee surgery and therapy. Total bills: \$9,595. **Donations: \$3,270. Add-on bills: \$2,032. Remaining: \$8,357.**
- 138. Katharina Wall: PO Box 278, Deerfield, KS 67838 (wall.kat70@gmail.com)** Condition: hip replacement. Total bills: \$14,750. **Donations: \$3,547. Remaining: \$11,203.**
- 139. William Walsh: 2687 NC Hwy., Lenoir, NC 28645** Condition: heart blockages. Total bills: \$14,710.
- 140. Tiffany Watkins: PO Box 814, Anderson, SC 29622** Condition: uterine fibroid surgery. Total bills: \$6,749. **Donations: \$2,767. Remaining: \$3,982.**
- 141. Michelle White: 2360 Salt Springs Rd., McDonald, OH 44437** Condition: diverticulitis and complications. Total bills: \$10,549. **Donations: \$6,321. Add-on bills: \$9,852. Remaining: \$14,080.**
- 142. Saranne Wilson: 15664 Mountain Valley Place, Lakeside, CA 92040 (rockinw54@yahoo.com)** Condition:

- Saranne's husband, Cliff, passed away after a heart transplant (see page 10). Total bills: \$4,000. **Donations: \$63,192. Add-on bills: \$101,754. Remaining: \$42,562.**
- 143. Paul Winters: 927 Whispering Hollow St., Wiggins, MS 39577** Condition: gallbladder surgery. Total bills: \$12,330. **Donations: \$1,841. Remaining: \$10,489.**
- 144. John Wolfe: 105 Ruth Ave., Hawthorne, NJ 07506** Condition: hernia repair. Total bills: \$21,992. **Donations: \$6,225. Remaining: \$15,767.**
- 145. Greg Worley: 1301 Robinwood, West Plains, MO 65775 (gregworley61@gmail.com)** Condition: torn rotator cuff. Total bills: \$7,999. **Donations: \$4,891. Add-on bills: \$2,710. Remaining: \$5,818.**
- 146. Michael & Cheryl Yoder: 157 Smith Walker Rd., Floyd, VA 24091** Condition: The Yoders' young daughter, Katelyn, has bladder complications. Total bills: \$6,965.

Health Q & A with Dr. Michael Jacobson, D.O.

“Should I get a shingles vaccine?” © Dr. Michael D. Jacobson. Do not reproduce this article without permission.

Q: I've been encouraged to get a shingles vaccine since I'm over 60 and had chickenpox as a child. This vaccine is very expensive. If something like this is so important, why isn't it more affordable? Should I get it? My parents and grandparents never got shingles.

A: That's an excellent question. Marked by a painful rash, shingles infections are caused by the same virus that leads to chicken pox: herpes (or varicella). After a chickenpox infection, the herpes virus remains in nerves underneath the skin's surface and becomes dormant. Shingles occurs when, much later on, blisters erupt



along the path of the affected nerves.

CDC statistics show that one in three Americans will get shingles at least once in their lifetime. Individuals ages 65 to 70 are particularly at risk. Pain and inflammation medication provide only partial relief and, in a small subset of patients, the pain never goes away.

This is known as post-herpetic neuralgia.

Therefore, the shingles vaccine is recommended for 60-year-olds

and remains effective for five years. Immunization prior to age 60 is not recommended because it will likely wear

off before the greatest time of need. The vaccine is relatively safe and has only minor side effects.

In a large-scale study, the vaccine was found to cut shingle development risk in half and post-herpetic neuralgia by two thirds. Evidence suggests it has the potential to limit your risk significantly. That said, only you can determine whether you should get the vaccine.

Editor's note: If you have a health question for Dr. Jacobson, CHM Medical Consultant, please email it to doc@chministries.org. This information is not intended to replace the advice of your physician.

Eczema (continued from page 4)

system gets exposed to substances that it considers foreign (antigens), it reacts with an inflammatory response. When the response exceeds a particular threshold unique to you, symptoms become evident.

The problem with eczema is that these relationships can be extremely subtle because the reaction is often delayed, perhaps taking days for a rash to develop. For these reasons, a search for triggers needs to involve diligence, patience, and

careful documentation, such as in a food and symptom diary.

For more information, check out the Allergy Packet.

Medicare (continued from page 13)

prescriptions?

The decision is yours whether to join additional Medicare programs. Medicare Prescription Drug Plans (Part D) may be helpful to CHM members who take multiple routine medications. Joining Part D may not be necessary if you have a Medicare Advantage Plan because some of them include prescriptions (check your plan to learn more).

At the CHM Gold level, incident-related (related to the major medical test or

procedure performed) prescription costs are eligible for sharing. However, it's important to know that CHM does not share costs from routine, maintenance prescriptions at any membership level (Gold, Silver or Bronze).

Where can I get more information about Medicare?

The Medicare Helpful Contacts page (medicare.gov/Contacts/Default.aspx) provides more information about Medicare, including where to find local

contact information and program details.

Is it common to use CHM as a Medicare supplement?

Yes, there are thousands of members who participate in both Medicare and CHM.

Next month: CHM: a great option for Medicare participants (part 2)

Letters to CHM (continued from page 15)

John's brain tumor was removed in March and we're happy to report that his doctors were pleased with the surgery and recovery. We praise the Lord that he's been able to go back to work with minimal after-effects.

I, too, have been feeling better since the spring of this year. I'm not totally dependent on breathing treatments like I was last year. My lungs don't hurt as often nor as badly. Despite several fractures, my back has felt stronger. I'm thankful to be able to manage household tasks without much difficulty. I praise the Lord for lifting me up!

We can't express enough how much we appreciate those who have held us up in prayer. I humbly ask for your continued prayer as we know God's grace is sufficient and that we're overcomers through His power.

May His richest blessings be on you all,

John & Elaine Chaney
Saltillo, TN

Dear CHM,

We appreciate Christian Healthcare Ministries and we are grateful for the support you have provided in helping with Kelly's medical expenses. We're keeping you and the whole CHM staff uplifted in prayer.

In Christ,

Chris & Kelly Donadio
Indian Trail, NC

Dear CHM,

We want to sincerely thank you for the checks we've received toward our medical expenses. It's such a help, and we appreciate it more than we could ever say. We would recommend CHM to any of our Christian friends!

Thanks again,

Darrell & Anna Mae Baber
Greenville, OH

Dear CHM Family,

I have seen the ministry staff go the extra mile to help someone in need. Thank you for the service you provide by faithfully giving each month. I pray God will continue to bless this ministry—and that He will bless the leadership with wisdom and strength for each day.

Jason Miller
Bedford, PA

Dear CHM,

I am completely satisfied and blessed by this ministry. Your program has educated and empowered me to take back control of my healthcare. What a blessing to give to others who are in need.

May the Lord bless and keep you all,

Robert Montoya
Ft. Worth, TX

Dear CHM,

My wife, Marci, and I truly appreciate the work of CHM. We know that many lives have been blessed through this ministry and that our Lord has been glorified!

We believe CHM is a wonderful ministry and we pray for all those on the Prayer Page. We thank God for all you do in meeting the medical financial needs of members. May God continue to bless this wonderful ministry!

Sincerely,

Terry L. White
Columbia, KY

Dear CHM,

We were inspired and encouraged to pray

more for those dealing with pain and loss by the many prayers and cards that were sent to us during the time of our loss.

God bless you for what you do.

Mary L. Lapp
Manistee, MI

Dear Leah,

Thank you for helping me pay off all of my medical bills. It's been a blessing to be a part of CHM. I also wanted to thank you personally for your kindness and help. You took care of everything so quickly and efficiently. I pray that God will bless you and continue to use your ministry.

Sincerely,

Mrs. Cheryl Howell
Lehigh Acres, FL



Dear CHM Family,

Thank you for providing for our medical bills—and for being the means by which God provided—for our pregnancy. After going to the hospital in February, I received a large bill. I applied

for Medicaid in the hopes of deferring some of the cost off of our CHM family. My doctor's office then sent us a check for reimbursement for the part that Medicaid paid. We praise the Lord because now someone in our CHM family will have their prayers met in this reimbursement to CHM.

In Christ's love,

Elizabeth Esser
Senoia, GA

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Especially for Florida Residents: A copy of the official registration and financial information may be obtained from the Division of Consumer Services by calling toll-free, within the state of Florida. Registration does not imply endorsement, approval, or recommendation by the State of Florida. 1-800-435-7352 Our Florida registration number is CH3543. CHM has not retained any professional solicitors or professional fundraising consultants and 100% of each contribution is received by our organization.

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Prayer requests this month: *These are prayer requests **only**. Please send your monthly financial gift to the CHM office (see instructions on your yellow Member Gift Form billing statement). We invite you to send cards or words of encouragement to the people listed below.*

Gregory & Janet Allen: 5 Cameron Hill, Lewistown, PA 17044 The Allens’ daughter died suddenly.

Marcus & Carrisa Blue: 2556 Westview Terrace, Minnetonka, MN 55305 The Blues’ newborn, Abram, was hospitalized long-term with an infection.

Ronald & Diane Fields: 7360 Mara Vista Dr., Sarasota, FL, 34238 Ronald has meningitis from a parasite.

Michael & Cheryl Heilman: 1476 Payne Ave., St. Paul, MN, 55130 Cheryl has been hospitalized for pulmonary embolism.

Kristy Harden: 4114 Bridle Path Ln., Sanger, TX, 76266 Kristy had a stroke.

Amanda Jeremias: 3221 Lucasville Minford Rd., Lucasville, OH, 45648 Amanda was diagnosed with breast cancer.

Carolyn Keith: 9132 Panther Creek Rd., Christiana, TN, 37037 Carolyn’s cancer has returned for the third time.

Edward & Lorna Landry: 402 E. Butcher Switch Rd., Lafayette, LA 70507 Edward had a heart attack, thus missing work as well.

Staci Lynch: 1315 Franklin Ct., Kingman, AZ 86401 Staci was in a motorcycle accident and required multiple surgeries.

Susan Patten: 25 Thrasher Rd., Covington, GA, 30016 Susan is facing financial difficulty.

Ted & Gayla Ricci: 118 Morgan Ct., Franklin, OH, 45005 Gayla had a nearly fatal stroke. Please keep her in prayer.

Gary & Kelly Sharpe: 3254 Canterbury Ln., Montgomery, TX 77356 Gary has a gallbladder issue and kidney cancer.

Robert & Victoria Sleezer: 33722 Glen St., Westland, MI 48186 Victoria was diagnosed with cancer at a late stage.

Virginia Snodgrass: 1308 Moffat Ln., Elkhart, IN 46517 Virginia’s husband, Lyle, died suddenly from a massive heart attack.

William & Carolyn Sybrant: 86433 454th Ave., Bassett, NE, 68714 William underwent open heart surgery.

Christian Healthcare

Ministries

January 2017

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The mission of Christian Healthcare Ministries is to glorify God, show Christian love, and experience God's presence as Christians share each other's medical bills.