



# CHM

## Christian Healthcare Ministries

June  
2017

### THE RIGHT TOOLS FOR YOUR HEALTHCARE TOOLBOX



CHM vice  
president  
honored  
for years  
of service

*Roger H. Kittelson*



CheckEase checks the  
box for hassle-free,  
low-cost giving

**Christian Healthcare Ministries** Hours of operation:  
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chministries.org | 1.800.797.6225 | 230.848.1511

### CheckEase Direct Giving Enrollment Form

Your QM# \_\_\_\_\_

Name \_\_\_\_\_

I (we) hereby authorize Christian Healthcare Ministries, hereinafter called CHM, and the Depository Financial Institution named below, hereinafter called DEPOSITORY, to make the checks debit entries, and if necessary, credit entries to my account listed below. I (we) acknowledge that the signature of debit transactions to my (our) account must comply with the provisions of ACS law.

Complete Financial Institution name	Branch
Address	City, State, Zip
	Account number

The difference between  
illnesses, incidents, and needs

Well done, Dick Lupton, friend of CHM

Flaxseed, psyllium, and psoriasis

A cause members deem  
worth funding: *each other*

Prayer Page helps member facing serious  
surgery complications

Lifting the weight of cancer concerns

**The biblical solution to healthcare costs**  
[chministries.org](http://chministries.org)

A Look Inside My Heart by Rev. Dr. Howard S. Russell



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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[info@chministries.org](mailto:info@chministries.org)

# Well done, Dick Lupton. Well done.

Dick Lupton was a man.

Dick Lupton was a man of God.

Dick Lupton was my friend—and your friend, whether you knew him personally or if this is the first time you're encountering his name.

He was a defender of the weak, an encourager to the sad, and a supporter of the helpless.

I write "was" in each instance because on April 17 this exceptional man, at age 79, left us to be with our Lord and Savior.

I knew Rev. Richard "Dick" D. Lupton for nearly 20 years. There was no better friend, nor a more passionate advocate for Christian Healthcare Ministries.

Dick was a great bear of a man whose sheer size could be overpowering. His deep bass voice, which he used in preaching and speaking like an artist deftly handling a paintbrush, was how he verbally created the pictures of faith, hope, and love he wanted people to envision.

However, despite his commanding presence and demeanor, a gentler soul never drew breath.

Dick was a preacher's son who was a minister in the Wesleyan church for more than 45 years, serving congregations in Ohio, Pennsylvania, Virginia, and Florida—as a pastor and as an assistant district superintendent. Florida is where he made his home until he was called to his heavenly home.

He and his wife, Martha, were married for 58 years. Martha was Dick's partner, supporter, advocate, and friend. They enjoyed traveling together on a Honda Goldwing, particularly riding



in the beauty of the western United States.

For many years Dick dealt with the effects of diabetes. His attitude toward that particular thorn in the side was characteristic. He didn't dwell on, "Why me, Lord?" His approach was, "Why *not* me, Lord?" His demeanor was a message to others that while we are not promised a life free of physical trouble, we are promised a life through Christ free of spiritual death.

After his formal retirement from pastoring Dick worked tirelessly

on the phone and, when he could, by traveling to share with people the good news of how CHM enables Christians to carry each other's healthcare cost burdens. Through these efforts he personally brought more people into the ministry than any other individual.

He spoke with many thousands of people. He could charm people just by listening to them. There were members of CHM who would only speak to Dick—whatever their situation, whatever they needed—and he would work with the ministry staff to obtain answers for those members. That wasn't, strictly speaking, his role, but he did it to serve. He cared more about helping others than about helping himself.

We're sorry that Dick has left us. But we're grateful that across this country—indeed, across the world—there are uncountable thousands of souls touched in some way by Dick's life.

Dick has experienced something that we will one day all undergo, to stand before our just and loving God. I have no doubt that, with a smile on His face, our Savior looked at Dick and said, "Well done, my good and faithful servant."

Dick Lupton was a man.

Dick Lupton was a man of God.

Dick Lupton was our friend.

Well done, Dick. Well done.

# Get the right tools in your healthcare toolbox

As a CHM member and technically a self-pay patient, you may be unaware of all the tools available to help you take control of your healthcare costs and ease the stress of a medical event. Here are some of the best resources:

## Find a doctor

- **chministries.org/providerlist:** Our suggested starting point is the CHM Healthcare Providers and Services directory. You can search locally or for many health services in multiple states and regions.
- **cmda.org/search:** Use the Christian Medical & Dental Association website to search for Christian doctors and dentists in your area.
- **doccost.com, zocdoc.com** and **aaps.wufoo.com/reports/m5p6z0/** (Association of American Physicians and Surgeons): These sites enable you to find doctors who accept self-pay patients.

- **healthgrades.com:** Healthgrades is a reputable source for choosing quality healthcare providers and a great tool for learning more about doctors you may have found on one of the websites listed above.

## Compare healthcare prices

Transparent pricing of medical services keeps healthcare providers accountable and gives you choices and negotiating power, saving money for you and fellow CHM members.

- **healthcarebluebook.com:** Search to find fair pricing in your area for medical and dental services, procedures and medications.
- **hospitalcostcompare.com:** Compare many procedure costs at U.S. hospitals.



- **pricinghealthcare.com** and **saveonmedical.com:** Compare medical procedure costs in certain states.

## Lower prescription costs

Many prescription discount cards and programs are available. Some of the best CHM has found are:

- **chmr.org:** The CHMRx card is provided in each member's Welcome Packet and saves 60 percent (on average) off retail prices. Generic prescriptions offer the highest discounts. Use the online drug pricing tool to search pharmacies and prices in your area. You can also upgrade to the MembersWellness program for discounts on dental, vision, hearing and chiropractic care (costs CHM doesn't

*See "Healthcare toolbox," page 14*

# CHM vice president and CFO honored for years of service to members

Roger Kittelson, CHM vice president and chief financial officer (CFO), was honored upon his retirement Friday, April 28, 2017 for more than 15 years of service to ministry members and staff. A special chapel service was held to congratulate Roger and celebrate his work on behalf of CHM.

"Roger has brought immeasurable value to CHM," said Rev. Dr. Howard Russell, CHM president and CEO. "Because of Roger, our members have benefited greatly from the integrity of what we do.



Roger's experience and skills are central to the ministry's foundation of financial stability."

Other speakers who thanked Roger for his dedication and unwavering character included Roger's daughter; his pastor; longtime friends; professional acquaintances and Jim Detwiler, CHM Board of Directors chairman.

Charity Beall, CHM deputy treasurer and director of finance,

said, "Roger has worked tirelessly to serve our members. When I first met him, I was young and a bit intimidated by his expertise. However, I soon learned there is a kindness and softness about him. I have worked under his leadership for eight years and he has taught me a great deal. I couldn't ask for a better boss or mentor. I'm excited for him but will miss him terribly."

Under Roger's watch, CHM became the largest not-for-profit organization in the Cleveland area and one of the largest charities in Ohio—a fact, Roger said, that's good for members because it means more Christians are sharing each other's medical

*See "Kittelson honored," page 16*

# Do flaxseed and psyllium help psoriasis and heart disease?

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## Recently, a member wrote:

Dear Dr. Jacobson,

I am writing to get your opinion and also share my experience with your readers. I

am a 64-year-old male, six feet tall and weighing 190 pounds. In my mid-40s, with a total cholesterol of 240, I decided to go on a statin drug,

10 milligrams of Lipitor (now 20 mg simvastatin due to cost). That brought my total cholesterol down into the 165 range, but my triglyceride level continued to be elevated.

Around that same time, I developed a sore on my leg that would not go away. I went to my family doctor, who said it was psoriasis—for which there's no cure—and prescribed Fluocinonide ointment to help control the condition. He also referred me to a dermatologist who visually confirmed his findings and prescription.

Fast-forward about 15 years: I started to add one tablespoon of ground psyllium husk and one tablespoon of ground flaxseed to my breakfast cereal. The psoriasis sore on my leg disappeared within a couple of weeks and my triglyceride level dropped to within the normal range. It has been at least three years that I've had good blood count levels and no psoriasis.

In the past I have heard that psoriasis and coronary heart disease seem to go hand-in-hand. Do you think that my using psyllium husk and flaxseed daily had anything to do with the psoriasis disappearing and my blood levels returning to a normal range, or was that just a coincidence? After all, both doctors said there was no cure for psoriasis.



## Dr. Jacobson responded:

Thank you for your email and for sharing your story with me. I was delighted to hear of the improvement in your psoriasis and lipids by including simple dietary measures in your approach.

In regard to your questions, there are some medical experts who do believe there is a connection between psoriasis and coronary artery disease. The thinking is that both of these have the common underlying factor of inflammation. The association between psoriasis and heart disease is considered unproven at this point, in part due to the fact that most people who develop one disease or the other do not develop both. However, the common foundation of chronic inflammation makes it plausible, and certainly of concern, particularly if something can be done (which brings me back to your letter).

There are at least two ways in which psyllium husk and flaxseed might be helping.

## Dietary fiber

First, both psyllium and flaxseed are very high in dietary fiber. Fiber binds cholesterol in the gut and removes it from the body, and may play a role in reducing inflammation in the body.

## Omega-3 fatty acids

Secondly, flaxseed is nature's richest source of plant-based omega-3 essential fatty acids. The presence of healthy omega-3 fatty acids tends to reduce the production of inflammatory prostaglandins (aspirin and NSAIDs try to block these medicinally). Omega-3 fatty acids have been associated with improved cardiovascular health, as well as better blood lipid measurements. Incidentally, there have been some professionals (particularly within the alternative medicine realm) over the last several decades who have strongly advocated for the use of flaxseed in the prevention and treatment of cancer. They also may be protective against Sudden Infant Death Syndrome (SIDS or "crib death") and diabetes mellitus.

Omega-3 fatty acids are essential for health. Among other things, they are designed as vital components of each

See "Flaxseed and disease," page 17



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Phone: 330-848-1511  
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E-mail:  
[doc@chministries.org](mailto:doc@chministries.org)

Health education resources at:  
[chministries.org/healthinfo](http://chministries.org/healthinfo)

# CheckEase checks the box for hassle-free giving to CHM

*Automatic bank withdrawal saves on transaction fees, frees up more funds for sharing bills*

CheckEase simplifies your CHM financial gift-giving, making it a valuable tool available to every ministry member. CheckEase is a dependable, flexible, convenient and easy way to contribute monthly CHM gift amounts automatically from your checking or savings account.

Taking advantage of this free service doesn't require any change in your banking relationships. Each monthly gift is withdrawn automatically on the date you specify. Proof of your gift contribution appears on your bank statement.

## Advantages of CheckEase

- No fees for members; significantly lower fees for CHM
- It saves time (fewer checks to write)
- It's convenient (no envelopes to mail or postage to pay)
- It enables monthly financial gifts to be made even when you're on vacation or out of town
- Enrollment and cancellation are quick

and easy

CheckEase transaction fees cost CHM a mere one percent of credit card processing fees (Visa, MasterCard, or Discover). **If all families using credit cards for their monthly financial gift instead switched to CheckEase, it would save the ministry over \$1.5 million per year.**

CheckEase is also less costly than making your monthly gift contribution online, by phone or by paper check.

Furthermore, CheckEase frees up CHM employees' time and resources, which translates into faster, more efficient service to members.

To learn more or to enroll in CheckEase, please have your bank account information ready and call the

## The CHM eNewsletter: another way to save on ministry costs

Each monthly eNewsletter contains the same information as the printed version and is delivered to your inbox at the beginning of the month. It's free to you and also reduces CHM overhead by saving on printing and postage costs.

To sign up for the eNewsletter, log into your Member Portal account ([chministries.org/members](http://chministries.org/members)) and click "Newsletter Delivery Preference" under "My Membership."

Our goal is 50 percent of memberships receiving the eNewsletter; please sign up today!

CHM Member Assistance department at 1-800-791-6225, ext. 5993.

# A cause members deem worth funding: each other

There are two main reasons why some CHM members return shared funds to the ministry: because they've obtained a medical bill discount after funds were shared\* or they wish to bless others by requesting those funds instead be used to share other members' bills.

What follows are examples of how God has stirred the hearts of members who have returned funds:

"My wife, Sharon, and I thank you for your excellent service. We're thankful this ministry works toward the glory of

God, abiding by His written word. We believe it's the responsibility of every Christian to help fellow believers in whatever way possible.

In this spirit, we're returning our recent check for medical needs to further assist our brothers and sisters with financial burdens. May our Lord be glorified through CHM." –Sean Caywood, Grafton, Ohio



"Thank you for sending funds so I could pay my medical bills. I praise God and am returning one check uncashed because

I know it will help someone else. May God bless all CHM members and staff who work together so all eligible bills are shared." –Doris Washichek, Gonzales, Texas

"It's a privilege to be a CHM member. This

See "A cause worth funding," page 14

# CHM for newbies (part 6): Illnesses, incidents and needs: what's the difference?

*Editor's note: To read previous articles in this series (beginning in the January 2017 newsletter), visit [chministries.org/newsletter](http://chministries.org/newsletter).*

Illnesses, incidents, needs. If you've ever submitted medical bills to CHM, you've probably heard one or more of these terms.

If you haven't experienced medical problems—and we hope you never do—it's still wise to read on. Doing so will make it easier for you if a health situation arises.

## Illness

An illness is a diagnosis of an identified disease, injury or medical condition that may be treated once or multiple times (multiple incidents). CHM sharing limits are determined by illness.

Members can receive up to \$125,000 per illness in the regular sharing program and up to \$1 million or more per illness by participating in the Brother's Keeper program.

## Incident

An incident refers to treatment instead of a diagnosis. An incident therefore relates to a period of time. It includes medical treatment or testing that lasts until one of the following events occurs:

- the medical condition is cured according to official medical records;
- treatment is at a routine maintenance level; **or**
- you experience 90 days without any kind

of treatment for that particular condition.

The medical bills incurred from the first test to the last treatment before the doctor releases you to a regular, routine maintenance regimen are considered a single incident. If 90 days pass and you receive no further treatment, any future bills you incur will be considered a separate incident. CHM Personal Responsibility amounts for the Silver and Bronze programs are per incident (Gold Personal Responsibility is per unit, per year; to learn more, visit [chministries.org/programs](http://chministries.org/programs)).

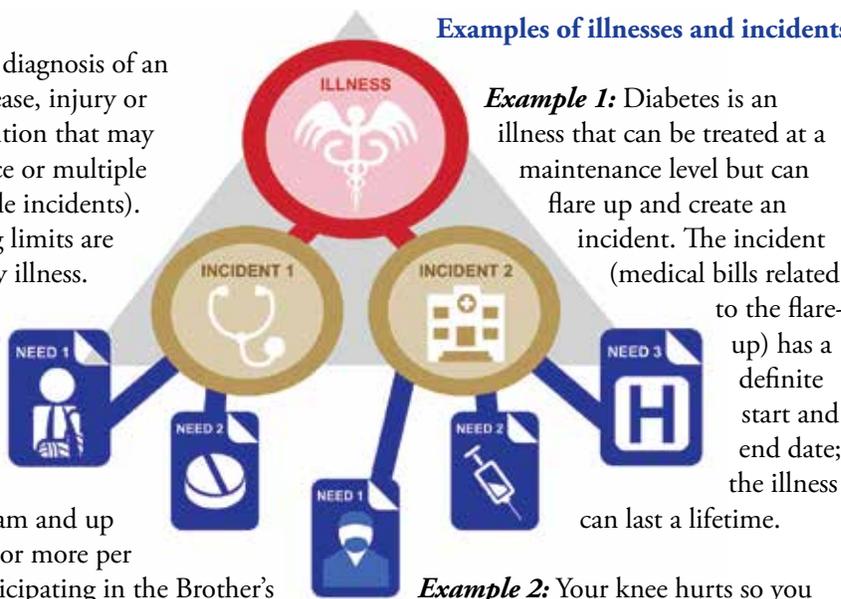
he gives you a clean bill of health. This scenario describes a second incident within the illness of arthritis in your knee.

## Need

A need is simply an individual, itemized

*See "Illnesses, incidents and needs," page 17*

### Examples of illnesses and incidents

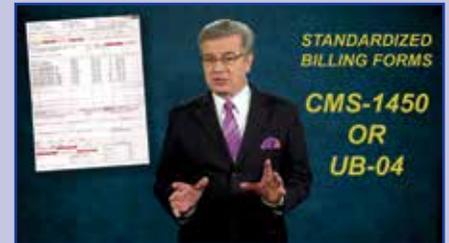


**Example 1:** Diabetes is an illness that can be treated at a maintenance level but can flare up and create an incident. The incident (medical bills related to the flare-up) has a definite start and end date; the illness can last a lifetime.

**Example 2:** Your knee hurts so you go to the doctor, who orders an MRI. After viewing your test results, he diagnoses you with arthritis. He gives you a cortisone shot and your knee soon feels better. The diagnosis of arthritis in your knee is an illness. The medical examinations, testing and treatment you undergo is an incident. Two years later, your knee starts to hurt again. You return to the doctor, who says your arthritis has flared up. He gives you another cortisone shot. After two weeks, you go back because it still hurts. He tells you that you need a knee replacement and schedules the surgery. You undergo surgery and physical therapy. After a few months,

## How to submit medical bills video now online

Visit [chministries.org/videos](http://chministries.org/videos) for an easy-to-follow, step-by-step description of how to submit medical bills to CHM.



## How to submit medical bills to CHM if you have Medicare

The only time members should **not** send itemized medical bills to CHM is if you have Medicare. Instead, please send your Medicare Summary Notice (MSN) and be sure to send each page.

You'll still need to send the completed Needs Processing Forms ([chministries.org/needsforms](http://chministries.org/needsforms)); this is a requirement in order to process your medical bills for sharing.

*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*

June 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](http://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: \$14,840. Remaining: \$6,677.**
2. **Deborah Anderson: 3871 N Esquire Pl., Indianapolis, IN 46226** Condition: diabetes. Total bills: \$11,809.
3. **Robert Ashba: 1041 Margie St., Summerton, SC 29148 (bashba59@gmail.com)**  
Condition: knee replacement. Total bills: \$38,983. **Donations: \$33,979. Remaining: \$5,004.**
4. **John Ashmore: 665 Blue Grouse Rd., Helena, MT 59602**  
Condition: hip replacement. Total bills: \$7,614. **Donations: \$775. Remaining: \$6,839.**
5. **Leslie Ayres: 10607 W Deanne Dr., Sun City, AZ 85351**  
Condition: heart attack. Total bills: \$23,249. **Donations: \$2,215. Remaining: \$21,034.**
6. **Kyle Barnes: 194 Elm St., Covington, GA 30014**

Condition: rare heart condition. Total bills: \$61,443. **Donations: \$56,175. Add-on bills: \$2,041. Remaining: \$7,309.**

7. **Jeff Bathiany: 311 37th St. #2B, Marathon, FL 33050** Condition: Tourette syndrome/cervical spinal stenosis. Total bills: \$44,000. **Donations: \$38,609. Remaining: \$5,391.**
8. **Addi Bennett: PO Box 374, Kersey, CO 80644 (msb332@yahoo.com)** Condition: heart ablation. Total bills: \$12,321. **Donations: \$43,965. Add-on bills: \$58,797. Remaining: \$27,153.**
9. **Robert Bentley: 13502 Gainesway Dr., Cypress, TX 77429** Condition: ankle replacement. Total bills: \$6,348.
10. **Randal Bland: 3540 S 251 Rd., El Dorado Springs, MO 64744** Condition: osteoarthritis. Total bills: \$30,506. **Donations: \$16,308. Remaining: \$14,198.**
11. **Betty Brandenberger: 22505 Ward Rd., Woodburn, IN 46797** Condition: hip replacement. Total bills: \$20,630.
12. **Nathan Brower: 11690 Highland Colony Dr., Roswell, GA 30075 (tamarabrower@gmail.com)** Condition: surgery for pectus excavatum (congenital condition). Total bills: \$63,779. **Donations: \$51,737. Remaining: \$12,042.**
13. **Laurie Brown: 15070 Mt. Eaton St. SW, Navarre, OH 44662** Condition: heart bypass/valve repair. Total bills: \$4,852. **Donations: \$462. Add-on bills: \$50,435. Remaining: \$54,825.**
14. **Donald**

**Churchill: PO Box 1061, Haines, AK 99827 (churchilljr@gmail.com)** Condition: heart condition. Total bills: \$9,269. **Donations: \$2,152. Remaining: \$7,117.**

15. **Nancy Conkey: 1623 Druid Dr., Copley, OH 44321**  
Condition: spinal stenosis/back surgery. Total bills: \$10,015. **Donations: \$3,980. Add-on bills: \$460. Remaining: \$6,495.**
16. **Derek Conte: 3490 Vinings North Trail, Smyrna, GA 30080**  
Condition: hip replacement. Total bills: \$9,162. **Donations: \$3,470. Remaining: \$5,692.**
17. **David Cooper: PO Box 134, Woodland, NC 27897**  
Condition: heart procedure. Total bills: \$47,249. **Donations: \$41,761. Remaining: \$5,488.**
18. **Valerie Craft: 116 Gregory Rd., Conroe, TX 77304**  
Condition: cerebral aneurysm. Total bills: \$39,651. **Donations: \$28,227. Add-on bills: \$2,078. Remaining: \$13,502.**
19. **Vicki Daniels: 19211 328th Ave., Isle, MN 56342** Condition: hip replacement. Total bills: \$20,218. **Donations: \$1,926. Discounts: \$52. Add-on bills: \$2,678. Remaining: \$20,919.**
20. **Marsha Davis: 285 Sandra Lane, Cleveland, GA 30528**  
Condition: foot infection/surgery. Total bills: \$32,736. **Donations: \$20,224. Remaining: \$12,512.**
21. **Patrice Davis: 15 Rotherdale Rd., Brewer, ME 04412**  
Condition: breast cancer. Total bills: \$9,422. **Donations: \$898. Remaining: \$8,524.**
22. **Judy DeHaan: 624 Rocking Horse Dr., Bozeman, MT 59718 (judykdehaan@yahoo.com)**  
Condition: knee replacement. Total bills \$16,416. **Donations:**

## Prayer Page Giving

**Prayer Page total needs remaining this month: \$2,293,978**

Each need would be met **in full** if each member family contributed **\$16.79** this month or **\$5.60** 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](http://chministries.org)  
E-mail: [prayerpage@chministries.org](mailto:prayerpage@chministries.org)

*Continued on page 8*

## 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 for the Prayer Page directly to the CHM office. The advantages of sending donations in this manner are that they are tax deductible and the paying down of medical bills is tracked without additional reporting burdens on the Prayer Page recipients.

Please make your check out to CHM and write "Prayer Page" on the memo line. If you would like to specify a recipient, please also write their name on your check. Prayer Page needs are shared until they are paid in full (as long

*Continued on the page 9 sidebar*

- \$12,405. Add-on bills: \$1,265. Remaining: \$5,276.**
- 23. Kathleen Dellinger: 1064 Riding Trail Ln., Concord, NC 28027 (jason@dellingerinsurance.com)** Condition: benign thyroid nodule. Total bills: \$14,074. **Donations: \$9,295. Add-on bills: \$1,014. Remaining: \$5,793.**
- 24. Lowell Devitt: 47961 258th St., Brandon, SD 57005 (marlownet@yahoo.com)** Condition: heart attack and procedure. Total bills: \$46,833. **Donations: \$40,593. Remaining: \$6,240.**
- 25. Joseph Driscoll: PO Box 5403, Abilene, TX 79608** Condition: hiatal hernia surgery. Total bills: \$7,308. **Donations: \$9,008. Add-on bills: \$7,440. Remaining: \$5,740.**
- 26. Doris Duncan: 5026 Mayfair Rd., North Canton, OH 44720** Condition: knee replacement. Total bills: \$32,596. **Donations: \$20,930. Remaining: \$11,666.**
- 27. Donna Eby: 2255 W Miner Rd., Wickenburg, AZ 85390** Condition: nasal polyp surgery. Total bills: \$14,107. **Donations: \$9,193. Remaining: \$4,914.**
- 28. Sam Emmerling: 1613 Northline, North Little Rock, AR 72116** Condition: spinal stenosis. Total bills: \$28,277. **Donations: \$2,694. Remaining: \$25,583.**
- 29. Ricky Ferrari: 9 2nd St. SE, Crosby, MN 56441** Condition: heart attack. Total bills: \$92,989.
- 30. Cathy Fitzsimmons: 193 Creekside Dr., Danville, IN 46122 (fitznhait@gmail.com)** Condition: stroke. Total bills: \$3,861. **Donations: \$2,978. Discounts: \$832. Add-on bills: \$4,340. Remaining: \$4,391.**
- 31. Brenda Fox: 8601 Wakefield Dr., McKinney, TX 75070 (bfox51@yahoo.com)** Condition: spinal stenosis. Total bills: \$46,409. **Donations: \$46,723. Add-on bills: \$9,044. Remaining: \$8,730.**
- 32. Kathy Gaffney: 40202 Pipestone Rd., Magnolia, TX 77354** Condition: pelvic organ prolapse. Total bills: \$15,115. **Donations: \$9,700. Remaining: \$5,415.**
- 33. Janice Garbet: 20319 Elder Rd., Granby, MO 64844 (jangarbethealth@gmail.com)** Condition: spinal stenosis. Total bills: \$19,844. **Donations: \$13,256. Remaining: \$6,588.**
- 34. Karen Garibay: 300 Modene Ave., Waxahachie, TX 75165 (hachie17@sbcglobal.net)** Condition: heart attack/triple bypass surgery. Total bills: \$141,187. **Donations: \$87,434. Discounts: \$16,187. Remaining: \$37,565.**
- 35. Mark Gasster: 3656 Harkness St., Napa, CA 94558** Condition: epilepsy. Total bills: \$11,682. **Donations: \$47,619. Add-on bills: \$60,178. Remaining: \$24,241.**
- 36. Natalya Goncharova: PO Box 349, Maple Valley, WA 98038 (kleinrd@earthlink.net)** Condition: carotid tumor surgeries. Total bills: \$13,749. **Donations: \$35,563. Add-on bills: \$32,093. Remaining: \$10,279.**
- 37. Alexander & Yelena Gorash: 2703 112th Ave E., Edgewood, WA 98372** Condition: The Gorashes' teenage daughter, Deanna, had breathing problems and underwent nasal surgery. Total bills: \$10,821.
- 38. Darryl Graber: 56811 County Rd. 27, Goshen, IN 46528 (wellmangraber@hotmail.com)** Condition: atrial fibrillation/heart ablation. Total bills: \$76,810. **Donations: \$76,194. Add-on bills: \$5,171. Remaining: \$5,787.**
- 39. Melody Gray: 452 Saddlebrooke Rd., Lexington, SC 29072 (carolinagirl1@hotmail.com)** Condition: gallbladder surgery. Total bills: \$26,786. **Donations: \$18,181. Remaining: \$8,605.**
- 40. Beth Grimm: 428 E. Orange St., Lancaster, PA 17602 (bethgrimm428@gmail.com)** Condition: herniated disc. Total bills: \$15,872. **Donations: \$28,063. Add-on bills: \$27,353. Remaining: \$15,162.**
- 41. Timothy Grubb: 3520 6th Ave., Beaver Falls, PA 15010 (tjoelgrubb@yahoo.com)** Condition: elbow/arm surgery. Total bills: \$34,118. **Donations: \$27,214. Remaining: \$6,904.**
- 42. Darcie Gudger: PO Box 2761, Mills, WY 82644 (darciejoygudger@gmail.com)** Condition: hysterectomy. Total bills: \$9,091. **Donations: \$2,177. Remaining: \$6,914.**
- 43. Larry Hackley: 763 Waugh Chapel Rd., Odenton, MD 21113 (heyblue63@yahoo.com)** Condition: defibrillator replacement. Total bills: \$21,188. **Donations: \$9,712. Remaining: \$11,476.**
- 44. Sherry Hatcher: 918 Bentle Branch Ln., Cedar Hill, TX 75104** Condition: spinal fusion surgery. Total bills: \$56,781.
- 45. Julie Heaston: 4128 West 300 S, Huntington, IN 46750** Condition: bone cancer. Total bills: \$11,582. **Donations: \$1,103. Remaining: \$10,479.**
- 46. 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: \$90,094. Remaining: \$7,901.**
- 47. Lonnie Holloway: 1333 West Hwy 52, Emmett, ID 83617** Condition: herniated disc repair. Total bills: \$18,800. **Donations: \$8,581. Remaining: \$10,219.**
- 48. Robert Hough: 1120**

- Huffman #345, Anchorage, AK 99515** Condition: pacemaker replacement. Total bills: \$13,485. **Donations: \$9,817. Remaining: \$3,668.**
- 49. Ernest Huhta: 19 3rd St. SE, Menahga, MN 56464** Condition: hernia/colonoscopy. Total bills: \$3,979.
- 50. Christine Hurst: 4772 Westbury Rd., Red Creek, NY 13143** Condition: herniated disc surgery. Total bills: \$22,500. **Donations: \$17,160. Remaining: \$5,340.**
- 51. James Isakson: 1141 E 1st Ave. #1426, Broomfield, CO 80020** Condition: spinal stenosis. Total bills: \$20,467. **Donations: \$12,684. Add-on bills: \$53. Remaining: \$7,836.**
- 52. Barbara Jo Jackson: 634 E 620 N** Condition: colon cancer. Total bills: \$14,505. **Donations: \$1,382. Add-on bills: \$7,951. Remaining: \$21,074.**
- 53. Carol James: 18224 Justice Rd., Camp Douglas, WI 54618** Condition: diverticulitis. Total bills: \$39,130. **Donations: \$29,693. Remaining: \$9,437.**
- 54. Rebecca Jamison: 346 Jamison Farm Ln., Troutville, VA 24175** Condition: hysterectomy. Total bills: \$39,038. **Donations: \$26,180. Remaining: \$12,858.**
- 55. Gilbert Kassing: 3907 Farmingdale Dr., Arlington, TX 76001 (gibkassing@yahoo.com)** Condition: heart attack/triple bypass surgery. Total bills: \$77,722. **Donations: \$58,104. Discounts: \$1,300. Remaining: \$18,318.**
- 56. Kyle Koepp: 3665 Hunter Rd., New Braunfels, TX 78132** Condition: surgery for acid reflux. Total bills: \$3,844. **Donations: \$366. Remaining: \$3,478.**
- 57. Maria Kropf: 28949 Nixon Dr., Harrisburg, OR 97446 (aguilas.jk@gmail.com)** Condition: gallbladder surgery. Total bills: \$13,389. **Donations: \$7,565. Remaining: \$5,824.**
- 58. Gloria Laurine: 102 Highmount Dr., Greer, SC 29651 (dalaurine@gmail.com)** Condition: esophageal reflux. Total bills: \$15,472. **Donations: \$10,696. Remaining: \$4,776.**
- 59. Cynthia Lederman: 53899 CR 39, Middlebury, IN 46540 (toddcindy82@gmail.com)** Condition: knee replacement. Total bills: \$10,221. **Donations: \$2,447. Remaining: \$7,774.**
- 60. Keng Fun Lee: 3328 Shepperton Blvd., Indianapolis, IN 46228 (pslee2@hotmail.com)** Condition: degenerative disc disease. Total bills: \$34,007. **Donations: \$44,714. Add-on bills: \$24,950. Remaining: \$14,243.**
- 61. Rose Lee: 517 Heather Dr., Round Rock, TX 78664 (rosemary.lee213@gmail.com)** Condition: Stage 4 (advanced) breast cancer. Total bills: \$16,778. **Donations: \$49,533. Add-on bills: \$38,226. Remaining: \$5,471.**
- 62. Thelma Lehman: 2110 E Cumberland St., Lebanon, PA 17042 (sntlehman@yahoo.com)** Condition: osteoarthritis/hip replacement. Total bills: \$6,044. **Donations: \$3,524. Add-on bills: \$7,471. Remaining: \$9,991.**
- 63. Kathi Loesche: 1000 Bridgewater Dr., Prescott, AZ 86301 (kathi.loesche@gmail.com)** Condition: pelvic organ prolapse. Total bills: \$1,966. **Donations: \$6,231. Add-on bills: \$10,939. Remaining: \$6,674.**
- 64. Anne Lunario: 79 Pine Mountain Rd., Ridgefield, CT 06877** Condition: hip replacement. Total bills: \$48,699. **Donations: \$4,639. Remaining: \$44,060.**
- 65. Dwight Martin: 1261 Clyde School Rd., McBee, SC 29101** Condition: heart condition. Total bills: \$100,000. **Donations: \$9,526. Remaining: \$90,474.**
- 66. Ann McGuire: 6500 Camp Bowie Blvd., Ste. E, Fort Worth, TX 76116** Condition: hip replacement. Total bills: \$3,227. **Donations: \$307. Remaining: \$2,920.**
- 67. Margaret McGuirk: 103 Dutch Lane, Johnstown, PA 15902** Condition: stroke. Total bills: \$2,800.
- 68. Shiela Meert: 28999 Westwynd Dr., Elkhart, IN 46516** Condition: diverticulitis/bowel surgery. Total bills: \$9,127. **Donations: \$30,881. Add-on bills: \$35,174. Remaining: \$13,420.**
- 69. Theresa Menner: 34 W 59th St., Indianapolis, IN 46208** Condition: labral tear of hip. Total bills: \$11,144. **Donations: \$5,245. Remaining: \$5,899.**
- 70. Guadalupe & Heidy Meraz: 37711 E 128 Ave., Hudson, CO 80642** Condition: The Merazs' teenage son, Ezequiel, Condition: developed blood clots in his legs. Total bills: \$24,865. **Donations: \$14,946. Remaining: \$9,919.**
- 71. Shelli Meulemans: 2175 E Hinchman Rd., Berrien Springs, MI 49103 (nashshelli@gmail.com)** Condition: polycystic ovarian syndrome. Total bills: \$21,560. **Donations: \$5,162. Discounts: \$480. Remaining: \$15,918.**
- 72. Gary Miles: 1440 Westview Cir., Lynden, WA 98264 (grmiles@comcast.net)** Condition: hip replacement. Total bills: \$32,051. **Donations: \$54,861. Add-on bills: \$60,941. Remaining: \$38,131.**
- 73. Faith Miller: 15390 Louisville St NE, Homeworth, OH 44634** Condition: brain cancer. Total bills: \$39,345. **Donations: \$27,068. Add-on bills: \$22,312.**

## How do I use the online Giving Guide?

In the Giving Guide ([chministries.org/givingguide](http://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 #94.

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)

as there is no lapse in membership) and CHM reserves the right to allocate your gift to any Prayer Page recipient with eligible medical bills. We will forward any card or encouraging note that you include, or you can send it directly to a 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](http://chministries.org/members).

# Prayer Page helps member facing serious surgery complications

By Georgia Nicholson, Gardnerville, Nev.

I joined Christian Healthcare Ministries in June 2013 because I had no health insurance.

The following June I decided I could no longer tolerate the pain caused by my “bone-on-bone” arthritis and scheduled hip replacement surgery. Unfortunately, unrelated medical challenges postponed the operation until Oct. 10, 2014.

I didn't realize that the fact I'd experienced symptoms before joining CHM meant the condition was pre-existing.\* At first, I was frightened because I had already undergone surgery and incurred over \$100,000 in medical bills that weren't eligible under CHM's regular sharing program. (Though, thankfully, I eventually received discounts of nearly \$20,000.)

I thought, “How will this work?” and resigned myself to the idea of personally paying all of the bills. A call to CHM, however, encouraged me.

One of the staff members said not to worry because my name would appear on the monthly newsletter's Prayer Page and my need would be met, albeit in a different manner. I'd receive a check at the same time each month reflecting donations other CHM members sent that month to help with bills for pre-existing conditions.

Checks started coming in the mail. Each envelope I opened brought tears of gratitude and humility. I also received cards and notes of encouragement from fellow Christians, which always came when I needed them the most. To think that people I didn't know would take the time to write overwhelmed me with thanksgiving. I saved each piece of

correspondence.

In time, arthritis made it necessary to replace my right hip as well and I had another surgery on Feb. 3, 2016. My first surgery had been expensive but uncomplicated—and sending the medical bills to CHM was simple. This time, however, everything that could go wrong happened.



I was released from the hospital on Feb. 5, but just three days later the hip dislocated and an ambulance took me to the hospital. By

7:30 p.m. on Feb. 8, I was once again in the operating room getting a new hip.

The next two months were a blur. My incision became infected and caused me to return the hospital *again* for seven days, during which I underwent surgery several times to clean the incision. I also had vacuum-assisted closure (wound VAC) and a blood transfusion.

I was sent home with the VAC device and a PICC line (catheter) to administer antibiotics intravenously. However, I developed a blood clot and had to go to the emergency room for the PICC line to be removed and inserted into my other arm. I had the VAC device for a month and the new PICC line for six weeks. Furthermore, I developed a blood clot in my lung.

During this incredibly difficult time of testing I spent a lot of time reading the book of Job. What I came

away with is the conviction that *God will provide*. He gives strength and wisdom and He always knows when we need them the most.

It was more challenging to submit bills to CHM after my right hip replacement because I was so ill. I have thus far received over \$250,000 from my brothers and sisters in Christ and I have about \$122,000 in outstanding medical bills.

With so much debt still remaining, it's easy to let fear have a foothold. However, I'm able to make my monthly hospital payments and I know God's grace and the generosity of CHM members will see me through.

At this writing, I'm still undergoing physical therapy. I've progressed from a wheelchair to a walker and now, finally, am walking only with the assistance of a cane. I have an entrapped nerve and foot drop (a gait abnormality) which is slowly improving.

Again, many thanks to my brothers and sisters at CHM. I recommend the ministry to others, though in retrospect, I would have kept in closer contact with CHM before, during and after my medical event. I encourage other members to do the same.

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***“One of the [CHM] staff members said not to worry because my name would appear on the monthly newsletter's Prayer Page and my need would be met, albeit in a different manner.... I have thus far received over \$250,000 from my brothers and sisters in Christ.”***

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*\*Editor's note: According to the CHM Guidelines, a pre-existing condition is any medical condition for which you experience signs, symptoms or treatment before joining Christian Healthcare Ministries. More information is available in*

*Guidelines Z and AA at [chministries.org/guidelines](http://chministries.org/guidelines).*

- Remaining: \$34,589.*
- 74. Marcia Miller: 1175 Cold Springs Rd., Stuarts Draft, VA 24477** Condition: Crohn's disease. Total bills: \$14,840. *Donations: \$1,414. Remaining: \$13,426.*
- 75. Margaret Miller: 5614 Township Rd 336, Millersburg, OH 44654** Condition: lipoma (fatty tumor) removal. Total bills: \$5,549. *Donations: \$3,191. Remaining: \$2,358.*
- 76. Marietta Miller: 19811 SR 120, Bristol, IN 46507 (ettahelmuth@yahoo.com)** Condition: endometriosis. Total bills: \$6,859. *Donations: \$3,219. Remaining: \$3,640.*
- 77. Thomas Mills: 3425 White Oaks Dr., Abilene, TX 79606** Condition: myelodysplasia (blood condition). Total bills: \$26,849. *Donations: \$32,257. Add-on bills: \$32,579. Remaining: \$27,171.*
- 78. Kerry Mott: 535 Tavern Ln., Columbia Falls, MT 59912** Condition: knee replacement surgery. Total bills: \$23,606. *Donations: \$16,377. Remaining: \$7,229.*
- 79. Joseph Mozley: PO Box 144, Hittervale, MN 56552 (alliejo09@gmail.com)** Condition: diverticulitis. Total bills: \$4,430. *Donations: \$26,337. Add-on bills: \$41,653. Remaining: \$19,746.*
- 80. Robert Neal: 50100 E. Town Hall Rd., Frazee, MN 56544 (rgneal@wcta.net)** Condition: heart condition. Total bills: \$59,451. *Donations: \$42,401. Discounts: \$6,509. Remaining: \$10,541.*
- 81. Janet Nelson: 7118 Verde Ct., Buda, TX 78610** Condition: asthma/COPD. Total bills: \$9,313. *Donations: \$5,976. Remaining: \$3,337.*
- 82. Lynette Nelson: 18435 42nd St., New Germany, MN 55367** Condition: brain cancer. Total bills: \$52,720. *Donations: \$12,707. Remaining: \$40,013.*
- 83. Randall Neubauer: 7136 Tannery Rd. #26, Two Rivers, WI 54241** Condition: spinal surgery. Total bills: \$75,456. *Donations: \$48,373. Add-on bills: \$440. Remaining: \$27,523.*
- 84. Georgia Nicholson: 1390 Topaz Ln., Gardnerville, NV 89460 (geoegia@frontier.com)** Condition: hip replacement. Total bills: \$72,516. *Donations: \$253,387. Add-on bills: \$302,928. Remaining: \$122,057.*
- 85. Emily Nolt: 1751 Lancaster Pike, Peach Bottom, PA 17563** Condition: wrist fracture. Total bills: \$7,923. *Donations: \$3,710. Remaining: \$4,213.*
- 86. Stacy Nyhoff: 598 Wildrose Circle, Lynden, WA 98264** Condition: hysterectomy. Total bills: \$7,777. *Donations: \$3,101. Remaining: \$4,676.*
- 87. Linda Overholt: PO Box 134, Amanda, OH 43102** Condition: knee replacement. Total bills: \$47,065. *Donations: \$30,182. Add-on bills: \$4,539. Remaining: \$21,422.*
- 88. Gerry Parker: 3875 Hwy 114, Deaver, WY 82421** Condition: heart attack and surgery. Total bills: \$61,860. *Donations: \$12,115. Discounts: \$55,794. Add-on bills: \$14,156. Remaining: \$8,107.*
- 89. Brock & Abby Parks: 1604 Southcreek Dr., Leander, TX 78641** Condition: The Parks' infant son, Arlo, was born with a tongue-tie. Total bills: \$1,886.
- 90. Larry Penland: PO Box 1182, Enka, NC 28728 (sourceproperties@bellsouth.net)** Condition: lung cancer. Total bills: \$3,748. *Donations: \$972. Add-on bills: \$8,315. Remaining: \$11,091.*
- 91. Lois Pincince: 1150 Black Brook Rd., Dunbarton, NH 03046 (plpincince@gsinet.net)** Condition: hip replacement. Total bills: \$8,011. *Donations: \$4,405. Remaining: \$3,606.*
- 92. Edward Quinn: 13271 W Monterey Way, Litchfield Park, AZ 85340** Condition: chest pain/testing. Total bills: \$39,371.
- 93. David Randol: 802 35th St., Cody, WY 82414** Condition: carpal tunnel syndrome. Total bills: \$8,175. *Donations: \$3,538. Remaining: \$4,637.*
- 94. Mike Reed: 1368 M Rd., Loma, CO 81524** Condition: hypertension. Total bills: \$9,601. *Donations: \$11,412. Add-on bills: \$6,464. Remaining: \$4,653.*
- 95. Kim Rees: PO Box 1417, Thayne, WY 83127** Condition: hip replacement. Total bills: \$8,523. *Donations: \$14,232. Add-on bills: \$14,111. Remaining: \$8,402.*
- 96. Clinton & Holly Renner: 728 Mitchell Ln., Anderson, MO 64831** Condition: The Renners' teenage daughter, Lindsey, underwent a tonsillectomy. Total bills: \$3,393.
- 97. Lonnie Richardson: 5797 W. 37th St., Louisburg, KS 66053** Condition: colon removal/ileostomy. Total bills: \$45,068. *Donations: \$22,840. Remaining: \$22,228.*
- 98. Michael Rizzo: 6000 Palm Trace Landings Dr., Davie, FL 33314 (m\_rizzo@live.com)** Condition: hip replacement. Total bills: \$13,709. *Donations: \$15,811. Add-on bills: \$10,296. Remaining: \$8,194.*
- 99. Kevin Robertson: 1569 Harwood Dr., Oxford, MI 48371** Condition: hip replacement. Total bills: \$7,755. *Donations: \$739. Remaining: \$7,016.*
- 100. Joel Ruppert: 415 North Church St., Bethany, IL 61914 (realruppert@gmail.com)** Condition: high blood pressure/aneurysm. Total bills: \$13,745. *Donations: \$9,421. Add-on bills: \$269. Remaining: \$4,593.*
- 101. Jim Sauder: 1280 Fairway Dr., Boone, NC 28607** Condition: knee revision surgery. Total bills: \$63,514. *Donations: \$22,838. Discounts: \$3,372. Add-on bills: \$144. Remaining: \$37,448.*
- 102. Raymond Schwarz: 279 Surrey Rd., Wheeling, IL 60090** Condition: hernia repair. Total bills: \$6,027. *Donations: \$5,087. Add-on bills: \$5,610. Remaining: \$6,550.*
- 103. Cindy Sengstock: 2704 Arbor Glen Dr. Apt. 105, Twinsburg, OH 44087** Condition: ulcerative colitis. Total bills: \$1,283. *Donations: \$5,199. Add-on bills: \$14,371. Remaining: \$10,455.*
- 104. Cathy Seppanen: 44094 185th St., Vienna, SD 57271** Condition: hernia repair. Total bills: \$10,177. *Donations: \$7,584. Add-on bills: \$1,331. Remaining: \$3,924.*
- 105. Crystal Shaffer: 979 Shade Rd., McAlisterville, PA 17049** Condition: melanoma. Total bills: \$60,558. *Donations: \$27,833. Add-on bills: \$1,336. Remaining: \$34,061.*
- 106. Rhonda Shearer: 70 Clay Manor Ct., Springboro, OH 45066** Condition:

- achalasia (esophagus disease). Total bills: \$12,845. **Donations: \$37,911. Discounts: \$5,869. Add-on bills: \$40,993. Remaining: \$10,058.**
- 107. Gerald Sheridan: 1415 Cobb Ranch Rd., Paris, TX 75462** Condition: spinal stenosis. Total bills: \$37,755. **Donations: \$18,668. Add-on bills: \$5,371. Remaining: \$24,458.**
- 108. Joan Sherwin: 149 Stormy Ridge, Brasstown, NC 28902 (turkeyroost55@gmail.com)** Condition: heart attack/duodenal ulcer. Total bills: \$14,457. **Donations: \$8,402. Add-on bills: \$2,955. Remaining: \$9010.**
- 109. Eli Shrock: 24 W Coleman Rd., Farwell, MI 48622** Condition: heart condition/procedure. Total bills: \$41,481. **Donations: \$3,951. Add-on bills: \$1,069. Remaining: \$38,599.**
- 110. Elizabeth Simmons: 103 E Jackson, Altamont, IL 62411** Condition: degenerative disc disease. Total bills: \$2,213.
- 111. Todd Simon: PO Box 523, Brush, CO 80723 (toddsimon0@gmail.com)** Condition: hip replacement. Total bills: \$94,465. **Donations: \$54,290. Add-on bills: \$7,287. Remaining: \$47,462.**
- 112. Pavel Smid: 679 N. Hill Rd., Kalispell, MT 59901 (eurosvccyberport.net)** Condition: heart attack. Total bills: \$58,529. **Donations: \$52,713. Remaining: \$5,816.**
- 113. Jessica Stec: 571 Hollibaugh Rd., Marsland, NE 69354** Condition: Crohn's disease. Total bills: \$64,008. **Donations: \$6,098. Remaining: \$57,910.**
- 114. Suzan Stoehr: PO Box 847, Graham, WA 98338** Condition: osteoarthritis/joint reconstruction. Total bills: \$7,253. **Donations: \$3,245. Remaining: \$4,008.**
- 115. Ben Stoltzfus: 1302 Cedar Ave., East Earl, PA 17519 (bestoltzfus1@gmail.com)** Condition: bypass surgery. Total bills: \$82,198. **Donations: \$66,308. Add-on bills: \$1,467. Remaining: \$17,357.**
- 116. Pamela Strader: 105 S. Cuernavaca, Austin, TX 78733** Condition: abdominal aortic aneurysm. Total bills: \$70,911. **Donations: \$56,090. Add-on bills: \$113. Remaining: \$14,934.**
- 117. Virgil Stutzman: 59573 White Temple Rd., Vandalia, MI 49095 (thevirg55@gmail.com)** Condition: double knee replacement. Total bills: \$27,513. **Donations: \$6,817. Remaining: \$20,696.**
- 118. Douglas Teichert: 24151 El Paso Rd., Caldwell, ID 83607** Condition: heart disease. Total bills: \$19,556. **Donations: \$11,021. Add-on bills: \$235. Remaining: \$8,770.**
- 119. David Tiehen: 470 Swan River Rd., Bigfork, MT 59911** Condition: ankle replacement. Total bills: \$53,365. **Donations: \$28,393. Remaining: \$24,972.**
- 120. Thomas & Catherine Umlauf-Schulz: 882 N Martin Dr., Palatine, IL 60067** Condition: The family's young son, Joshua, underwent surgery. Total bills: \$17,601. **Donations: \$9,963. Remaining: \$7,638.**
- 121. Charles Tracy: 915 Swilling Rd., Eastanollee, GA 30538** Condition: heart condition. Total bills: \$43,084. **Donations: \$4,104. Remaining: \$38,980.**
- 122. Eva Wagler: 6957 N 550 E, Montgomery, IN 47558 (venitarn@yahoo.com)** Condition: heart condition. Total bills: \$8,788. **Donations: \$65,288. Add-on bills: \$69,220. Remaining: \$12,270.**
- 123. Corwin Walhof: 1715 15th St., Rock Valley, IA 51247** Condition: knee surgery and therapy. Total bills: \$9,595. **Donations: \$8,220. Add-on bills: \$2,032. Remaining: \$3,407.**
- 124. Katharina Wall: PO Box 278, Deerfield, KS 67838 (wall.kat70@gmail.com)** Condition: hip replacement. Total bills: \$14,750. **Donations: \$9,519. Remaining: \$5,231.**
- 125. William Walsh: 2687 NC Hwy., Lenoir, NC 28645** Condition: heart blockages. Total bills: \$14,710. **Donations: \$10,075. Add-on bills: \$5,836. Remaining: \$10,471.**
- 126. Jeffrey Walters: 14475 N 200E, North Manchester, IN 46962 (jjwalters58@yahoo.com)** Condition: heart valve replacement/repair. Total bills: \$62,844. **Donations: \$15,171. Remaining: \$47,673.**
- 127. Logan Webb: 279 Quarles Rd., Lufkin, TX 75901** Condition: asthma. Total bills: \$5,064.
- 128. Darlene West: 4207 Samuelson Ave., Apt. 45, Sandpoint, ID 83864** Condition: back pain. Total bills: \$1,525.
- 129. Michelle White: 2360 Salt Springs Rd., McDonald, OH 44437** Condition: diverticulitis and complications. Total bills: \$10,549. **Donations: \$13,836. Add-on bills: \$9,852. Remaining: \$6,565.**
- 130. Loyal Wiens: PO Box 20728, Mesa, AZ 85277** Condition: bowel obstruction. Total bills: \$65,359. **Donations: \$24,923. Remaining: \$40,436.**
- 131. Saranne Wilson: 15664 Mountain Valley Place, Lakeside, CA 92040 (rockinw54@yahoo.com)** Condition: Saranne's husband, Cliff, passed away after a heart transplant. Total bills: \$4,000. **Donations: \$88,567. Add-on bills: \$101,754. Remaining: \$17,187.**
- 132. Paul Winters: 927 Whispering Hollow St., Wiggins, MS 39577** Condition: gallbladder surgery. Total bills: \$12,330. **Donations: \$7,850. Remaining: \$4,480.**
- 133. Merlin Wipf: 507 Illinois Ave NW, Huron, SD 57350 (judyjanelwipf@hotmail.com)** Condition: cancer. Total bills: \$110,000. **Donations: \$26,401. Remaining: \$83,599.**
- 134. Penelopa Yeoman: 443 Crystal Dr., Marion, OH 43302** Condition: knee replacement. Total bills: \$16,325. **Donations: \$6,329. Add-on bills: \$38,310. Remaining: \$48,306.**
- 135. Fannie Yoder: 5461 Lawrence 1025, La Russell, MO 64848** Condition: stroke. Total bills: \$37,498.
- 136. Robert Ziglar: 325 Deerwood Dr., Macon, GA 31220 (ziglars7@bellsouth.net)** Condition: abdominal aortic aneurysm repair. Total bills: \$45,535. **Donations: \$20,405. Remaining: \$25,130.**

# CHM helps lift the weight of members' cancer concerns

By Tina Haller, Cerritos, Calif.

My husband's cancer diagnosis in January 2016 was devastating for our family. But because God knew we would need the financial support of the CHM family during such a time, He led us to the ministry the year before—provision for which we're very grateful.

In the first few weeks of the year Scott experienced pain every time he swallowed, so we made an appointment with an ear, nose and throat doctor. CHM members can choose their own doctors and hospitals and aren't bound by a healthcare provider network; that freedom enabled us to find the right doctors and receive the best care.



A series of physician referrals and tests revealed a mass in Scott's tongue. A biopsy confirmed that the tumor was cancerous.

After learning this sad news, we quickly worked with doctors to prepare for his cancer treatment. We prayed constantly, and many people prayed with and for us. We placed our trust in God; His faithfulness got us through each day.

I kept one of the CHM billing statements (Member Gift Form) letters on my nightstand. It read, "We want every member to have an excellent experience in every aspect of the ministry. Excellent experiences are crucial. Our efforts are devoted to removing from you the weight of concern surrounding your medical bills."

Those words of Rev. Howard Russell,

CHM president, encouraged me and reminded me of the ministry's desire to help our family in our time of need. Because they eased my financial concerns, I could pour my energy into helping my husband get well.

The last year has been long because we've faced surgery, chemotherapy, radiation and recovery. We deeply appreciate the CHM family's financial support. After nearly \$75,000 in provider discounts, ministry members kindly shared more than \$150,000 in medical bills.

Now it's with great joy that we share our recent good news: Scott's latest MRI shows no evidence of cancer! We praise God for His healing touch, and we pray He blesses you who have been a blessing to us.

## Meet your CHM staff: Tina Linton and Steve Fox

Tina Linton and Steve Fox recently joined CHM's Member Assistance department. They answer phones, make changes to membership accounts and help prospective members understand the ministry and how it works.

**Christian?** I'm very thankful that I accepted Christ as my Savior as a seven-year-old. My relationship with Him has anchored my life since that time.

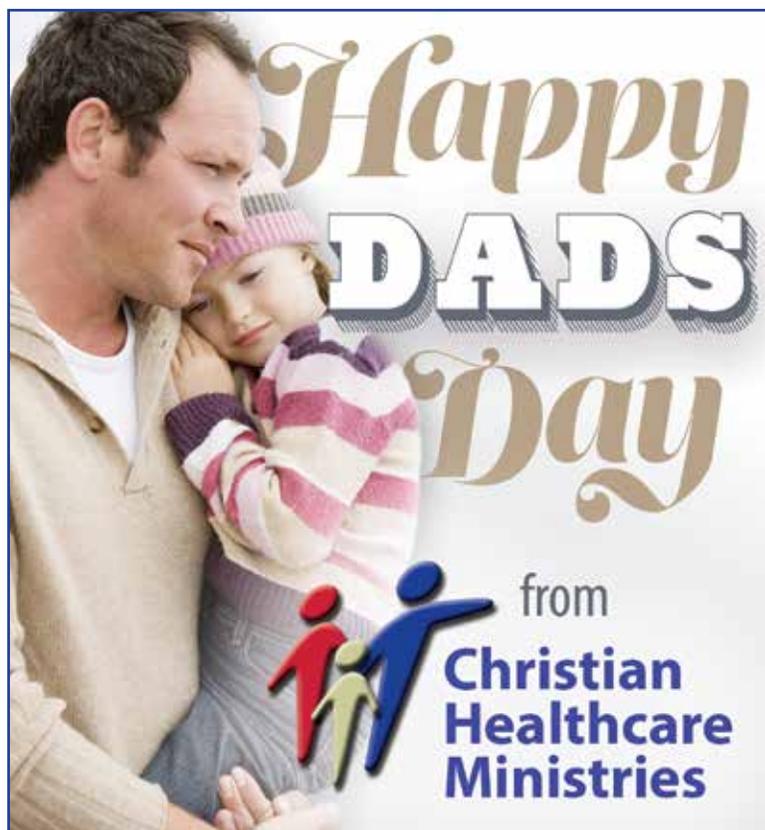
**Where did you work prior to joining the CHM staff?** I worked for a major retailer for 23 years. I managed inventory, coordinated community involvement and served as a member of the Ohio Foundation Council.

**Tina Linton**

**How did you become a**



See "Meet your staff," page 15



### Healthcare toolbox (continued from page 3)

share). *Editor's note: The CHMRx card and MembersWellness is administered by a third party, not CHM. Please call the Rx Member Help Desk number on the CHMRx card or visit [chmr.org](http://chmr.org) for assistance.*

- Downtown Drug Co. (937-840-0136; ask for Randy Teter): located in Hillsboro, Ohio, Downtown Drug can ship medications throughout the U.S. and helps CHM members find the best prices on their prescriptions, especially maintenance medications.
- [goodrx.com](http://goodrx.com): Compare prescription prices and find coupons on numerous medications.
- [needy meds.org](http://needy meds.org) and [rxassist.org](http://rxassist.org): These sites help patients apply for Patient Assistance Programs (PAPs) offered by pharmaceutical companies. You can also find coupons, rebates and a discount card for medications.

### Keep track of your medical bills

For an easy way to log information about your medical bills, relevant dates and discount and payment information, download CHM's free sample medical bill log at [chministries.org/stepbystep](http://chministries.org/stepbystep) or through your CHM Member Portal account at [chministries.org/members](http://chministries.org/members).

### Get discounted rates on treatment

It's best to pre-negotiate treatment costs (such as surgery) if you can. However, most of the time you can still obtain a discount after the fact. Doing so saves money for you and fellow Christians by helping to keep CHM monthly financial gifts low.

It's not unusual for CHM members to receive 40 percent or more in discounts,

especially on large hospital bills. For tips on negotiating medical bills and to learn how to have the best possible experience interacting with your healthcare providers, visit [chministries.org/providerinteraction](http://chministries.org/providerinteraction).

### Learn what to do if you become pregnant

CHM now offers an in-depth, downloadable maternity guide for Gold level members at [chministries.org/maternity](http://chministries.org/maternity). Learn what types of maternity bills are eligible for sharing, the paperwork to request from your healthcare providers, who to contact when you have questions, and more.

### A cause worth funding (continued from page 5)

ministry is Christlike, and I appreciate how everything is handled. The staff is kind and friendly, and I highly recommend CHM to others. When my name was listed on the newsletter's Prayer Page, it was a blessing to receive money from

people who don't know me but who cared about my situation. Now my enclosed check can go to others who need financial help." -Vicki Hudson, DeGraff, Ohio

"We were devastated to lose our baby girl to a miscarriage, but we're grateful for your time, service and ministry to our family—especially to my wife, Cindy. The CHM staff was an encouraging voice in the middle of our family's trial. My wife recovered fully and our bills are shared in full. When I went

to pay our healthcare provider, I received another discount, so I'm returning the funds knowing they will help other CHM members. I pray you all are able to see the incredible ministers you are to families like

ours. We're blown away by the character and structure of uniting with fellow believers to share medical needs." -Josiah Campbell, North Richland Hills, Texas

"Thank you for your quick response to our maternity bills. We were blessed by the Bible verse card included with our check. The Lord used it to strengthen our trust in Him. Please continue including God's Word

with the checks because His words are the greatest blessings we can receive. By God's

orchestration, our midwife missed the delivery of our son and refunded us the midwifery fee, so we are sending it back to you." -The Witt family, Roseburg, Ore.

Those who return funds often report that it's because they view CHM as a family. In another letter, Ann Farrell of Webberville, Mich., said, "Thank you for enabling me to be part of this ministry. It's exciting to help fellow believers in their time of need. Writing the first check to pay my monthly gift gave me a feeling of belonging. I can't even describe it. It just feels right."

*\*Editor's note: The ministry's Guidelines ([chministries.org/guidelines](http://chministries.org/guidelines)) state that it's a membership requirement to return any "overshared" funds to CHM to be applied toward other Christians' medical bills.*

*"Thank you for enabling me to be part of this ministry. It's exciting to help fellow believers in their time of need. Writing the first check to pay my monthly gift gave me a feeling of belonging. I can't even describe it. It just feels right."*

*-Ann Farrell  
Webberville, Mich.*

## In your own words: members tell the CHM story

*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,

Thank you so much for your wonderful ministry to families like ours who have benefited from being a part of the Body of Christ that shares medical expenses. We were so blessed to receive the check that shared the birth expenses of our precious son. We so appreciate you all!

God bless,

The Potts Family  
Three Forks, MT

### Dear CHM,

This little thank-you comes with a whole lot of gratitude and appreciation—as well as prayers for God to bless you because

you're such a blessing. Thank you, thank you, *thank you* for sharing my hospital and doctor bills.

Sincerely,

Jeff Baker  
Wooster, OH

### Dear CHM,

I thank you, CHM staff, and all of the members for helping with my medical bills. You made it so easy to understand what I needed to send you and how to request discounts from my doctor and hospital. God truly blesses each and every one of us every day and I'm thankful for the many, many blessings He's given me.

Will you please apply my enclosed extra donation where it is most needed? God bless each of you and thank you again. It's wonderful to be on my feet again after my bunion surgery. No more pain.

God bless,

Linda Morgan  
Belgrade, MT

### Dear CHM,

Thank you for your assistance. I am so impressed with the experience I had with Christian Healthcare Ministries and I'm happy to recommend your ministry to everyone I know. It was easy to work with

*See "In your own words," page 16*

## Meet your staff (continued from page 13)

### What's one thing you would like members to know?

Our staff cares about you deeply. When you ask us to pray, we do. We cry with you—though you might not know it at the time—and we praise the Lord when you rejoice.

### What activities do you enjoy in your spare time?

I spend time with family and friends. I'm also passionate about serving in my community. For example, I'm on the Barberton (Ohio) Community Foundation Board of Directors, I volunteer for the Barberton Historical Society and I coordinate my church's "Secret Sister" ministry. Photography is another passion of mine. Exploring and capturing precious moments with family and friends through my lens is something I really enjoy.

**What are your personal philosophies?** Be true to God and yourself; true joy comes from serving Jesus and others and in taking

care of yourself; be the change you want to see.

**What's one thing you can't resist?** Hugs from my nieces and nephews!



**Steve Fox**

### What's your favorite childhood memory?

My favorite recollection from my teenage years is spending time with my church's youth group. Our fall

retreats were life-changing and bring back some of the best memories.

### When did you become a Christian?

At age seven, I asked my father why I couldn't take communion during church services. He explained that I needed to be a Christian before I was able to partake in

communion. A year later, I asked Jesus to be my Lord and Savior.

**What's your favorite Bible passage and why?** John 14:1-7 has been the most encouraging passage in my life. It's a beautiful description of who Jesus Christ is and all that He desires for His followers.

**Where did you work prior to joining the CHM staff?** I was a children's pastor for over five years. Then I served as a lead pastor for another five years. Most of my adult life has been spent working in full-time ministry.

**What's one thing you can't live without?** I'd be lost in this life without God's Word as my guide, so I guess the only thing I can't live without is the Bible.

**What place do you enjoy most?** The beach. Ocean City in Maryland is our family's favorite vacation spot.

**Kittelson honored (continued from page 3)**

bill burdens.

“It has been a privilege and blessing to serve ministry members,” said Roger. “CHM’s financial condition is excellent and is on a trajectory to remain top-notch. God has blessed and used this ministry to fulfill His purpose, and members can rest assured that they’re part of a great cost-sharing program.”

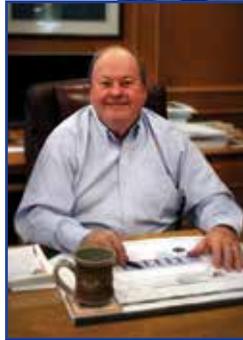
Asked what he would remember most about working at CHM, he said, “Our leadership, staff and members have a heart to minister and they enjoy gathering together, sharing each other’s burdens and praying for one another.” He noted that he will miss Thursday morning chapel services when staff worship together and lift members up in prayer. “I will also remember my retirement celebration and the outpouring of love and appreciation I received.”

Roger earned degrees in economics

and accounting from Luther College in Decorah, Iowa. “I was strongly influenced by my business and accounting professors,” he said. “In my senior year I interned in Chicago for a large public accounting firm. I enjoyed the work and gained a lot of auditing experience.”

His college years were formative in another way: he met his future wife, Baker. “After dating a year, I proposed and we were married before our senior year,” he said. “Today we’ve enjoyed 52 years of marriage and are blessed with three daughters and seven grandchildren.”

After graduating from college, Roger worked at Arthur Andersen LLP, one of the world’s largest international public accounting and management consulting firms, eventually becoming a partner. There he gained experience in a number of industries including banking; insurance; healthcare; colleges and universities; manufacturing; law firms and not-for-profit organizations. Later, Roger began and owned a manufacturing company specializing in plastics and served as the CFO, COO and CEO of several public and private companies.



Roger came to CHM in 2002. It was a transition from previous management, a difficult time in the ministry’s history. He served as a consultant for a year before being asked to serve as CFO. “I realized God’s call to serve Him by serving CHM and its members,” Roger said.

Rev. Russell said, “I can think of no one who was better qualified than Roger to oversee CHM funds and help lead the way from a challenging period to the stellar financial position we find ourselves in today. We knew we had to get him on our team.”

Roger and Baker have embarked on their new phase of life in a place dear to their hearts: The couple has relocated to Minnesota, where both of them spent their childhoods.

“We now live 25 miles northeast of St. Paul—a mere 10 miles from our daughters and their families,” Roger said. “We look forward to getting involved in a local church and in our grandchildren’s school activities.” An avid fisherman, Roger also plans to spend much of his time on the lake.

From the CHM staff: Thank you, Roger, for your incredible example of God’s love. We wish you the very best.

**Sending well wishes**

If you’d like to send a note or card of congratulations or thanks to Roger, please send to:

Christian Healthcare Ministries  
Attn: Human Resources  
127 Hazelwood Ave.  
Barberton, OH 44203

**In your own words (continued from page 15)**

my doctors. I have had no problems with them treating me as a cash-pay patient and received at least the same—if not better—care.

Thank you,

Rhonda Harris

Flagstaff, AZ

**Dear CHM,**

I am amazed at the Body of Christ and Christian Healthcare Ministries. I thought I was a healthy guy, but in 2016 I suffered a “moderate” heart attack. A follow-up appointment showed I needed quadruple

bypass surgery. As a businessman, I was amazed at how one of CHM’s Member Advocates, Eric Sines, jumped in and negotiated thousands of dollars in discounts. CHM shared thousands more!

I was out of the hospital for six days

*See “In your own words,” page 18*

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

*Why do I feel so off-balance?* © Dr. Michael D. Jacobson. Do not reproduce this article without permission.

**Q:** One night I was very dizzy with a little nausea. The next day I was a little off-balance. I went to my family doctor and he checked my blood pressure and did an EKG, which both came back okay. He dismissed the sickness as a flu bug. I continued to be off-balance so I went back to the doctor, thinking, “Maybe I have food poisoning.” He did a blood test for listeria and the results were negative. Ever since then I’ve experienced this feeling of being off-balance. Yesterday and today I’m also experiencing pain in the back, right area of my head.



**A:** Most likely, this is a self-limiting condition known as Benign Positional Vertigo, which is thought to be caused by a temporary inner ear and/or neck problem. However, given the combination of dizziness, feeling off-balance and a headache, I recommend you consider getting an MRI of your head. At the very least, your doctor should do a thorough neurological exam.

In the Cincinnati area where I live, there is an MRI service that advertises reasonably priced MRIs. At around \$325 including the read, they’re about a quarter of the typical cost. A close

friend of mine took advantage of this low price and I can personally attest to the professional nature of the service. Perhaps there is such an MRI business\* near you.

Regardless, I recommend you see your physician and express your concern.

*\*Editor’s note: Some diagnostic imaging companies can be found on the CHM website at [chministries.org/providerlist](http://chministries.org/providerlist). To find the fair price in your area, visit [healthcarebluebook.com](http://healthcarebluebook.com).*

*If you have a health question for Dr. Jacobson, CHM Medical Consultant, please email it to [doc@chministries.org](mailto:doc@chministries.org). This information is not intended to replace the advice of your physician.*

### Flaxseed and disease (continued from page 4)

cell wall’s protein lipid bilayer. As part of the cell wall, they play a critical role in the movement (transport) of electrons, and other important processes. Thus, supplementing the diet with omega-3s—particularly in the form of flaxseed—may

be a healthy step to take.

I’d just say that we need more information and, specifically, good clinical research, before we can make any strong recommendations. However, in the

meantime, to my knowledge there is no harm in measures such as dietary psyllium and flaxseed.

### Illnesses, incidents and needs (continued from page 6)

medical bill. It’s necessary for CHM staff and members to distinguish between individual medical bills. A need is categorized under a particular incident, which falls under a certain illness/diagnosis.

likely have incurred separate needs (bills) from the initial doctor’s office visit, the hospital or clinic performing the MRI and from the second doctor visit during which the cortisone shot was received.

- surgery (bill from the anesthesiologist)
- pre- and/or post-operative prescriptions
- physical therapy (multiple bills)
- third doctor visit (follow-up and declaration of clean bill of health)

In the example above describing the diagnosis (illness) of arthritis, there were two separate incidents because the patient received treatment for arthritis on two separate occasions. However, within in each incident there were separate needs.

In the second incident that occurred two years later, there would likely have been separate needs for:

For more information on illnesses, incidents and needs, visit [chministries.org/glossary](http://chministries.org/glossary) or see the glossary in the CHM Guidelines ([chministries.org/guidelines](http://chministries.org/guidelines)).

In the first incident, the patient would

- the first doctor visit
- the second doctor visit
- surgery (bill from the hospital or clinic)
- surgery (bill from the surgeon)

**Next month:** CHM for newbies (part 7): Additional cost-sharing programs

**In your own words (continued from page 16)**

when cards from CHM members started coming in from all over the country. Their encouragement and prayers brought tears to my eyes.

Glory be to God, I've lost 50 pounds and the doctor says my heart is doing great. Joining CHM was one of the best decisions I've ever made. I praise God almost daily for leading me to this ministry. I pray God gives you all wisdom and great blessings as you help believers.

Thank you,  
  
Dean Phillips  
Banning, CA

**Dear CHM,**  
Thank you to our Christian family that sent us prayers, cards, and emails regarding the pregnancy of Casey and Brent Richardson. After sending in our prayer request, much of our grief and stress was lifted. Sadly, the unhealthy twin, Malachi, passed away late in the pregnancy. We were blessed to hold Malachi after he and his brother, Zachariah, were born. Malachi is now being held by Jesus. Zachariah is home and doing well.

With love,  
  
The Richardson Family  
Glidden, WI

**Dear CHM,**  
We have been members for about a year and your ministry is a true blessing to our family. My husband, Jeffery, has a small business and our insurance premiums were becoming increasingly expensive. I could see how the stress weighed on Jeffery. A couple of friends recommended CHM over the years.

Now, as members, our financial stress has decreased significantly, leading to better health. We recently started giving extra to medical needs listed on the newsletter

Prayer Page. It's a small but important way we can "pay forward" our blessings to other members in need.

Thank you for this wonderful ministry,

Lori Ronecker  
Fenton, MS

**Dear CHM,**  
The enclosed check represents funds I'm returning to CHM for my maternity bills. I was able to get discounts on two bills and the discounts were given after CHM had sent checks to share the bills. Thank you so much for all that has been done to help make the birth of our child the joyous time it should be. Financial stress didn't mar this special blessing because of the faithfulness of CHM members and staff. Thank you!

Blessings to you,  
  
Cheryl Byler  
Sturgis, MI



surgery. We're thankful for our heavenly Father who promises to meet all our needs and also thankful for the body of Christ for being the vessel He used to help us! We sincerely appreciate this ministry and all the prayers.

Love in Christ,

Kelly Jo Visser  
Hudsonville, MI

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*"Thank you so much for all that has been done to help make the birth of our child the joyous time it should be. Financial stress didn't mar this special blessing because of the faithfulness of CHM members and staff."*

**-Cheryl Byler  
Sturgis, Mich.**

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**Dear Friends at CHM,**  
We'd like to thank you for the blessing you have been. We appreciate your vision for Christians helping each other with their medical expenses and that you make this program available at an affordable price.

CHM has come through for us numerous times. Most recently we experienced a terrible accident at our home that is still hard to comprehend and talk about. Ever since I called CHM from the hospital a day or two after the accident, you have let me know you were praying for us and even for my sister-in-law who is not part of CHM but lost her husband in the accident.

We just want to say thank you for your dedication to helping Christians and for the added benefit of your prayer support. It is God, through the prayers of His children, who is not only strengthening us through this but is also pouring out His grace and comfort on us.

Sincerely,  
  
Bret & Wanda Nazworth  
Beaumont, TX

**Dear CHM,**  
We just wanted to thank you for your generous gift and help. We're thankful to God for you!

God bless you,  
  
Stephen and Shamdai Foster  
Marysville, CA

## CHM legal notices

**Christian Healthcare Ministries (hereinafter “CHM”)**, a not-for-profit religious organization, is not an insurance company. No ministry operations or publications are offered through or operated by an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any CHM member chooses to share the burden of your medical bills will be entirely voluntary. As such, CHM should never be considered as a substitute for an insurance policy. Whether you receive any financial gifts for medical expenses and whether CHM continues to operate, you are always liable for any unpaid bills.

**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.

**Especially for Kentucky Residents:** Notice: CHM is not an insurance company. CHM’s related operations and publications are not issued by an insurance company and they are not offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills will be totally voluntary. CHM should never be considered as a substitute for an insurance policy. Whether you receive any gifts for medical expenses, and whether or not CHM continues to operate, you will always remain liable for any unpaid bills.

**Especially for Maryland Residents:** Notice: CHM is not an insurance company. CHM’s related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. No other member will be compelled to contribute toward the cost of your medical bills. Therefore, CHM should never be considered a substitute for an insurance policy. This activity is not regulated by the Maryland Insurance Administration, and your liabilities are not covered by the Maryland Life and Health Guarantee Fund. Whether or not you receive any financial gifts for medical expenses and whether or not CHM continues to operate, you are always liable for any unpaid bills.

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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.*

**Sidney Ballard: 801 W Glee St., Dixon, MO 65459** Sidney lost his wife, Deborah, after a battle with cancer.

**Michael & Andrea Horne: 404 Grants Creek Rd., Jacksonville, NC 28546** Andrea has suffered several miscarriages.

**Charles & Doreen Osman: PO Box 175, Elizabethtown, PA 17023** Charles has coronary artery disease.

**Deborah Binford: 4905 Miami Bend Rd., Logansport, IN 46947** Deborah’s home burned down and she has lost everything.

**Sandra Kraller: PO Box 8, Kieler, WI 53812** Sandra suffers from undiagnosed health issues, making treatment difficult.

**Ryan & Bethany Rutt: 524 N. Garfield Rd., Bernville, PA 19506** Two-year-old Lucas has leukemia. Doctors are optimistic.

**Susan Burrows: 111 Morning Cloud Cove, Lakeway, TX 78734** Susan’s husband, Randall, passed away.

**Mary Mazzola: 330 Aubuchon St., Florissant, MO 63031** Mary’s husband, Tom, passed away suddenly.

**Sam & Janelle Steffen: 523 W. Ohio St., Bluffton, IN 46714** Sam has been diagnosed with cancer.

**Tommy & Christi Fraley: 604 James St., Sweetwater, TX 79556** Tommy has incurable prostate cancer.

**Stephen & Sierra McVay: 418 N. Atchinson, El Dorado, KS 67042** Sierra had a miscarriage at 20 weeks.

**Thomas & Stacey Stine: 1211 Monroe Dr., Hebron, KY 41048** Stacey’s mother passed away.

**Darin & Kelly Gaines: 3192 N. Sycamore Dr., Simi Valley, CA 93065** Kelly was diagnosed with ovarian cancer.

**Scott & Elizabeth Naas: 130 Country Rd., 805, Green Forest, AR 72638** Elizabeth was diagnosed with breast cancer.

**Robert & Claudia Toth: 107 Chamberlain St., Torrington, CT 06790** Claudia was diagnosed with colon and liver cancer.

# Christian Healthcare Ministries

## Ministries June 2017

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127 Hazelwood Ave. • Barberton, OH 44203  
www.chministries.org



*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.*