



**CHM**

**Christian  
Healthcare  
Ministries**

**MARCH  
2016**

**THE "5 Ws"  
OF CHM**

*CHM and your*  
**TAXES**

**Accidental  
gunshot wound  
doesn't break  
15-year-old's spirit**

The answer to  
**everything**  
you want to know...

*He is risen!*

**Happy Easter from the CHM staff**

*The biblical solution to health care 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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# The answer to everything you want to know (about CHM, anyway)

What follows explains where to find the answers to your questions. It's the fountain of great knowledge, the be-all and end-all of everything you need, or want, to know.

I'm not describing the Bible, which is *the* guide for Christian living.

This is instead a humorous-but-also-serious explanation of the importance to all our members of the Christian Healthcare Ministries Guidelines.

The Guidelines aren't for the ministry's benefit. They're for yours.

CHM's Guidelines are found online at: [chministries.org/guidelines](http://chministries.org/guidelines). Every member receives a printed copy after joining CHM; however, the most up-to-date version is always available online.

"When I first joined and I had questions, I'd look it up in the Guidelines," said one of our members. "Usually my question would be answered. Sometimes I called the ministry to ask for clarification if it was something I didn't understand, but usually the Guidelines told me what I needed to know.

"You just need to check to make sure you're using the latest version," she said. "The Guidelines are a real time-saver."

This is on my heart (in keeping with the title of this

monthly column) because we sometimes encounter members unnecessarily confused about something related to their medical bills whose confusion and concerns would have been alleviated with a quick check of the Guidelines.

The Guidelines aren't the sort of booklet you would normally take to the beach to enjoy between naps and walks along the sand.

However, their value to you is unquestioned, and it could be worse; years ago the Guidelines were written in a much more legalese style. But you're not parties of the first part, hereinafter to be referred to as "The member"; you're our cherished ministry members and our job is to make sure CHM operates well, efficiently, and ethically for you.

We've worked diligently over time to simplify the Guidelines and to convert them as much as possible to everyday language. The purpose is to not make you cringe when you pick up the Guidelines. That's not a claim that the content is riveting or that it rivals a New York Times bestseller, but we've made a lot of progress in making them

more reader-friendly.

The Guidelines don't signify a contract between CHM and our members. We don't have contracts. This is a *voluntary* cost-sharing ministry. Members share in paying medical bills under the model of first-century Christians sharing to meet each other's needs.

They didn't use contracts. Neither do we. Here's the explanation in the introduction to our Guidelines:



*The everyday actions of CHM members show that the Body of Christ is different from the rest of the world. Why would a Christian in Idaho, Georgia or any other state generously, faithfully and voluntarily donate money to take care of the medical bills of fellow members throughout the United States and the world? It is because of the transformative power of Jesus Christ and the Holy Spirit.*

This encouragement to use the Guidelines is for one reason: it's where you'll find answers to many, most, or all, of your questions—at least the ones you have about CHM.

God bless you, and thank you for the honor—which is exactly how we see it—of serving you.

# Accidental gunshot wound doesn't break the spirit of 15-year-old member Anna Stone

By Stacy Stone, Brookshire, Texas

In the blink of an eye, life changed for our family. On a Sunday afternoon in June 2015, a weapon misfired in our home and our 15-year-old daughter Anna suffered an accidental gunshot wound to the abdomen.

My husband, Keith, administered first aid while we awaited the arrival of the local EMS team, terrified and praying all the while for God to save our daughter's life.

She suffered damage to her pancreas, liver, intestines, bile duct, and a vena cava. She also lost her gall bladder and one of her kidneys. She had two fractured vertebrae from bullet fragments lodged in her spine.

Within the hour, Anna was life-flighted to a hospital in Houston, beginning a series of miracles too numerous to count. As the helicopter pilot stood vigil outside her emergency room door praying for her safety, surgeons and nurses were inside marveling at Anna's stability despite multiple internal injuries.

I called CHM first thing Monday morning. Needs Processor Yvonne Woolridge was caring and

supportive. She gave us clear instructions for submitting medical bills to the ministry. When our hospital offered a 50 percent discount for prompt payment on Anna's hospital bill, CHM expedited the bill for sharing. Eventually the hospital extended a 70 percent discount on all hospital procedures.

Anna spent a month in the hospital for surgeries and other procedures, but her progress was steady

See "Stone testimony," page 11



## CHM and your taxes

*Editor's note: This article is for informational purposes only and shouldn't be considered legal, tax or accounting advice. Since every situation is unique, please seek the advice of a qualified tax professional.*



As we've mentioned in a prior article (see the January 2016 newsletter), IRS Form 8965—"Health Coverage Exemptions"—is

the IRS form to use to report that you were a member of a health care sharing ministry in 2015.

**As a CHM member, you don't need an insurance marketplace exemption number to file your 2015 taxes, nor is there any reason or requirement for you to go to the marketplace at any time.**

Members are sometimes told by tax preparers that they're required to provide an exemption number from the health insurance marketplace/health insurance exchanges. To repeat: you don't have to go there or do that.

Filling out the IRS form is quick and simple. Here's all you need to do to fulfill your legal reporting obligation as a health care sharing ministry member:

1. Complete IRS Form 8965 (Part III **only**).
2. Use the exemption code "D" for members of a health care sharing ministry. Check the appropriate box(es) for each family member to show whether they were CHM members for all of 2015 or only part of the year.
3. If you use software to file your taxes, the software will guide you through the steps above. You **do not** need to provide a certificate exemption number.

Please ask your tax professional about IRS Form 8965. For a sample of Form 8965 and the most up-to-date information, visit [chministries.org/taxes](http://chministries.org/taxes).

*Editor's note: Your monthly financial gifts required for CHM membership are not deductible for federal income tax purposes. Donations exceeding your monthly financial gift (such as those made toward Prayer Page needs) are tax-deductible charitable contributions. CHM mailed a statement to all members who made extra donations in 2015.*

**Missouri members only:** Missouri state law provides residents with a special state tax advantage. The Missouri Form MO-1040 lists a "health care sharing ministry" line item deduction (line 18). When you file your taxes, write on this line the total amount you sent to Christian Healthcare Ministries in 2015. CHM mailed a statement to all Missouri members in January 2016.

## Aloe vera for gastrointestinal ulcers and other disorders

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Recently, my wife experienced a recurrence of ulcer-like abdominal pain. She's had similar episodes in the past and has tried a variety of potential cures, including antacids, proton pump inhibitors and natural remedies. In each case, the pain eventually resolved. Usually relief lasts for months, if not years.

She has never been diagnosed with an ulcer and hasn't had an endoscopy or upper GI series (X-ray) during one of her episodes. However, her symptoms are classic, with sharp, stabbing pain in the stomach area, symptoms worsening with food and with relief provided by remedies like those described above.

During her most recent episode, I noticed that she pulled out her aloe vera powder and added some to her juice glass. Within a few days her pain had significantly decreased and she wondered out loud what I knew about the effectiveness of aloe vera as a treatment for stomach or duodenal ulcers.

Since my answer was "not much," I decided to search the subject in the National Library of Medicine database (available at [ncbi.nlm.nih.gov/pubmed](http://ncbi.nlm.nih.gov/pubmed)); this resource catalogs over 400,000 research studies

(annually). When I entered the search terms "aloe vera ulcer" and "aloe vera gastrointestinal," I found dozens of research studies examining the pharmacology and clinical effectiveness of aloe vera. First, it appears that aloe vera has antioxidant properties that can help fight infection and inflammation. Aloe vera's healing properties apparently are related to a complex blend of various components. Thus, products may vary significantly from one company to another and may contribute to wide discrepancy in scientific studies.



In some countries, aloe vera is being used topically on diabetic skin ulcers. These are some of the most difficult dermatologic infections to eradicate. In fact, one study in India involved a head-to-head trial with topical antibiotics. Fresh aloe vera gel for two weeks was effective in significantly reducing diabetic ulcer bacteria counts in over 90 percent of cases—far more effective than conventional topical antibiotics.

In another laboratory study, smaller amounts of aloe vera appeared to stimulate "friendly" *Lactobacillus* bacteria species in the gut, while higher concentrations of aloe vera inhibited these helpful microorganisms. In other research, aloe vera showed clear antibiotic-like activity against harmful bacteria. Aloe vera also

appears to inhibit the production of gastric acid.

I discovered several research studies by pharmaceutical companies that are looking into the "carrier" properties of aloe vera. For example, one study combined it with amoxicillin in the treatment of *H. pylori* bacterial infection, which underlies many stomach ulcers. Aloe vera appears to be a useful adjunct in such cases, and we may see it being produced as a medication component for gastrointestinal ulcers.

Perhaps even more relevant were several studies in which it was shown that aloe vera could be an effective treatment for peptic ulcer disease. Most of these studies were laboratory trials using mice with gastric and duodenal ulcers. More research is needed, particularly in human clinical trials, before you will see aloe vera promoted by physicians as a legitimate treatment option for gastrointestinal disease.

However, due to its apparent harmless nature, you might consider aloe vera as a treatment option if you suffer from one of these maladies. Keep in mind, though, that quality and effectiveness may vary dramatically between products.

As I've written before, there is no equivalent government oversight of the dietary supplement industry compared to what

See "Aloe for ulcers," page 13



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

## The “Five Ws” of CHM: what, why, who, where and when

CHM welcomed thousands of new member families this first quarter of 2016. Here’s a quick “Five W” primer to help you—and longtime members—explain CHM to your Christian family and friends.

### What

CHM is a nonprofit, voluntary health cost sharing ministry for Christians. It’s not a health insurance company and operates differently than insurance. Members submit monthly financial gifts to the ministry. The gift amount depends on which program members choose: Gold, Silver or Bronze.

After members and CHM staff stretch each dollar by seeking medical bill discounts, financial assistance, etc., the financial gifts are used to share 100 percent of medical bills that qualify under CHM’s Guidelines. Sharing is the process of paying or reimbursing members for eligible medical bills they’ve submitted.

### Why

Christian Healthcare Ministries began 35 years ago when a pastor saw the need for affordable health care for believers who didn’t have insurance.

Since then, CHM has been the solution for hundreds of thousands of Christians for their health care costs. Others use the ministry as a supplement to insurance or Medicare.

The ministry’s mission is to glorify God, show Christian love and experience God’s presence as Christians share each other’s medical bills.

### Who

Membership is open to all Christians living

by biblical principles, including abstaining from the use of tobacco and the illegal use of drugs (1 Corinthians 6:19-20), following biblical teaching on the use of alcohol and attending group worship regularly as health permits (Hebrews 10:25). There are

no restrictions based on age, weight, geographic location or health history.

CHM is governed by an independent Board of Directors, all of whom follow a strict conflict of interest policy. The CHM president (Rev. Dr. Howard S. Russell) and vice president (Roger A. Kittelson) oversee day-to-day ministry

operations.

### Where

The CHM office buildings are located in Barberton, Ohio. Ministry staff serve

*See “The ‘Five Ws’ of CHM” page 12*



## How a healthy lifestyle can save you money

By Dr. Carol Peters-Tanksley, M.D., D.Min.

Along with its good health benefits, you may not realize how important following a healthy lifestyle can be for your bank account.

As a member of Christian Healthcare Ministries, you’re already

following this principle in many ways through biblically sound Christian lifestyle practices, such as fellowshiping with other believers and abstaining from tobacco and illegal drugs.

Chances are that you’re probably already



healthier than most people. Research\* shows that, in general, those who attend religious services regularly are healthier and live longer.

However, there are more ways your lifestyle affects your financial health. Rutgers University\*\* has reviewed several of them:

- People who successfully lose weight accumulate more financial wealth.
- Physical inactivity is estimated to cost between \$670 and \$1,125 per year in increased health care and other costs.
- Those with a healthier lifestyle (including maintaining a healthy weight) pay less

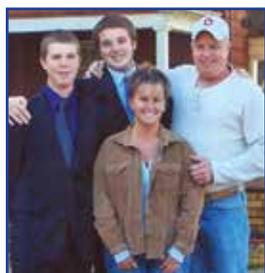
for life insurance.

- Obese Americans spend an estimated 33 percent more on health care and 77 percent more on medications.
- A healthier lifestyle leads to fewer sick days, lower risk of injury and increased productivity at work\*\*\*—which leads to better earning power.

Direct costs of unhealthy lifestyle behaviors include medical care, medications and lost wages. But the indirect costs are staggering as well, such as lost job promotions, early retirement for health reasons or the need for caregiving by a family member. For example, in 2008 dollars, U.S. medical

*See “Healthy lifestyle,” page 6*

## Meet your staff: Jim McCain and Rebekah Mills



**Jim McCain** is the newest member of the CHM building operations team. He was born in Kent, Ohio, and graduated from Danville

Community College with an associate degree in HVAC (heating, ventilating and air conditioning) and refrigeration.

Jim has worked in the HVAC industry for nearly 40 years. “I’ve had the opportunity to work for some of the industry’s leaders, including Trane Company, Honeywell Building Services, Siebe Environmental Controls and Johnson Controls,” he said. “I’ve done a little bit of everything from ‘A’ to ‘Z.’

“I know I’m where the Lord wants me to be, and I feel extremely blessed to be part of God’s CHM staff. It’s a family of friendly faces, good attitudes and loving brothers and sisters,” Jim added.

He also said that the CHM staff is talented and full of heart. “We serve because we want to be here and help Christian folks around the country and across the globe.”

He said every day at CHM is a new experience. “One day I may be installing a rooftop HVAC unit, and the next I could be working on a building drain line. There’s never a dull moment.”

Jim surrendered his life to the Lord the year his father passed away. “His death was a terrible loss for my family and me,” said Jim. “Our Lord Jesus Christ helped me survive and make sense of that extremely

painful time in my life.”

John 8:31 and 38 are Jim’s favorite verses because they are “the perfect road map to being set free.” He and his family attend St. Joseph’s Church in Canton, Ohio.

“My wife, Heidi, and I are a little like the Brady Bunch. She has three daughters and I have two sons,” said Jim. Ashley, Kara, Laura, Jim Jr. and Eddy all live in the

Canton area. Jim enjoys golfing, fishing and playing with his seven grandchildren.



**Rebekah Mills** comes to CHM with a heart to serve—something she does every day as part of CHM’s Member

See “Meet your staff,” page 11

### Healthy lifestyle (continued from page 5)

costs for obesity were estimated at \$147 billion!

Many of us know some things we should change, but find it difficult to take the first step. Finding the right motivation can make a big difference.

The best reason to follow a healthy lifestyle is that it honors God: “Therefore, whether you eat or drink, or whatever you do, do all to the glory of God” (1 Corinthians 10:31 NKJV). However, understanding how a healthy lifestyle can save you money can provide further motivation.

Perhaps these financial incentives can add a little “oomph” to your decision to make some positive changes:

- Saving \$3 each day that you would normally spend on junk food or fast food adds up to \$1,092 per year.
- Spending \$50 on a pair of walking

shoes—and using them to walk 2.5 hours each week—may save you over \$1,000 per year.

- Eating a mostly plant-based diet and substituting beans, soup, etc., for meat twice each week will save at least \$780 per year in food costs, and possibly more in health care costs.

As a member of Christian Healthcare Ministries, there are many ways you could better invest those saved dollars. You might increase your giving to your local church. Or perhaps you’d consider making a generous gift to members listed on the CHM newsletter’s Prayer Page!

\**Strawbridge, W. J., Cohen, R. D., Shema, S. J., & Kaplan, G. A. (1997). Frequent attendance at religious services and mortality over 28 years. American Journal of Public Health, 87(6), 957–961.*

\*\*<https://njaes.rutgers.edu/healthfinance/health-behaviors.asp>

(Accessed January 16, 2016)

\*\*\**Ray M. Merrill, Steven G. Aldana, James E. Pope, David R. Anderson, Carter R. Coberley, and R. William Whitmer, and the HERO Research Study Subcommittee. (2012) Presenteeism According to Healthy Behaviors, Physical Health, and Work Environment. Population Health Management, 15(5): 293-301.*

*Editor’s note: Carol Peters-Tanksley is a board-certified OB-GYN physician and ordained Christian minister. You can find more info about her at [drCarolministries.com](http://drCarolministries.com).*

*Her new book, Dr Carol’s Guide to Women’s Health, is available wherever books are sold, including [Amazon.com](http://Amazon.com), [barnesandnoble.com](http://barnesandnoble.com), [booksamillion.com](http://booksamillion.com) and [charismahouse.com](http://charismahouse.com).*



*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*

March 2016

## What is the Prayer Page?

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

Most of 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.

See the sidebars on pages 8-9 for more information 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. David Allan: PO Box 5275, Kalispell, MT 59903 (djallan5@gmail.com)** Condition: heart surgery. Total bills: \$41,402. **Donations: \$37,123. Remaining: \$4,279.**
- 2. Danny Arnold, Sr.: 487 Trestle Way, Conway, SC 29526** Condition: knee replacement and complications. Total bills: \$7,540. **Donations: \$671. Add-on bills: \$6,073. Remaining: \$12,942.**
- 3. Teresa Arthur: 4724 Pennsylvania Ave. NE, Roanoke, VA 24019** Condition: gallbladder surgery. Total bills: \$10,866.
- 4. Robert Ashba: 1041 Margie St., Summerton, SC 29148** Condition: knee replacement. Total bills: \$38,983.
- 5. Kyle Barnes: 194 Elm St., Covington, GA 30014** Condition: rare heart condition. Total bills: \$61,443. **Donations: \$9,092. Add-on bills: \$2,041. Remaining: \$54,392.**
- 6. Jeff Bathiany: 311 37th St. #2B,**

**Marathon, FL 33050** Condition: Tourette syndrome/cervical spinal stenosis. Total bills: \$44,000. **Donations: \$3,916. Remaining: \$40,084.**

**7. Kathy Baxter: 292 Alcodia Dr., Orofino, ID 83544** Condition: total hip replacement. Total bills: \$18,981. **Donations: \$2,921. Remaining: \$16,060.**

**8. John Berry: 765 Deerhead, Dunlap, TN 37327** Condition: gastric ulcer. Total bills: \$12,065.

**9. Charlotte Branham: 2778 Spokane Creek Rd., East Helena, MT 59635** Condition: Charlotte's husband, Alan, passed away after a battle with throat cancer. Total bills: \$40,138. **Donations: \$70,935. Add-on bills: \$49,458. Remaining: \$18,661.**

**10. Kathleen Brubaker: 110079 SE 50th Ave., Sawyer, KS 67134 (dkbru90@gmail.com)** Condition: autoimmune disease. Total bills: \$13,013. **Donations: \$7,050. Add-on bills: \$1,536. Remaining: \$7,499.**

**11. Daniel Brueckner: 13311 Brice Ln., Burton, TX 77835** Condition: heart surgery. Total bills: \$5,475. **Donations: \$811. Remaining: \$4,664.**

**12. David T. Campbell: PO Box 453, Powell, WY 82435 (dave@davecampbelloutdoors.com)**

Condition: spinal stenosis/laminectomy. Total bills: \$50,746.

**Donations: \$19,247. Remaining: \$31,499.**

**13. Catherine Cantrell: 902 St. Rt. 61, Lot 50, Marengo, OH 43334**

Condition: surgery for

herniated disc. Total bills: \$81,385. **Donations: \$21,184. Remaining: \$60,201.**

**14. David Carroll: 1515 Summertown Hwy., Hohenwald, TN 38462** Condition: congestive heart failure and diabetes complications. Total bills: \$13,309. **Donations: \$9,429. Add-on bills: \$17,940. Remaining: \$21,820.**

**15. Fausto Cebeira, c/o Miriam Miller: 767 File Rd., Milton, PA 17847 (trozkesykes@yahoo.com)** Condition: severe back pain. Total bills: \$31,158. **Donations: \$20,446. Remaining: \$10,712.**

**16. Donald Churchill: PO Box 1061, Haines, AK 99827** Condition: heart procedures. Total bills: \$36,206.

**17. Martin Coates: 2480 Keene Summit Rd., Wysox, PA 18854 (cctransport2@gmail.com)** Condition: non-Hodgkin's lymphoma, blood clots in the lungs and abdominal ascites. Total bills: \$9,070. **Donations: \$143,285. Discounts: \$5,392. Add-on bills: \$234,519. Remaining: \$94,912.**

**18. David Cooper: PO Box 134, Woodland, NC 27897** Condition: heart procedure. Total bills: \$47,249. **Donations: \$7,075. Remaining: \$40,174.**

**19. Jane Cowart: PO Box 1613, Haines, AK 99827 (wcowart57@live.com)** Condition: fibroid tumors/hysterectomy. Total bills: \$54,887. **Donations: \$27,008. Remaining: \$27,879.**

**20. Robert Daily: 2825 East B St., Torrington, WY 82240 (judy@wagonswestreaty.com)** Condition: tachycardia (racing heart). Total bills: \$49,216. **Donations: \$44,466. Remaining: \$4,750.**

**21. Stanley Decker: 844 Pleasant Hill Rd., DeRidder, LA 70634 (carldecker1960@yahoo.com)** Condition: intervertebral disc

### Christian Healthcare Ministries Prayer Page

127 Hazelwood Ave  
Attn: Prayer Page  
Barberton, OH 44203

Phone: 800-791-6225  
(ask for the Prayer Page)  
Fax: 330-798-6105

[www.chministries.org](http://www.chministries.org)  
E-mail: [prayerpage@chministries.org](mailto:prayerpage@chministries.org)

## Prayer Page Giving

**Prayer Page total needs remaining this month: \$2,123,944**

Each need would be met **in full** if each member family contributed **\$25.43** this month or **\$8.48** for the next three months.

*These amounts are suggestions; please consider giving today.*

*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 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*

disorder. Total bills: \$61,534.

**Donations: \$45,328. Add-on bills: \$500. Remaining: \$16,706.**

**22. Lowell Devitt: 47961 258th St., Brandon, SD 57005** Condition: heart attack and procedure. Total bills: \$46,833. **Donations: \$6,972. Remaining: \$39,861.**

**23. Vonda Douglas: 7410 Bar D Lane., Farmersville, TX 75442** Condition: bleeding ulcer. Total bills: \$3,598. **Donations: \$1,454. Add-on bills: \$5,970. Remaining: \$8,114.**

**24. Joanne Eads: 6047 SW 84th St., Ocala, FL 34476** Condition: basal cell carcinoma. Total bills: \$6,927. **Donations: \$617. Remaining: \$6,310.**

**25. Judith Eilers: 101 Mourning Dove Ln., Fredericksburg, TX 78624** Condition: hip replacement. Total bills: \$12,325.

**26. Laura Ellsworth: 4874 Palo Dr., Tarzana, CA 91356** Condition: knee replacement. Total bills: \$2,009. **Donations: \$4,383. Add-on bills: \$32,194. Remaining: \$29,820.**

**27. Kalin Elston: 586 Private Rd. #1110, Stephenville, TX 76401 (Rev.1211@hotmail.com)** Condition: hernia repair and colonoscopy. Total bills: \$12,353. **Donations: \$6,243. Remaining: \$6,110.**

**28. Bobbie Flowers: 113 Lawrence Rd., West Columbia, SC 29170** Condition: gallbladder surgery. Total bills: \$17,558. **Donations: \$2,604. Remaining: \$14,954.**

**29. Brenda Fox: 8601 Wakefield Dr., McKinney, TX 75070** Condition: spinal stenosis. Total bills: \$46,409. **Donations: \$4,131. Remaining: \$42,278.**

**30. Anthony Games: PO Box 1004, Salida, CO 81201** Condition: hernia surgery. Total bills: \$4,204. **Donations: \$397. Remaining: \$3,807.**

**31. Candace Garner: 3756 Rd. 84, Lingle, WY 82223** Condition: ureter repair. Total bills: \$34,476. **Donations: \$9,797. Remaining: \$24,679.**

**32. Cora Garth: 27460 Pierce St.,**

**Southfield, MI 48076** Condition: hysterectomy. Total bills: \$15,034. **Donations: \$2,238. Remaining: \$12,796.**

**33. Michaela Glafke: 1311 Richards St., Apt. B, Lafayette, IN 47904** Condition: endometriosis. Total bills: \$87,101.

**34. Darryl Graber: 56811 County Rd. 27, Goshen, IN 46528 (wellmangraber@hotmail.com)** Condition: atrial fibrillation/heart ablation. Total bills: \$76,810. **Donations: \$27,488. Add-on bills: \$2,646. Remaining: \$51,968.**

**35. Jeannine Graves: 5507 Reeves Dr., Silsbee, TX 77656** Condition: cataract surgery. Total bills: \$9,200. **Donations: \$819. Remaining: \$8,381.**

**36. Carol Gray: 815 Blackbird Forest Rd., Townsend, DE 19734** Condition: back surgery. Total bills: \$7,500. **Donations: \$4,921. Add-on bills: \$1,398. Remaining: \$3,977.**

**37. Joseph Griffin: 1992 SW Danforth Cir., Palm City, FL 34990** Condition: GERD (acid reflux). Total bills: \$9,152.

**38. Joseph Hallman: 1919 Forest Dr., Orangeburg, SC 29118** Condition: heart condition. Total bills: \$41,766. **Donations: \$19,568. Add-on bills: \$1,591. Remaining: \$23,789.**

**39. David & Christy Havird: 720 Cannon Bottom, Belton, SC 29627** Condition: The Havirds' young son, Grady, suffered a perforated eardrum. Total bills: \$52,580. **Donations: \$8,009. Remaining: \$44,571.**

**40. Jeffrey Hegstrom: 11802 Summerhaven Circle, Gulfport, MS 39503** Condition: surgery for shattered elbow. Total bills: \$19,238. **Donations: \$2,943. Add-on bills: \$1,482. Remaining: \$17,777.**

**41. Jeffrey Heindel: 14399 Ted Wallace Rd., Brogue, PA 17309 (jaggerx@mac.com)** Condition: brain tumor treatment. Total bills: \$107,497. **Donations: \$93,351. Remaining: \$14,146.**

**42. Roy Heine: 2007 Road R., Waco, NE 68460** Condition: total knee replacement. Total bills: \$11,129. **Donations: \$1,838. Remaining: \$9,291.**

**43. Mary Helmuth: 267 Church Lake Rd., Statesville, NC 28625 (hishandmaid@outlook.com)** Condition: gallbladder surgery. Total bills: \$16,128. **Donations: \$11,241. Remaining: \$4,887.**

**44. Eugene Hochstetler: 60992 SR 13, Goshen, IN 46528** Condition: varicose veins surgery. Total bills: \$8,879. **Donations: \$4,749. Remaining: \$4,130.**

**45. Forrest Holdeman: 3386 Old Hwy 61 S, Leland, MS 38756** Condition: hernia repair. Total bills: \$25,024.

**46. Jill Isken: 651 E Cedar Ave., Cedar Grove, WI 53013 (zach7777@hotmail.com)** Condition: uterine fibroid tumors. Total bills: \$22,889. **Donations: \$21,163. Add-on bills: \$23,054. Remaining: \$24,780.**

**47. Faith Jelle: P.O. Box 169, Kykotsmovi, AZ 86039 (twolivingbyfaith@yahoo.com)** Condition: Three spinal surgeries. Total bills: \$22,053. **Donations: \$8,030. Discounts: \$1,500. Add-on bills: \$8,593. Remaining: \$21,116.**

**48. Jane Jones: 38420 Palomino Ln., Burns, OR 97720** Condition: arthritis/hip replacement. Total bills: \$29,591. **Donations: \$7,762. Remaining: \$21,829.**

**49. Linda Kauffman: 141 Nina Dr., Montezuma, GA 31063 (lindakauffman2005@yahoo.com)** Condition: total knee replacement. Total bills: \$12,415. **Donations: \$6,852. Remaining: \$5,563.**

**50. Rhonda Kessler: 70479 SE 60th Ave., Sawyer, KS 67134** Condition: osteoarthritis/knee replacement. Total bills: \$10,022. **Donations: \$2,220. Add-on bills: \$11,376. Remaining: \$19,178.**

**51. Elizabeth Koehn: 29 E Main St., Dalton, OH 44618** Condition: chronic obstructive

pulmonary disease (COPD). Total bills: \$5,065. **Donations: \$1,046. Remaining: \$4,019.**

**52. Daniel Kranz: 3101 Old Naches Hwy., Yakima, WA 98908 (Dancrane11@Q.com)** Condition: total knee replacement. Total bills: \$23,704. **Donations: \$12,049. Remaining: \$11,655.**

**53. Darlene Ladines: 1330 Olmstead Rd., Grandview, WA 98930** Condition: hysterectomy. Total bills: \$27,600. **Donations: \$16,273. Remaining: \$11,327.**

**54. Walter A. Langley, Jr.: 1700 N Monroe, Ste. 11-170, Tallahassee, FL 32303** Condition: heart disease. Total bills: \$16,430. **Donations: \$1,462. Remaining: \$14,968.**

**55. Lucinda Lauver: c/o Tim Lauver, 124 Lauver Lane, Mifflintown, PA 17059** Condition: dystonia (neurological disorder). Total bills: \$4,416. **Donations: \$10,928. Add-on bills: \$36,351. Remaining: \$29,839.**

**56. Christopher Lee: 195 Chicken Pike, Smyrna, TN 37167** Condition: benign bone tumor/leg surgery. Total bills: \$8,188. **Donations: \$3,304. Remaining: \$4,884.**

**57. Keng Fun Lee: 3328 Shepperton Blvd., Indianapolis, IN 46228** Condition: degenerative disc disease. Total bills: \$34,007. **Donations: \$8,782. Remaining: \$25,225.**

**58. Larry Lee: 5237 Little Cacapon Rd., Romney, WV 26757** Condition: Larry's wife, Donna, passed away after battling autoimmune-related pneumonia. Total bills: \$6,472. **Donations: \$22,739. Add-on bills: \$25,684. Remaining: \$9,417.**

**59. Rose Lee: 517 Heather Dr., Round Rock, TX 78664 (rosemary.lee213@gmail.com)** Condition: Stage 4 (advanced) breast cancer. Total bills: \$16,778. **Donations: \$15,662. Add-on bills: \$5,651. Remaining: \$6,767.**

**60. Jennifer Lehman: 2923 Pafko Dr., Sarasota, FL 34232 (willielehman@gmail.com)** Condition: surgery for female problems. Total bills: \$13,663. **Donations: \$7,423. Remaining: \$6,240.**

**61. Rita Loewen: 8158 County Rd. 39, Glenn, CA 95943** Condition: hysterectomy. Total bills: \$8,181. **Donations: \$728. Remaining: \$7,453.**

**62. Kimberly Luckey: 5773 West Fork Rd., Darby, MT 59829** Condition: multiple heart surgeries. Total bills: \$37,987. **Donations: \$11,011. Remaining: \$26,976.**

**63. Chris Marcum: 461 Yale Ave., Rexburg, ID 83440 (jmarcum1127@gmail.com)** Condition: back surgery. Total bills: \$17,943. **Donations: \$11,790. Discounts: \$1,707. Remaining: \$4,446.**

### What happened to the Giving Guide?

In an effort to conserve newsletter space, the Giving Guide—which proportionately matches member families with Prayer Page medical bills—is now only available online at [chministries.org/givingguide](http://chministries.org/givingguide). We thank you for your faithfulness in giving to Prayer Page needs and apologize for any inconvenience.

**64. John & Rosa Martin: 635 Farmersville Rd., New Holland, PA 17557** Condition: The Martins' young son, Daymon, underwent surgery. Total bills: \$12,128.

**65. Ray McAllister: 8936 Grove St., Berrien Springs, MI 49103** Condition: double inguinal hernia repair. Total bills: \$1,226. **Donations: \$2,648. Add-on bills: \$11,347. Remaining: \$9,925.**

**66. Gina McDonald: 1349 Morstein Rd., West Chester, PA 19380** Condition: rotator cuff repair. Total bills: \$12,062.

**Donations: \$5,354. Remaining: \$6,708.**

**67. Suzanne McDonald: 9211 Acorn Dr., Waco, TX 76712** Condition: heart valve replacement/aorta repair. Total bills: \$18,698. **Donations: \$5,590. Add-on bills: \$3,800. Remaining: \$16,908.**

**68. Derryck McLuhan: 161 Walnut Hall Cir., Woodstock, GA 30189** Condition: prostate surgery. Total bills: \$4,852. **Donations: \$442. Remaining: \$4,410.**

**69. Joseph Medlock: 215 N Pine St. #3602, Charlotte, NC 28202** Condition: achalasia (rare esophagus disorder). Total bills: \$21,481. **Donations: \$1,912. Add-on bills: \$888. Remaining: \$20,457.**

**70. Cynthia Miller: 946 W 630 S., Apt. 50, Pleasant Grove, UT 84062** Condition: gallbladder surgery. Total bills: \$13,990. **Donations: \$4,309. Remaining: \$9,681.**

**71. Rita Mitchell: 906 28th St. SW, Hickory, NC 28602** Condition: carotid artery surgery. Total bills: \$28,641. **Donations: \$4,233. Remaining: \$24,408.**

**72. Vickie Morris: 1012 Norwich Rd., Charlotte, NC 28227 (vickieinhisgrace@yahoo.com)** Condition: surgery and other medical difficulties. Total bills: \$76,446. **Donations: \$54,119. Add-on bills: \$148. Remaining: \$22,475.**

**73. Georgia Nicholson: 1390 Topaz Ln., Gardnerville, NV 89460 (geoegia@frontier.com)** Condition: hip replacement. Total bills: \$72,516. **Donations: \$41,933. Remaining: \$30,583.**

**74. Alan Nortz: 164 Apollo Rd. SE, Carrollton, OH 44615** Condition: heart condition (arrhythmia). Total bills: \$29,126. **Donations: \$4,556. Remaining: \$24,570.**

**75. Becky Olmstead: 1189 Walnut Hall Lane, Boyce, VA 22620** Condition: surgery for leg pain. Total bills: \$8,950. **Donations:**

## How do I use the 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 #60.

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 1-800-791-6225, ext. 5993. Donations can be made online via the CHM Member Portal at [chministries.org/members](http://chministries.org/members).

- \$3,933. Remaining: \$5,017.**
- 76. Donna Paone: 137 N 6th St., Olean, NY 14760** Condition: thyroid condition/goiter. Total bills: \$9,086. *Donations: \$2,232. Remaining: \$6,854.*
- 77. Lisa Patterson: 9577 S 161st W Ave., Sapulpa, OK 74066** Condition: heart condition. Total bills: \$14,652. *Donations: \$2,315. Remaining: \$12,337.*
- 78. Albina Perevertaylo: 7230 22nd St., Rio Linda, CA 95673 (davidp0693@gmail.com)** Condition: hypertension. Total bills: \$22,673. *Donations: \$12,389. Remaining: \$10,284.*
- 79. Leslie Peters: 1155 County Road 2116, Detroit, TX 75436** Condition: cyst removal. Total bills: \$3,630. *Donations: \$323. Add-on bills: \$553. Remaining: \$3,860.*
- 80. Randi Pewzner: PO Box 95624, Seattle, WA 98145** Condition: uterine fibroids/hysterectomy. Total bills: \$8,328. *Donations: \$2,290. Remaining: \$6,038.*
- 81. Sid Pfaff: 3027 E Packard Dr., Gilbert, AZ 85298 (sid@taginsuranceservices.com)** Condition: hip pain/arthroplasty. Total bills: \$15,526. *Donations: \$11,122. Remaining: \$4,404.*
- 82. Dana Price: 37961 Eastwood Rd., Hilliard, FL 32046** Condition: uterine cancer. Total bills: \$13,341. *Donations: \$1,187. Add-on bills: \$2,355. Remaining: \$14,509.*
- 83. Jackie Quarles: 8637 S Braden Ave., Tulsa, OK 74137** Condition: pleurisy (lung condition). Total bills: \$5,737. *Donations: \$511. Remaining: \$5,226.*
- 84. Steve & Sarah Ramsey: 505 S Harris Rd., Corsicana, TX 75110** Condition: The Ramsey's young daughter, Ava, suffered from spina bifida. Total bills: \$19,507. *Donations: \$2,982. Remaining: \$16,525.*
- 85. Eric Rieck Sr.: 798 N Prairie Meadow Ln., Oronogo, MO 64855** Condition: multiple surgeries for hernia removal. Total bills: \$74,626. *Donations: \$116,180. Add-on bills: \$82,109. Remaining: \$40,555.*
- 86. Sean Sanborn: 11A County Road 4625, Blanco, NM 87412** Condition: skin cancer surgery. Total bills: \$4,987. *Donations: \$454. Remaining: \$4,533.*
- 87. Stephen Schmelzer: 330 North Barneburg Rd., Medford, OR 97504** Condition: heart attack/stent inserted. Total bills: \$3,215. *Donations: \$22,308. Add-on bills: \$31,522. Remaining: \$12,429.*
- 88. Angelica Segui-Kuhl: PO Box 190102, Atlanta, GA 31119** Condition: deviated septum. Total bills: \$19,611. *Donations: \$5,177. Remaining: \$14,434.*
- 89. Pavel Smid: 679 N. Hill Rd., Kalispell, MT 59901** Condition: heart attack. Total bills: \$58,529. *Donations: \$14,717. Remaining: \$43,812.*
- 90. Don Smith: 500 Anthony Dr., Centreville, MI 49032 (preechit@gmail.com)** Condition: spondylolisthesis (vertebrae condition). Total bills: \$62,133. *Donations: \$53,479. Remaining: \$8,654.*
- 91. Richard Smithers: 818 Southmoor Ln., Round Lake Beach, IL 60073** Condition: groin injury. Total bills: \$24,005. *Donations: \$6,118. Remaining: \$17,887.*
- 92. Roger & Kellie Sparks: 311 S 4th St., Hamilton, MT 59840** Condition: The Sparks's son, Zachary, incurred medical bills from an ER visit. Total bills: \$2,835.
- 93. Suzanne Speight: 4316 Wedgworth Rd., Fort Worth, TX 76133** Condition: tumor/cyst removal. Total bills: \$11,120.
- 94. David T. Stark: c/o Jason Montague, 955 River Bend Rd., Redding, CA 96003** Condition: gallbladder surgery. Total bills: \$28,768. *Donations: \$19,840. Remaining: \$8,928.*
- 95. Sean Statkus: 3165 Peg Leg Mine Rd., Jamul, CA 91935** Condition: herniated disc/back surgery. Total bills: \$58,776. *Donations: \$15,057. Remaining: \$43,719.*
- 96. W.A. Scott Stevenson: PO Box 697, Monticello, UT 84535 (scott@3stephideaway.com)** Condition: osteoarthritis/hip replacement. Total bills: \$69,534. *Donations: \$46,845. Remaining: \$22,689.*
- 97. Michael Stringer: 9603 Wildwood Dr., Chardon, OH 44024** Condition: Achilles tendon surgery. Total bills: \$20,240. *Donations: \$16,440. Remaining: \$3,800.*
- 98. Ruth Stroup: PO Box 344, Weippe, ID 83553** Condition: Stage 4 (advanced) breast cancer. Total bills: \$7,912. *Donations: \$808. Add-on bills: \$53,042. Remaining: \$60,146.*
- 99. Michael Summers, Jr.: 1387 Hidden Forest Dr., Goodview, VA 24095 (mcs\_jr72@yahoo.com)** Condition: back surgery. Total bills: \$15,006. *Donations: \$10,086. Remaining: \$4,920.*
- 100. William Taylor: 9958 Banbury Ct., Powell, OH 43065 (william@tayloredtutoring.us)** Condition: prostate cancer. Total bills: \$33,976. *UPDATE: Donations: \$25,689. Remaining: \$8,287.*
- 101. Keven Thomas II: 5941 New Hartford St., Apt. 2, Wolcott, NY 14590** Condition: nasal polyp removal. Total bills: \$12,399. *Donations: \$7,602. Remaining: \$4,797.*
- 102. Amber Thulin: 10585 Sundance Mtn., Littleton, CO 80127 (Jeff@hometheaterhideaways.com)** Condition: deviated septum. Total bills: \$10,775. *Donations: \$5,147. Remaining: \$5,628.*
- 103. Paul Turek: 806 9th Ave SW, Sidney, MT 59270 (jpturek@midrivers.com)** Condition: total hip replacement. Total bills: \$6,738. *Donations: \$2,626. Remaining: \$4,112.*
- 104. Elizabeth Unruh: 41276 202nd St., Yale, SD 57386** Condition: blocked artery/heart procedure. Total bills: \$40,666. *Donations: \$3,619. Add-on bills: \$309. Remaining: \$37,356.*
- 105. James Van Wagner: 7884 Grant Ave Rd., Auburn, NY 13021** Condition: shoulder replacement surgery. Total bills: \$17,688. *Donations: \$25,984. Add-on bills: \$30,612. Remaining: \$22,316.*
- 106. Eva Wagler: 6957 N 550 E, Montgomery, IN 47558** Condition: heart condition. Total bills: \$8,788. *Donations: \$10,114. Add-on bills: \$50,454. Remaining: \$49,128.*
- 107. Abigail Walker: 1401 Boardwalk Dr., Windsor, CO 80550** Condition: Crohn's disease. Total bills: \$62,275. *Donations: \$44,888. Add-on bills: \$2,823. Remaining: \$20,210.*
- 108. Linda Wenger: 15301 Mount Eaton St., Navarre, OH 44662** Condition: hernia surgery. Total bills: \$4,072.
- 109. Willie "Cliff" Wilson: 15664 Mountain Valley Place, Lakeside, CA 92040 (rockinw54@yahoo.com)** Condition: heart ablation. Total bills: \$4,000. *Donations: \$11,326. Add-on bills: \$45,624. Remaining: \$38,298.*
- 110. Cathy Wright: 582 Damien Cir., Gold Hill, OR 97525** Condition: achalasia (rare esophagus disorder) and botulism. Total bills: \$51,808. *Donations: \$38,091. Add-on bills: \$868. Remaining: \$14,585.*
- 111. Hannah Wright: 3279 38th Ave., Columbus, NE 68601** Condition: pelvic/abdominal pain. Total bills: \$13,595. *Donations: \$4,635. Remaining: \$8,960.*
- 112. Cheryl Wyant: 6600 W 45th St. N., Wichita, KS 67205** Condition: hip replacement. Total bills: \$13,620. *Donations: \$4,256. Add-on bills: \$2,779. Remaining: \$12,143.*

**Stone testimony (continued from page 3)**

and she was moved from ICU one week earlier than anticipated—another miracle.

She was discharged from the hospital but continued with tube feedings. Thankfully, my background as a registered nurse enabled me to adequately care for her at home. We praise God for preparing us with the exact skills and knowledge we needed to face this ordeal.

I often think back to that first month we were home when Anna's feeding tube, which also delivered her medications, consistently became blocked. One day it was blocked for hours, causing her both hunger and pain. I remember feeling helpless and frantically trying different methods to unblock the tube.

As I prayed for God to show me how to fix the blockage, Anna calmly said, "I'm going to be okay, Mom. I know you'll fix it. I'm fine because Jesus is relieving my pain right now." What a powerful and humbling

reminder that He is in control and present with us through all struggles!

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*"One day [Anna's feeding tube] was blocked for hours, causing her both hunger and pain....Anna calmly said, 'I'm going to be okay, Mom. I know you'll fix it. I'm fine because Jesus is relieving my pain right now.' What a powerful and humbling reminder that He is in control...!"*

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Just before Thanksgiving, Anna was able to eat a few bites of food, and finally her tube feedings were reduced to overnight only. Even more exciting, she returned to school part-time on January 5, 2016.

Without a doubt, Anna's injury was the most challenging experience we've ever faced. However, God revealed to us His constant peace and showed our family grace and mercy as He protected Anna. As we recount those first days and all that we've experienced, we stand amazed at all God has brought us through.

We were also blessed by the Body of Christ rallying around us. Our family, friends and church supported us, fed us, prayed for us, cared for our other children and encouraged us every step of the way.



We also received many cards from people we didn't know. I told Anna they must have been from CHM members. More and more cards arrived with notes of encouragement and

letters from members who shared their own stories of God's faithfulness. Each was a unique and precious word from God to Anna and our family.

Anna continues to recuperate, and we tell others about the ministry's care for members' medical and spiritual needs. After nearly \$400,000 in discounts, CHM has shared more than \$355,000 in medical bills. We are forever grateful. Thank you.

**Meet your staff (continued from page 6)**

Assistance department. She makes member account updates and answers questions from members and prospective members.

Rebekah loves the ministry. "It's a phenomenal blessing to see God's work on such a large scale," she said. "Many people don't experience this kind of privilege. It's a great reminder and encouragement to notice His faithfulness toward His people."

Before CHM, Rebekah worked for her father as a patent drafter. She fine-tuned rough sketches of inventions, recreating them with digital software before returning them to inventors.

Rebekah said she didn't understand "true faith" until her early 20s. "I reached a low point in life and struggled with relationships and alcohol. Finally, I cried out to God." Today, she and her husband, Alex, attend Grace Church in Akron, Ohio, where they lead a small group.

"Lately, I've been meditating heavily on 1 Corinthians 12:9-10, which speaks of God's strength in our weakness," she said. "We are the best catalyst for His love and power when we are at our worst because there is less of us in the way." Rebekah calls this a "beautiful paradox," saying, "Only God can thrive in human weakness."

Rebekah enjoys reading, gardening, biking, and coffee, but her true passion is cross-cultural missions. "It's so exciting to see the Gospel spread on a global scale. My husband and I hope to eventually serve abroad, furthering the cause of the global church."

Until then, the couple has taken up residence in a refugee relocation neighborhood in Akron along with their playful dog, Watson. "It's actually my childhood home, but the surrounding area desperately needs Christ," she said. "We hope to be a light for Him."

# 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 Brothers & Sisters at CHM:**

I want to take a few moments to thank all of you for your dedicated care and compassion as you help people in need. You were all very kind, patient and understanding every time I needed to call and ask for some help or guidance. Special thanks to Jack who made an

unexpected follow-up call to see how I was getting along—sorry I missed the opportunity to speak to you personally!

I pray you all feel blessed to be involved with CHM.

Sincerely,

Carrol Purdy  
Loveland, CO

**Dear CHM:**

Thank you so much for the check I received for my cataract surgery last summer. My daughter also was happy to receive beforehand the money she would need for the birth of her baby. My grandson arrived Jan. 1 and my daughter was able to pay her bill in a timely manner.

Many blessings,

Margaret Legters  
Laredo, TX

**Dear CHM Members & Staff:**

We'd like to thank you for all your

support over the last year. Bob had back surgery in August and this was the first time we've needed to use CHM.

We not only had the secure feeling that financially we would have help but to know that there were people out there caring to help was an amazing feeling.

Since it was the first time we've needed to use CHM, we had many questions and each time we called, the staff was extremely helpful as well as patient. You couldn't ask for a better experience.

We even received a call several months after Bob's surgery from CHM just checking to see how Bob was doing. You'd never get something like that from an insurance company!

We thank you and praise the Lord. He is so good.

Love in Christ,

Bob & Pam Reedy  
New Paris, IN

*See "Letters to CHM," page 14*

## Today's the day to 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](http://chministries.org/members).

## The "Five Ws" of CHM (continued from page 5)

members in all 50 states and many foreign countries. Regular office hours are 9 a.m. to 5 p.m. Monday to Friday, Eastern Standard Time.

### When

CHM has no open enrollment period, which is different from the Affordable Care Act (Obamacare) health care exchanges. Members can join at any time and membership begins the day the online

application is completed or on the future date you specify (some sharing restrictions apply for pre-existing conditions.)

The CHM application also enables members to sign up for Brother's Keeper (see [chministries.org/catastrophicbills](http://chministries.org/catastrophicbills)), an optional and important program for catastrophic medical bills.

You can change your membership level (Gold, Silver or Bronze) at any time. However, changing programs while you

have medical bills in process for sharing will affect how the bills are shared (see Guidelines G.4, R.5 and AA.4). For that reason, we recommend waiting to change your program until bills are shared. Medical bills in process cannot be shared if you discontinue your membership. Also, please allow 30 days for any membership changes to take effect.

*Editor's note: The CHM Guidelines are available at [chministries.org/guidelines](http://chministries.org/guidelines).*

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

### Ordering tests without a doctor's note

**Q:** I'm experiencing an issue that has persisted for months. I have researched the possible problems and concluded that I'm having a kidney problem. I told my doctor about my concerns when I went to an appointment a couple of weeks ago. He told me it was low back pain and gave me two pages of exercises to perform. He didn't bother to run any tests to rule out the fact that it could be what I have surmised.

I have since stopped doing the back exercises because one of them causes my mid-back pain to intensify. I'm trying to avoid the extra expenses of seeing another doctor. Is it possible to just go to a place and ask them to run the test for kidney problems? Can I do that without a doctor's order? Where should I go? And what tests should I request?



**A:** I'm very sorry to hear of your frustrations. The simple answer to your question about ordering tests is, "No." You need a doctor's order to undergo laboratory or imaging tests. By law, before ordering such tests a physician needs to perform an assessment. This generally includes questioning the patient about symptom history and performing a physical exam if necessary. On rare occasions,

justification for ordering a test can be determined following a phone discussion with your doctor.

I'm happy to hear that you are engaged with your own health and medical needs and that you're actively learning more about them. We need more of that kind of

patient engagement.

From a physician's standpoint, it can be rather tricky to balance the need to listen to patients' input with the need to make a sound professional judgment based on our training. Certainly, if a patient requests a harmless lab test and is willing to pay the expense, I would think that a doctor would be willing to order it, generally speaking.

I recommend revisiting the issue with your physician. If you're unsatisfied, seek a second opinion.

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

### Aloe for ulcers (continued from page 4)

pharmaceutical companies experience. Thus, when you purchase a pharmaceutical-grade product in the United States, you can be quite certain that what is contained in the product is what is advertised—and nothing else.

With that said, if I ever experience symptoms of a peptic ulcer, I will likely reach first for my wife's aloe vera and give it a try.

P.S.: Ulcers can be dangerous! They can perforate and result in internal bleeding. Therefore, self-treatment without a physician's knowledge is a risk. Be sure to keep your doctor informed and work together to find solutions that effectively meet your needs.

*Banu, A., B. Sathyanarayana and G. Chattannavar (2012). Efficacy of fresh Aloe vera gel against multi-drug resistant bacteria in infected leg ulcers. *Australas Med J* 5(6): 305-309.*

*Cellini, L., S. Di Bartolomeo, E. Di Campli, S. Genovese, M. Locatelli and M. Di Giulio (2014). In vitro activity of Aloe vera inner gel against Helicobacter pylori strains. *Lett Appl Microbiol* 59(1): 43-48.*

*Cock, I. E. (2015). The Genus Aloe: Phytochemistry and Therapeutic Uses Including Treatments for Gastrointestinal Conditions and Chronic Inflammation. *Prog Drug Res* 70: 179-235.*

*Gullon, B., P. Gullon, F. Tavaría, J. L. Alonso*

*and M. Pintado (2015). In vitro assessment of the prebiotic potential of Aloe vera mucilage and its impact on the human microbiota. *Food Funct* 6(2): 525-531.*

*Keshavarzi, Z., T. M. Rezapour, M. Vatanchian, M. Zare Hesari, H. Nabizade Haghighi, M. Izanlu, M. Sabaghian and K. Shahveisi (2014). The effects of aqueous extract of Aloe vera leaves on the gastric acid secretion and brain and intestinal water content following acetic acid-induced gastric ulcer in male rats. *Avicenna J Phytomed* 4(2): 137-143.*

*Nagpal, R., V. Kaur, M. Kumar and F. Marotta (2012). Effect of Aloe vera juice on growth and activities of Lactobacilli in-vitro. *Acta Biomed* 83(3): 183-188.*

Letters to CHM (continued from page 12)

**Dear CHM:**

I can't tell you what a blessing it is each month to help my Christian brothers and sisters.

Sincerely,

Carolyn Nakken  
Signal Mountain, TN

**Dear Cara:**

We are so thankful and so impressed with the Prayer Page and the CHM family! We're so grateful that we're a part of this special Christian family of believers. We appreciate the monthly newsletter and read it from cover to cover.

God bless,

Judy & Bob Daily  
Torrington, WY

**Dear CHM:**

With the nine cards of encouragement I received in just two days, I'm so blessed! My fellow CHM members' words are so unbelievably relevant to the good that God has planned for me despite my circumstances.

It's as if these cards were written by God Himself. Actually, He did. By directing each person's hands, they wrote exactly what He wanted me, His child, to know.

I'm cried and fell to my knees on the kitchen floor as I read the words my brothers and sisters in Christ had penned on each card. I rest in the knowledge that my suffering is nothing compared to the suffering Jesus underwent for me and for you.

The cards of encouragement are confirmation that God's grace will rain down on me again as He has done hundreds of times throughout this journey.

Your sister in Christ,

Suzie Norwood  
Palmatto, FL

**Dear CHM:**

We are so happy to be a part of a ministry that serves others. Our almost 39-year-old daughter and mother of four lost her battle with osteosarcoma on Dec. 4, 2014. Without the prayer support and encouragement we received, we would have suffered so much more. She's in heaven serving Jesus, and we look forward to being all together someday.

Blessings,

Mark & Jeanne Ferguson  
Snohomish, WA

**Dear CHM:**

We've been members of Christian Healthcare Ministries for many years. We love this ministry and are so grateful for the help our family has received many times throughout the years.

Thank you,

Chaplain Don & Julie Anders  
Windsor, CO

**Dear CHM:**

What a surprise to have our last month's gift amount taken care of through the Bring-a-Friend referral program. Thank you for what you do.

We appreciate you,

Steve & Cassandra Swanson  
Canton, SD

**Dear CHM:**

Thank you so much for all the wonderful help you've given us in taking care of our medical bills related to the birth of our son, Colton Timothy. He is a happy baby and doing very well! He's also a huge blessing—as children always are.

And it's been a blessing to have your help now as we pay each bill.

Our hearts are full of gratitude,

Tim & Marilyn Becker  
Cottage Grove, TN

**Dear CHM:**

Thank you for the informative, concise and efficient newsletter. I especially appreciated the diet studies presented by Dr. Jacobson. It's hard to know who to trust in this new "informative age." He got my attention.

Gwen Ansley  
Lamar, MO

**Dear CHM:**

Thank you so much for being the partners provided by God to help us. With nearly \$200,000 in medical expenses because of my husband's nearly fatal infection, CHM helped share our bills. We would have never been able to stand if it weren't for your support.

The benefit of additional prayer support wasn't taken for granted. The embrace of brothers and sisters countrywide has warmed our hearts and reminded us that we aren't alone. Thank you for being there when we were in need.

We are returning an overpayment due to additional discounts so that others may know the grace of God as we have. We are so grateful that the Lord has provided above and beyond our expectations.

May the Lord continue to preserve this ministry and increase His glory through you,

Nicholas & Kathy Niesen  
Land 'O' Lakes, WI

## 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.

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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.*

**Tim Lilly: 6482 Sorby, Addison, MI 49220** Tim’s wife, Rebecca, died suddenly, leaving behind two young daughters.

**Tom & Rebecca Carnine: 1346 55th Ave., Amery, WI 54001** The Carnines’ son took his own life. Also, his wife is pregnant.

**Carl Zinner: PO Box 1585, Hannibal, MO 63401** Carl had a heart attack requiring open heart surgery.

**Dale Counihan: 1726 Wendy Way, Neenah, WI 54956** Dale was diagnosed with cancer. Please keep him in prayer.

**Jennifer Prater: 1091 South 1325 E, Akron, IN 46910** Jennifer’s son, Dillon, had major surgical complications.

**Howard & Margaret Ghent: 1921 Box Car Rd., Lancaster, SC 29720** Margaret suffered multiple strokes.

**Carol Stuart: 278 Broadway St., Stark City, MO 64866** Carol has Stage 4 (advanced) cancer. Please pray.

**Jacque Vavrinak: 14800 S 225th E Ave., Coweta, OK 74429** Jacque has neck and shoulder pain from an undiagnosed lump.

**Jessie Alred: 314 Stagecoach, Gallup, NM 87301** Jessie was diagnosed with cancer.

**Kristi Larson: 10825 W Sherrill Rd., Morris, IL 60450** Kristi has breast cancer.

**Paula Hampton: 1755 H Rd., Delta, CO**

**81416** Paula’s daughter has a large tumor that needs to be removed.

**Kimberly Ford: 1566 Huntshire Dr., Holt, MI 48842** Kimberly needs a defibrillator.

**Joseph Orlando: 6100 Jameson Cir., Pace, FL 32571** Joseph came out of a coma and must relearn most physical tasks.

**Lugenena Smith: 1111 N Jamestown Rd., Apt. A, Decatur, GA 30033** Lugenena has major health issues and compounding stress.

**William & Donetta Schell: 86 Mulberry Dr., New Burnside, IL 62967** The Schells’ son and granddaughter are in critical care after a car wreck that killed their grandson.

# Christian Healthcare

## Ministries

March 2016

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www.chministries.org

Christian Healthcare Ministries  
The biblical solution to the healthcare costs



*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.*