



Christian  
Healthcare  
Ministries

SEPTEMBER  
2015

**Prayer Page:**  
God working  
through  
His people

**Members  
see nearly  
\$300,000  
in cancer bills  
shared**

*"We'd much rather send  
our money to help fellow  
Christians than to an  
insurance company."*

**HOW CHM IS  
HELPING TO  
RESCUE  
ENSLAVED  
CHILDREN**

Protect your  
kidneys from  
prescriptions

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



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

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

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## You've got a "friend" on the Prayer Page

The CHM newsletter's Prayer Page and a James Taylor lyric have a lot in common.

When you're down, in trouble, and you need a helping hand, through CHM you've got tens of thousands of friends helping you.

As well as the Greatest Friend of all.

It's safe to assume singer-songwriter Taylor wasn't writing about CHM or the Prayer Page when he penned the lyrics to "You've Got a Friend," but it fits.

Because you do have a "friend" on the Prayer Page.

The Prayer Page is one example of God's love motivating people to help others because they're members of a family that takes care of each other—just as early Christians did in the book of Acts, and just as Christians have done for each other and the rest of humanity throughout history.

Every month, CHM members give voluntarily, generously, and graciously to the Prayer Page to help fellow Christians with medical needs—for pre-existing conditions—that don't meet CHM Guidelines for regular sharing.

Vickie Morris of Charlotte, N.C., wrote a Prayer Page testimony for this edition of the CHM newsletter (page 3). Vickie had a tumor growing on her optic nerve, a challenge that, because of you, she and her husband are not facing alone.

Here's a portion of what Vickie says about you, her fellow CHM members, and the Prayer Page:

"This ordeal was my first experience with CHM and being on the Prayer Page (since my condition was pre-existing). I was nervous about how long it would take for my bills to be shared. However, once the paperwork was in order I began receiving a check each month. I was overwhelmed with gratitude because I had never before experienced God working through His people in this way.

"Thank you, fellow CHM members, for your expressions of care and concern; you have blessed me in many ways. On my not-so-good days, I reread your cards and letters. I also appreciate the encouragement and help I received from CHM staff and the lovely Scripture verse cards enclosed with each check from the ministry office."

That's not something that happens at an insurance company. That's not an insurance company's job or role.

It's *our* role. We are members of the Body—the family—of Christ.

On that basis, here's a request: Please give to the Prayer Page.

The Prayer Page doesn't compel anyone to contribute. There's no requirement, no demand, nothing of the kind.

It's simply people loving each other through the Spirit of the

living God, the greatest friend any of us will ever have. He sustains CHM, the Prayer Page, and everything we as Christians are able to do to fulfill His command to love one another.

Galatians 6:2 is one of CHM's founding verses: "Carry each other's burdens and so fulfill the law of Christ."

James 2:15-16 speaks to the Prayer Page's value in helping others: "Suppose a brother or a sister is without clothes and daily food. If one of you says to them, 'Go in peace; keep warm and well fed,' but does nothing about their physical needs, what good is it?"

Contributing to the Prayer Page is *doing* something for fellow Christians' needs.

Less meaningful, but still important, is that unlike regular CHM monthly financial giving, Prayer Page contributions are tax-deductible.

To contribute to the Prayer Page, you can visit the CHM Member Portal at [chministries.org/members](http://chministries.org/members), send a donation along with your regular monthly financial gift, or call the CHM Member Assistance department at 1-800-791-6225, ext. 5993.

God is our greatest friend, father, and protector. The Prayer Page is another way for us to do His work on Earth.

Thank you, friends.



## CHM enables members' ministry to rescue more enslaved children

CHM's money-saving health care cost solution for hundreds of Christian ministries is helping one of them free up funds to accomplish their God-given mission of rescuing children.

"The administrative burden of finding solid health care is complex," said Kirk Falconer, CEO of Destiny Rescue USA, a ministry that rescues children from sex trafficking.

"Originally, we considered hiring someone to organize and maintain the health care plan for our staff. But since we now are members of Christian Healthcare Ministries, we don't need to spend money to manage our plan.



"Our employees appreciate the CHM program and it doesn't exhaust our budget. We can focus on our calling: rescuing children."

Destiny Rescue liberates nearly 10 more kids per year, Kirk added, because his ministry uses CHM rather than a costly health insurance plan.

Peter Everett, who transitioned

from Destiny Rescue USA's COO into Dominican Republic country director, experienced CHM sharing his expenses when he underwent knee surgery in 2013. CHM members shared more than \$10,000 after more than \$20,000 in discounts.

"The sharing process was painless," Peter said. "We worked with just one CHM staff member. It was refreshing to not be 'tossed around.' When my health care provider required a down payment prior to surgery, CHM staff worked with the hospital and I had the surgery as scheduled."

According to the ministry's website ([destinyrescue.org](http://destinyrescue.org)), Destiny Rescue's objectives are to rescue the sexually exploited and enslaved; restore the abused; protect the vulnerable; empower the poor; and be a voice for the voiceless. Destiny Rescue works in Thailand, Cambodia, Laos, India, the Philippines, and several other countries.

Barbara, Peter's wife and former Destiny Rescue CEO, explained how they became involved in the ministry: "When Peter and I saw first-hand how Destiny Rescue frees

*See "Rescuing children," page 12*

## Prayer Page shifts member's view on how God works through His people *By Vickie Morris, Charlotte, N.C.*

In 2014, my husband, John, and I researched our health care options.

I was turned down by a medical cost-sharing program because I have epilepsy. However, that organization referred us to Christian Healthcare Ministries. I joined at the Gold level in March 2014.

A month later I suffered a migraine with symptoms so serious I went to the emergency room. In the following weeks I experienced unusual recurring headaches.

My condition worsened rapidly to the point that I had vision problems. I went to the eye doctor in May. He referred me

to a neurologist, who scheduled an MRI. The results showed a tumor growing on my optic nerve. In June I underwent neurosurgery to remove the tumor.

All the while I prayed, "Lord, I need you to walk me through this. I'm not sure I understand it all." I couldn't see well, was in pain and wasn't even sure what questions to ask. A friend of mine, Jane, was kind enough to drive me to my doctor

appointments, take notes, and ask my doctor all the right questions.



I called CHM staff member Dick Lupton because he was the one who helped John and me sign up for CHM. He was kind and helped me understand how to submit bills to the ministry. I also spoke with Amanda Moore, my Needs Processing representative, who was patient, caring and competent.

*See "Prayer Page testimony," page 11*

## Kidneys need protection from many prescriptions

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At 59 years old, Joe Citizen (fictitious name, but a real case) had had his share of health problems. A former alcoholic, Joe had taken great strides in cleaning up his life. Nevertheless, a number of health problems remained, including a relatively weak heart (after a heart attack years earlier), high blood pressure and diabetes. The last thing Joe needed was another organ failure. Yet that's what happened during a hospitalization.

Joe went to the hospital for a worsening cough. Thought to be a victim of bronchitis or early pneumonia, Joe was placed on an antibiotic. He seemed to improve initially. However, on the third day his kidney function suddenly worsened, causing his potassium to shoot up to 6.9 (dangerously high, which caused his heart to go into an irregular rhythm). His blood urea nitrogen (BUN, a measure of kidney function) and creatinine (also a measure of kidney function) doubled.

Joe's kidney performance essentially dropped by half. Specialists were consulted. Joe's new antibiotic, combined with his other medications and underlying high blood pressure and diabetes had "pushed him over the edge," and caused kidney failure. Thankfully, the problem was caught early, and Joe hopefully, will recover all of his lost kidney function.

What is alarming is that this scenario repeats itself all too often in health care settings

across the globe. In a recent scientific review article on the subject, drug-induced kidney toxicity was deemed "an extremely common condition," accounting for one in every five cases of acute renal (kidney) failure. The kidneys, which play a major role in detoxifying the body and eliminating waste, (including medications), are extremely vulnerable to harm because these toxins pass through its delicate membranes into the urine.

For that reason, you must be aware of the potentially harmful and even deadly effects of some drugs on the kidneys. Space does not allow us to identify every drug that can harm your kidneys. The list is long, but here are some of the most common:

- Leading the way are **aminoglycosides**, a class of antibiotics (neomycin, gentamicin, etc.) used sparingly because of their known tendency to harm the kidneys.
- **Other antibiotics**, including quinolone (e.g. ciprofloxacin, levofloxacin, etc.), sulfa-drugs, beta lactams (penicillin, amoxicillin, etc.), rifampin, and several others
- **Chemotherapy** and immune suppression drugs, used in the treatment of cancer and certain rheumatologic disorders, are especially toxic.
- A class of drugs on this list that might surprise you is non-steroidal anti-inflammatory drugs (**NSAIDs**), which



include ibuprofen, naproxen, and numerous others. These are of particular concern because they are so widely available (even over the counter). They are of special concern when used by patients like Joe who have diabetes.

- **Diuretics** ("water pills"), used in the treatment of hypertension and heart failure
- Cardiovascular drugs, such as statins (for lowering cholesterol), "**ACE inhibitors**" and angiotensin receptor blockers (**ARBs**—also used for lowering blood pressure), and **anti-platelet drugs**, such as clopidogrel
- **Proton pump inhibitors (PPIs)**, such as omeprazole, pantoprazole, which are used for acid reflux and ulcers

If this list is taken at face value, doctors and patients might wonder if they should ever use *any* medication. However, many of these drugs have proven their value in treating disease. Most of the time, most medications will not cause any noticeable harm to most people. But there are certain circumstances in which you should be particularly careful:

# Members see nearly \$300,000 in cancer bills shared through CHM and Brother's Keeper

By Sherri Kubly, Edgewood, Iowa

My husband and I are general contractors and we were building a new home in summer 2014 when I noticed Kevin struggling to process simple concepts. When he made three attempts to build one wall, I knew something was wrong.

We scheduled a doctor appointment and I requested an MRI. The doctor suggested depression was the problem and prescribed antidepressants. However, Kevin's condition grew worse and we switched doctors in December. He underwent an MRI on Dec. 23.



The medical staff detained us in a small waiting area. The phone rang and our new doctor was on the line. Kevin had a large tumor in the center of his brain and he needed to be admitted to the hospital.

I told her we were going home to celebrate Christmas with our children and grandchildren. She could call the next day with a "plan B." The next day (Christmas Eve), she made an appointment for us with the oncologist the following Monday.

I hung up the phone. How strange that we would be seeing an oncologist. I was shaken up and felt like I was falling apart.

I called CHM and spoke with Sherry Wycarver, our Needs Processing representative. Since we were relatively new to CHM, I asked if there was any

doctor or hospital from whom we couldn't seek treatment.

She gently explained that all I needed to worry about was taking care of Kevin. She prayed with me over the phone. "I feel that God is going to be glorified through this journey you are on," she said.

I sunk to my knees after we hung up and prayed for peace, wisdom and strength. In that moment, I felt like God picked me up. To this day, I don't think He ever put me back down.

We enjoyed celebrating Christmas together and asked our daughter, who has a medical background, to join us as an advocate during the oncologist appointment.

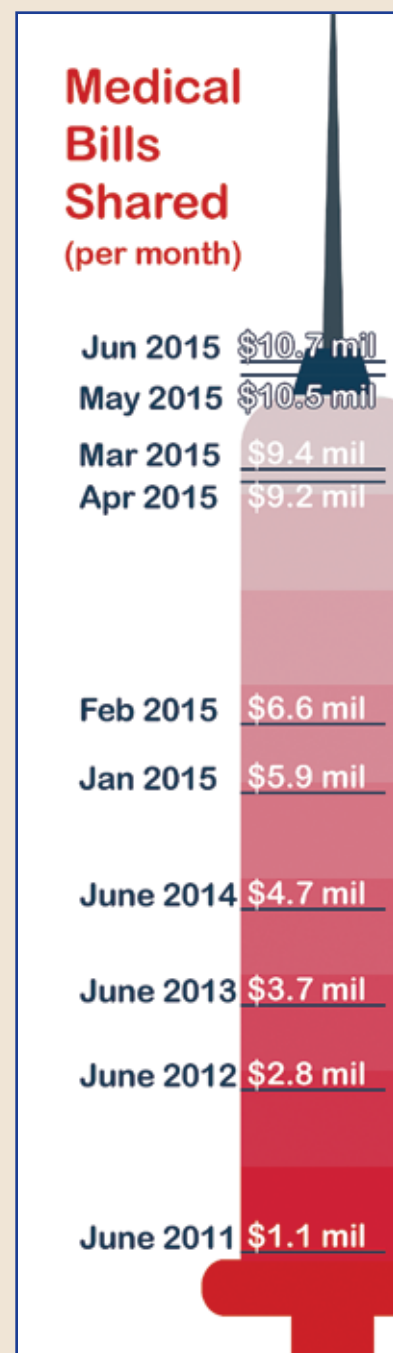
The tumor couldn't be surgically removed and appeared to be a Stage 3, fast-growing tumor. If that were true, we were told that Kevin had about three months to live. Doctors recommended further testing and referred us to a reputable hospital several hours away.

We had an appointment on Jan. 21 and a biopsy scheduled for Jan. 27. There was only one MRI appointment available before the biopsy. The billing office told us we had to pay \$6,000 before it was scheduled. The biopsy would cost even more.

I called Sherry immediately. She asked

## Are you aware of how much you've shared?

CHM's significant growth in recent years also caused a large increase in medical bill sharing. Since the ministry is funded solely by members' financial gifts, your faithful giving is key in seeing fellow Christians' medical bills shared. Thank you!



See "Kubly testimony" page 12



## Health care law prods couple to join CHM before onset of chest pains *By Linda Forman, Meadville, Miss.*

For 29 years of married life, my husband, Jonathan, and I never had a health care plan. The Lord blessed us with good health and we are very grateful. But because of the U.S. health care law, we had to look at our options.

Christian Healthcare Ministries' biblical emphasis caught our attention. A program that enables Christians to help each other with their medical bills is a fulfillment of our duties as brothers and sisters in Christ. We'd much rather send our money to help fellow Christians than to an insurance company. CHM was the best option for us.



The ministry was an answer to prayer, and we called ahead of time to ask how to handle medical bills in case something should happen. CHM staff members were personable and eager to help. They answered all our questions.

Little did we know, our first medical incident wouldn't be long in coming.

One evening, I experienced pain in my chest and upper left arm. The left side of my neck was tight and I couldn't breathe easily. Eventually the pain diminished and I fell asleep.

The next morning, my chest felt numb and I again had

trouble breathing. It hurt to take a deep breath. Jonathan took me to the emergency room and doctors hooked me up to a heart monitor. I underwent a number of tests and was sent home with a heart monitor and a referral to a cardiologist in Baton Rouge.

The cardiologist had me take a stress test. I failed it and took a nuclear stress test next. I failed that one, too, so the doctor scheduled a heart catheterization to check for blockages.

The Lord graciously calmed my fears during this time. I knew He was in control and I have always trusted Him. He's the Great Physician.

*See "Forman testimony," page 13*

## Meet your CHM staff: Shaunie Worthey and Bill Beadling

**LaShaundra "Shaunie" Worthey** is a recent hire who enters medical bills into the ministry's database in the CHM Needs Processing department.

Shaunie was born and raised in Akron, Ohio until age 14, when she and her family moved to Rome, Ga. She longed to return home, and at 25 moved back to Akron.

She came to CHM with a health care background. Shaunie worked with patients at Rx Home Health in Akron until taking a position at Blick Clinic as a residential home manager for people with mental and developmental disabilities. She joined the CHM staff in January 2015. "I love working in a Christian environment where like-



minded people enjoy helping others," she said. "We work hard to help our members and we keep them in prayer daily. To us, they are more than members—they're family."

Shaunie was baptized at age 11. Proverbs 3:6 is her favorite verse. "This verse reminds me to keep my God near. He will guide my words, thoughts and actions," she said.

She and her husband, Rex, have been married 15 years. Shaunie has two daughters, Sierra and Cherish, and a son, DaVorise. In her spare time, she sings as part of "His Harmony & Sisters," a traveling a cappella gospel singing group.



As a staff member in CHM's Records Management department, **Bill Beadling** enters into the ministry's database medical bills received via mail and fax.

The ministry's family-like atmosphere and the staff's caring hearts are Bill's favorite parts of working at CHM. "As soon as you walk in the doors, you can feel the love of Christ. We pray for members and each other," he said.

Bill was born in Perryopolis, Pa. When he was four years old, his father began working for General Motors and the family moved to Warren, Ohio. After graduating from high school in 1983, Bill attended Kent State University. He then

*See "Meet your staff," page 12*

*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*

September 2015

## 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.

### Christian Healthcare Ministries Prayer Page

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Attn: Prayer Page  
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(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 needs do not qualify for sharing under the regular CHM program (see left sidebar).**

*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. **UPDATE: David received \$30,642 in gifts, bringing the need to \$10,760.**

**2. Pamela Barr: PO Box 877676, Wasilla, AK 99687 (pbarrtx@aol.com)** Condition: Rotator cuff tear. Total bills: \$1,248. **UPDATE: Pamela received \$20,186 in gifts and added \$27,523 in bills, bringing the need to \$8,585.**

**3. Ronald Birnel: 5325 Downer Rd., Molt, MT 59057 (rsaks@mtintouch.net)** Condition: respiratory failure. Total bills: \$90,825. **UPDATE: Ronald received \$84,382 in gifts, bringing the need to \$6,443.**

**4. Thomas Bordonaro: 5157 Wabash River St., Dublin, OH 43016 (bordonarot@sbcglobal.net)** Condition: hip replacement surgery. Total bills: \$29,732. **UPDATE: Thomas received \$22,064 in gifts and added \$4,178 in bills, bringing the need to \$11,846.**

**5. Paula Bowersox: 5930 Mountain Rd., McAlisterville, PA 17049** Condition: bone

cancer. Total bills: \$4,599.

**6. Frankie Bradshaw: 3002 Loraine St., Fort Worth, TX 76106 (franknbeans2201@yahoo.com)** Condition: ulcerative colitis. Total bills: \$8,388. **UPDATE: Frankie received \$1,497 in bills, bringing the need to \$6,891.**

**7. Alan Branham: 2778 Spokane Creek Rd., East Helena, MT 59635 (alanbranham@gmail.com)** Condition: throat cancer. Total bills: \$40,138. **UPDATE: Alan received \$44,456 in gifts and added \$46,457 in bills, bringing the need to \$42,139.**

**8. Gary Brumbelow: 13951 SE 312 Dr., Boring, OR 97009** Condition: atrial fibrillation. Total bills: \$12,811. **UPDATE: Gary received \$5,095 in gifts, bringing the need to \$7,716.**

**9. Marissa Carlson: 12735 Regal Pine Ln., Houston, TX 77070** Condition: torn ACL ligament. Total bills: \$16,720. **UPDATE: Marissa received \$9,801 in gifts, bringing the need to \$6,919.**

**10. David Carroll: 1515 Summertown Hwy., Hohenwald, TN 38462** Condition: congestive heart failure and diabetes complications. Total bills: \$13,309. **UPDATE: David**

**received \$2,441 in gifts, bringing the need to \$10,868.**

**11. Fausto Cebeira, c/o Miriam Miller: 767 File Rd., Milton, PA 17847 (trozkesykes@yahoo.com)** Condition: severe back pain. Total bills: \$31,158. **UPDATE: Fausto received \$5,194 in gifts, bringing the need to \$25,964.**

**12. 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. **UPDATE: Martin received \$80,393 in gifts. He received \$5,392 in discounts and added \$190,382 in bills, bringing the need to \$113,667.**

**13. Ludmila Crownover: 140 Parducci Rd., Ukiah, CA 95482** Condition: fibroid tumor surgery. Total bills: \$3,837.

**14. Robert Daily: 2825 East B St., Torrington, WY 82240 (judy@wagonswestrealty.com)** Condition: tachycardia (racing

*Continued on page 8*

## Prayer Page Giving

**Prayer Page total needs remaining this month: \$1,409,457**

Each need would be met **in full** if each member family contributed **\$21.28** this month or **\$7.10** for the next three months.

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

## 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*

heart). Total bills: \$49,216. **UPDATE: Robert received \$33,648 in gifts, bringing the need to \$15,568.**

**15. Stanley Decker: 844 Pleasant Hill Rd., DeRidder, LA 70634 (carldecker1960@yahoo.com)** Condition: intervertebral disc disorder. Total bills: \$61,534. **UPDATE: Stanley received \$18,102 in gifts, bringing the need to \$43,432.**

**16. Janiece Dukes: 556 Zinnia Ln., Birmingham, AL 35215** Condition: abdominal hernia repair. Total bills: \$7,347.

**17. Darla Eberly: 1325 Union Grove Rd., Terre Hill, PA 17581** Condition: knee replacement. Total bills: \$3,480. **UPDATE: Darla received \$7,591 in gifts and added \$28,734 in bills, bringing the need to \$24,623.**

**18. Morrison Elliott: 980 Tahoe Dr., Turlock, CA 95380 (RobinElliott1234@gmail.com)** Condition: heart surgery. Total bills: \$13,718. **UPDATE: Morrison received \$1,210 in gifts, bringing the need to \$12,508.**

**19. Irene Esh: PO Box 188, Fairfield, MT 59436** Condition: back surgery/disc replacement. Total bills: \$97,500.

**20. Greg Ewing: 11102 Sagecountry Dr., Houston, TX 77089 (gewing5406@fastmail.fm)** Condition: torn rotator cuff. Total bills: \$14,198. **UPDATE: Greg received \$6,728 in gifts and added \$700 in bills, bringing the need to \$8,170.**

**21. Carol Gray: 815 Blackbird Forest Rd., Townsend, DE 19734** Condition: back surgery. Total

bills: \$7,500.

**22. Gerald Greenfield: 1759 N Maxwell, Fremont, NE 68025 (thepainter79@msn.com)** Condition: aneurysm/heart surgery. Total bills: \$26,945. **UPDATE: Gerald received \$2,325 in gifts, bringing the need to \$24,620.**

**23. Linnea Hackett: 613 NE 79th Ave., Portland, OR 97213** Condition: knee replacement. Total bills: \$14,484. **UPDATE: Linnea received \$6,449 in gifts and added \$153 in bills, bringing the need to \$8,188.**

**24. Joseph Hallman: 1919 Forest Dr., Orangeburg, SC 29118** Condition: heart condition. Total bills: \$41,766. **UPDATE: Joseph received \$2,303 in gifts, bringing the need to \$39,463.**

**25. Laurie Heidinger: 3720 Thundercloud Dr., Colorado Springs, CO 80920** Condition: cataract surgery. Total bills: \$3,068.

**26. Jeffrey Heindel: 14399 Ted Wallace Rd., Brogue, PA 17309 (jaggerx@mac.com)** Condition: brain tumor treatment. Total bills: \$107,497. **UPDATE: Jeff received \$68,935 in gifts, bringing the need to \$38,562.**

**27. Mary Helmuth: 267 Church Lake Rd., Statesville, NC 28625 (hishandmaid@outlook.com)** Condition: gallbladder surgery. Total bills: \$16,128. **UPDATE: Mary received \$3,620 in gifts, bringing the need to \$12,508.**

**28. Jay Hostetler: 7630 W 640 N, Etna Green, IN 46524 (jahostetler@gmail.com)** Condition: hydrocelectomy. Total bills: \$3,032. **UPDATE: Jay**

**received \$262 in gifts, bringing the need to \$2,770.**

**29. Jill Isken: 651 E Cedar Ave., Cedar Grove, WI 53013 (zach7777@hotmail.com)** Condition: uterine fibroid tumors. Total bills: \$19,960. **UPDATE: Jill received \$3,427 in gifts, bringing the need to \$16,533.**

**30. Delane Jorgenson: 2711 190th St., Luck, WI 54853 (delanejorgenson@yahoo.com)** Condition: anemia and polyps. Total bills: \$17,556. **UPDATE: Delane received \$11,421 in gifts and added \$9,449 in bills, bringing the need to \$15,584.**

**31. John G. Kelly: 904 Oglethorpe Dr., Pooler, GA 31322 (johnkelly8@yahoo.com)** Condition: chronic asthma and hospitalization. Total bills: \$94,582. **UPDATE: John received \$15,996 in gifts, bringing the need to \$78,586.**

**32. Debra Koch: 6656 Silver Shores Dr., Cedar Grove, WI 53013 (dkoch005@netscape.net)** Condition: anemia, blood transfusion and hysterectomy. Total bills: \$5,309. **UPDATE: Debra received \$19,385 in gifts and added \$21,515 in bills, bringing her need to \$7,439.**

**33. Darlene Ladines: 375 Old Inland Empire Hwy, Prosser, WA 99350** Condition: hysterectomy. Total bills: \$27,600.

**34. 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. **UPDATE: Larry received \$23,923 in added bills for Donna. He also received \$8,024 in gifts, bringing the need**



to \$22,371.

**35. Rose Lee: 517 Heather Dr., Round Rock, TX 78664**  
Condition: Stage 4 (advanced) breast cancer. Total bills: \$16,778.  
**UPDATE: Rose received \$5,655 in gifts, bringing the need to \$11,123.**

**36. Jennifer Lehman: 2923 Pafko Dr., Sarasota, FL 34232**  
Condition: surgery for female problems. Total bills: \$13,663.

**37. Chris Marcum: 461 Yale Ave., Rexburg, ID 83440 (jmarcum1127@gmail.com)** Condition: back surgery. Total bills: \$17,943. **UPDATE: Chris received \$4,864 in gifts and \$1,707 in discounts, bringing the need to \$11,372.**

**38. Doug Martin: 24932 US Hwy 6, Nappanee, IN 46550**  
Condition: herniated disc. Total bills: \$1,805.

**39. Christy Mattingly: PO Box 74, Thurston, OH 43157 (christy.m.mattingly@gmail.com)** Condition: hernia repair/oophorectomy. Total bills: \$3,878. **UPDATE: Christy received \$1,638 in discounts, bringing the need to \$2,240.**

**40. Ryan & Brittany Morningstar: 56111 Smytheham Ln., Mishawaka, IN 46545** Condition: The Morningstars' young daughter, Molly, had an enlarged lymphatic formation (lump)

removed from under her arm. Total bills: \$9,583.

**41. Vickie Morris: 1012 Norwich Rd., Charlotte, NC 28227 (vickieinhisgrace@yahoo.com)**  
Condition: surgery and other medical difficulties. Total bills: \$76,446. **UPDATE: Vickie received \$22,732 in gifts and added \$148 in bills, bringing the need to \$53,862.**

**42. Georgia Nicholson: 1390**

**Topaz Ln., Gardnerville, NV 89460 (geoegia@frontier.com)**  
Condition: hip replacement. Total bills: \$72,516. **UPDATE: Georgia received \$6,322 in gifts, bringing the need to \$66,194.**

**43. Martha Ortiz: 4633 Caverns Dr., Kissimmee, FL 34758**  
Condition: cancer. Total bills: \$29,041. **UPDATE: Martha received \$21,467 in gifts, bringing the need to \$7,574.**

**44. Albina Perevertaylo: 7230 22nd St., Rio Linda, CA 95673**  
Condition: hypertension. Total bills: \$22,673.

**45. Sid Pfaff: 3027 E Packard Dr., Gilbert, AZ 85298 (sid@taginsuranceservices.com)** Condition: hip pain/arthroplasty. Total bills: \$15,526. **UPDATE: Sid received \$2,662 in gifts, bringing the need to \$12,864.**

**46. Eric Rieck Sr.: 798 N Prairie Meadow Ln., Oronogo, MO 64855**  
Condition: multiple surgeries for hernia removal. Total bills: \$74,626. **UPDATE: Eric received \$72,388 in gifts and added \$82,109 in bills, bringing the need to \$84,347.**

**47. Stephen Schmelzer: 330 North Barneburg Rd., Medford, OR 97504** Condition: heart attack/stent inserted. Total bills: \$3,215. **UPDATE: Stephen received \$6,673 in gifts and added \$31,522 in bills, bringing the need to**

## Giving Guide

Membership #	Need #	Membership #	Need #
100025-101165	60	157208-158286	18
101170-102662	38	158287-159334	27
102686-104421	39	159335-160361	45
104427-105935	28	160362-161427	54
105959-107470	25	161430-162539	36
107518-108772	13	162540-163595	58
108773-109878	05	163601-164709	62
109881-110883	52	164710-165858	14
110885-111952	48	165859-166989	30
111957-113117	61	166990-168067	29
113125-114105	03	168069-169463	34
114110-115059	06	169464-170929	44
115061-117098	09	170930-172431	50
117101-119893	49	172433-174076	22
119898-123703	16	174077-175761	17
123713-126903	32	175762-177453	11
126907-130239	21	177454-179131	51
130247-134069	43	179132-180938	33
134093-138335	08	180939-182912	47
138340-143274	20	182914-185260	63
143275-144195	23	185264-187890	26
144201-145169	02	187894-190543	24
145171-146237	40	190544-193130	07
146238-147307	01	193132-195655	15
147309-148966	10	195656-198608	41
148967-150261	35	198609-201476	59
150265-151560	57	201477-204553	53
151563-152625	37	204554-208068	42
152626-153794	04	208071-212095	31
153796-154941	56	212096-216343	46
154944-156093	64	216344-221295	19
156096-157204	55	221296-226810	12

*Don't see your member number? If you're a new member, please give to whatever need God has laid on your heart. Thank you for giving!*

## How do I use the Giving Guide?

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

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

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

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

Please send your gift 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).

\$28,064.

**48. Karen Shepard: 38 County Rd. 372, Trinity, AL 35673** Condition: hip replacement surgery. Total bills: \$3,884. *UPDATE: Karen received \$5,231 in gifts and added \$7,263 in bills, bringing the need to \$5,916.*

**49. James Shiverdecker: 504 McGregor St., Bloomington, IL 61701** Condition: chronic allergic conjunctivitis. Total bills: \$9,645. *UPDATE: James received \$2,696 in gifts, bringing the need to \$6,949.*

**50. Don Smith: 500 Anthony Dr., Centreville, MI 49032 (preechit@gmail.com)** Condition: spondylolisthesis (vertebrae condition). Total bills: \$62,133. *UPDATE: Don received \$38,988 in gifts, bringing the need to \$23,145.*

**51. David T. Stark: 6620 Churn Creek Rd., Redding, CA 96002** Condition: gallbladder surgery. Total bills: \$28,768. *UPDATE: David received \$2,608 in gifts, bringing the need to \$26,160.*

**52. Darrell Stetler: 6523 Rogers Lane, Burlington, KY 41005 (darrellstetler@fuse.net)** Condition: atrial fibrillation. Total bills: \$6,437. *UPDATE: Darrell received \$1,428 in gifts, bringing the need to \$5,009.*

**53. W.A. Scott Stevenson: PO Box 697, Monticello, UT 84535 (scott@3stephideaway.com)** Condition:

osteoarthritis/hip replacement. Total bills: \$69,534. *UPDATE: Scott received \$11,602 in gifts, bringing the need to \$57,932.*

**54. Michael Stringer: 9603 Wildwood Dr., Chardon, OH 44024** Condition: Achilles tendon surgery. Total bills: \$20,240. *UPDATE: Michael received \$7,241 in gifts, bringing the need to \$12,999.*

**55. Kaitlyn Sullivan: 6293 E Sand Point Dr., Wasilla, AK 99654** Condition: Crohn's disease. Total bills: \$12,237.

**56. Michael Summers, Jr.: 1387 Hidden Forest Dr., Goodview, VA 24095 (mcs\_jr72@yahoo.com)** Condition: back surgery. Total bills: \$15,006. *UPDATE: Michael received \$3,118 in gifts, bringing the need to \$11,888.*

**57. Keven Thomas II: 5941 New Hartford St., Apt. 2, Wolcott, NY 14590** Condition: nasal polyp removal. Total bills: \$12,399. *UPDATE: Keven received \$1,085 in gifts, bringing the need to \$11,314.*

**58. James Van Wagner: 7884 Grant Ave Rd., Auburn, NY 13021** Condition: shoulder replacement surgery. Total bills: \$17,688. *UPDATE: James received \$15,043 in gifts and added \$11,264 in bills, bringing the need to \$13,909.*

**59. Abigail Walker: 1401 Boardwalk Dr.,**

**Windsor, CO 80550** Condition: Crohn's disease. Total bills: \$62,275. *UPDATE: Abigail received \$10,636 in gifts and added \$2,575 in bills, bringing the need to \$54,214.*

**60. Tiffany Watkins: PO Box 814, Anderson, SC 29622** Condition: fibroid removal and complications. Total bills: \$1,718.

**61. Steve Willingham: 1138 Daffodil Rd., Wray, GA 31798 (sgwdw@windstream.net)** Condition: pancreatic cyst. Total bills: \$6,988. *UPDATE: Steve received \$648 in gifts, bringing the need to \$6,340.*

**62. Lana Wray: 1100 S Rosewood Dr. #112, Ellensburg, WA 98926** Condition: irregular heartbeat. Total bills: \$14,933.

**63. Cathy Wright: 8110 Rogue River Hwy #14, Grants Pass, OR 97527** Condition: achalasia (rare esophagus disorder) and botulism. Total bills: \$51,808. *UPDATE: Cathy received \$18,579 in gifts, bringing the need to \$33,229.*

**64. Timothy & Sheryl York: 31 E. Center St., Lititz, PA 17543 (sherylyork@gmail.com)** Condition: The Yorks' 12-year-old daughter has scoliosis that required spinal fusion and rod insertion. Total bills: \$86,883. *UPDATE: The Yorks received \$74,856 in gifts. She now needs \$12,027.*

## Social media: a brave new world for health care

Courtesy Saurage Research's "Key Findings" newsletter

Social media represents a brave new world for health care, and many health care organizations are using it to engage with patients and consumers quickly and inexpensively. Promoting wellness programs, marketing new services, and announcing the latest in medical breakthroughs are just a few of the many goals social media can help health care organizations accomplish.

A focus for most organizations' social media programs is marketing and communications. Consumers are relying more and more on the information they find online, such as quality and cost ratings, personal stories, and positive experiences. Social media can influence where they obtain their health care services. In addition, these organizations also use social media to describe services

they offer, help promote wellness and health education, and to sponsor online support forums where individuals who are dealing with certain health issues can connect with others in similar situations.



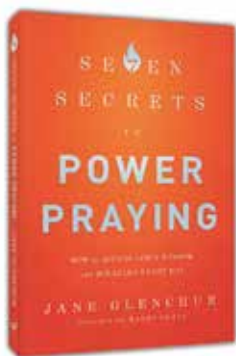


## Member's book highlights the power of prayer in decision making

"I'm passionate about believers learning to access the unlimited wisdom of God when making day-to-day decisions," said CHM member Dr. Jane Glenchur of West Chester, Ohio. "That's why I wrote *Seven Secrets to Power Praying*. I believe Christians ought to live in a way that glorifies God, even when making simple daily choices."

A board-certified dermatologist turned stay-at-home mom, Jane found making choices as a wife and mother more challenging than the decisions she'd made in her eight years of practicing medicine.

"The Bible is full of wisdom but it doesn't tell us what health insurance to buy or which college would be best for our



children," she said. "During my 16-year 'apprenticeship' as a stay-at-home mom, God taught me that no question or problem is too small to ask Him about, and that He is more than willing to give me personalized answers about family medical decisions, finances, entertainment and time management. I've learned how much God loves me and cares about my smallest concerns in a very practical, personal way."

In *Seven Secrets to Power Praying*, Jane gives a step-by-step guide on how to access God's wisdom, which takes the stress and guesswork out of decision making.

A writer, speaker, and teacher, Jane enjoys connecting with people through her weekly blog, "The Heart of God" ([janeglenchur.com](http://janeglenchur.com)).

([blogspot.com](http://blogspot.com)), where she discusses various aspects of prayer and intimacy with God. She has released two teaching CDs: *Teaching Your Children to Pray with Power* and *Praying Powerful Prayers*. Jane also created three Scripture-based "declaration cards" so her readers can "declare Scripture over areas of their lives such as protection, healing, finances and wisdom."

Jane and her husband, Tom, have two adult children and a Maltese. Jane's hobbies include reading and crafting handmade greeting cards. She also enjoys mentoring young adults.

*Seven Secrets to Power Praying* is available for purchase through online bookstores [amazon.com](http://amazon.com), [christianbook.com](http://christianbook.com) and [barnesandnoble.com](http://barnesandnoble.com), among others. It can also be purchased at Family Christian Bookstores for \$13.99.

### Prayer Page testimony (continued from page 3)

At first, I didn't easily grasp what information I needed to send to CHM because of the medicine I was taking, but in time the process became much easier.

This ordeal was my first experience with CHM and being on the Prayer Page (as my condition was pre-existing). I was concerned about how long it would take for my bills to be shared. However, once the paperwork was in order I began receiving a check each month.

I was overwhelmed with gratitude because I had never before experienced God working through His people in this way.

I received a discount on all my medical bills except one. So far, CHM members have shared \$22,732 of my bills and I have \$53,862 remaining.

Today I'm doing much better. I've had a few complications since my surgery, but the Lord always sees me through. I'll soon undergo a follow-up MRI to see if my tumor has returned.

Through my medical condition, God has deepened my trust and faith in Him. I've had to learn patience because my recovery has been slow. I've had very hard days and others that were sweet because I was resting in Him. I know He has gone before me, beside me and behind me from the beginning. I've felt His arms around me when I couldn't see, and I enjoyed my quiet times with Him in a way I'll never forget.

When people ask how we've adjusted to this major change in our lives, we share information about CHM. We show them the Prayer Page and the ministry's website

so we can answer their questions. I tell them how fellow Christians have helped with my medical bills and explain that we pray for each other, send cards and provide financial support.

Thank you, fellow CHM members, for your expressions of care and concern; you have blessed me in many ways. On my not-so-good days, I reread your cards and letters. I also appreciate the encouragement and help I received from CHM staff and the lovely Scripture verse cards enclosed with each check from the ministry office.

It is my privilege to walk this road with you.

## Kubly testimony (continued from page 5)

me to hand the phone to the billing representative. After a while, everything was resolved and I was back on the phone with Sherry. “Don’t worry about anything,” she said. I was flooded with peace.

Our prayers were answered when the biopsy showed Stage 2 cancer rather than Stage 3. Though he wasn’t yet out of the woods, we had hope that Kevin would be with us a while longer.

After simultaneous radiation and chemotherapy, doctors are amazed at how well Kevin is doing. From the beginning, we were told treatment would only stop the growth—not reduce the size—of

his tumor, but his tumor has indeed shrunk!

God has met our every need. CHM and its Brother’s Keeper program have shared nearly \$300,000 thus far in medical expenses, and members have prayed on behalf of Kevin and our family.

We’ve received hundreds of cards from members who shared encouragement, prayers, stories, pictures, videos and



*Letters and cards from CHM members to the Kubly family*

testimonies. God even worked through The American Cancer Society, which negotiated a \$12 nightly rate at a nearby hotel during our six weeks of radiation therapy. In addition, we’ve become good friends with the physician’s assistant, who has shown an interest in our faith!

Every day I think about how blessed we are to have CHM in our lives. Thank you for your amazing support and prayers.

Thank you, members, for your constant encouragement. We are blessed beyond measure because you are in our lives.

## Rescuing children (continued from page 3)

and restores trafficked children, God asked us, ‘What are you going to do about it?’ For us, that meant moving from Australia to the United States to become a voice for children who couldn’t speak for themselves. Now we’re moving to the Dominican Republic to take on a more active role.”

Kirk’s heart, too, broke in a way he never expected when his family passed an exhibit with many rescued girls’ photos. “Early one morning, after months of

learning how these vulnerable kids are abused and praying through Jeremiah 1, God whispered, ‘You can’t live with this anymore,’ and I agreed.”

On his first trip to Thailand and Myanmar, he visited a rescue home housing 18 girls. In broken English, one girl stood and said, “I’m Amai Pai. I’m 11 years old.” Kirk was struck by how Amai was the same size as his eight-year-old daughter. “She was abused in ways children shouldn’t know

exist,” he said. “I agreed with God once more: I couldn’t live with this.”

“When grown men weep because they’re broken with compassion for the suffering, you know that’s the power of the cross,” Barbara added. “There’s nothing like it.”

*Editor’s note: To learn more about how CHM works with groups, visit [chministries.org/groups](http://chministries.org/groups) or call 800-791-6225 and ask to speak with a Group Membership Advisor.*

## Meet your staff (continued from page 6)

took positions at Stambaugh’s Hardware Co. in Youngstown, Ohio, and the Kmart distribution center in Warren. Just prior to taking on his new role at CHM, he worked at Rite Aid Pharmacy as a pharmaceutical technician.

When Bill’s wife, Carrie, was gravely injured in 1985 in an accident, he questioned God’s plan.

“My wife was hurt just a few months after we married,” Bill said. “I believed in God, but He wasn’t a part of my life. I couldn’t understand why He caused her to lose

her leg. In my eyes, Carrie was perfect. If anyone deserved such ‘punishment,’ it was me.”

Carrie’s mother told Bill that God sometimes allows pain in our lives, but that He doesn’t give more than His children can handle. She encouraged Bill to give his life to Jesus Christ. “That day, I asked my Lord and savior into my life. He has blessed me ever since,” Bill said.

Isaiah 40:30 and Joshua 24:15 are two of Bill’s favorite Bible verses. “The verse in Isaiah strengthened me during the time

my wife lost her leg. The verse in Joshua is important simply because that’s how I want to raise my family. God’s the top priority in our home.”

The Beadlings have been married for 30 years and have two daughters, Nakita and Shawna. They attend Warren Baptist Temple in Warren.

Bill enjoys spending time with family and friends, reading, taking walks in the woods, music, and photography. He also attends annual Native American Pow Wow events near Youngstown.



# Healthy diet appears to reduce emphysema risk

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A healthy diet lowers heart attack and cancer risk. Now there's good evidence that it also reduces the risk of emphysema-like problems, known as chronic obstructive pulmonary disease (COPD).

Researchers at Harvard School of Public Health, in conjunction with University of Versailles, examined diet questionnaires completed between 1984 and 2000 by over 120,000 health professionals. During the study period, nearly 900 of the 120,000 or more subjects (723 women and 167 men) were diagnosed with COPD for the first time.

When compared to those who developed COPD, those who remained disease-free were much more likely to have maintained a healthy diet, characterized by whole grains, polyunsaturated fats, nuts, and oils, and low intakes of red or processed meats, white flour and sweetened drinks. The association held true, despite the influence of other variables, including smoking.

Those who ate the best diet cut their risk of COPD by one third, compared to those who were in the bottom 20 percent for diet quality.

Though smoking is the most common cause of COPD, up to one-third of those who develop this lung disease have never smoked. We can reduce our risk by following a prudent diet.

Varraso, R., S. E. Chiuve, T. T. Fung, R. G. Barr, F. B. Hu, W. C. Willett and C. A. Camargo (2015). Alternate Healthy Eating Index 2010 and risk of chronic obstructive pulmonary disease among US women and men: prospective study. *BMJ* 350: h286.

## Forman testimony (continued from page 6)

Thanks to the Lord Jesus Christ, there were no blockages. I really believe it's because of prayer and God's healing that I am pain-free today.

In the meantime, my hospital and doctors' bills totaled \$40,000 before discounts. Jonathan sent all the paperwork to CHM.

We then spoke to my health care providers about discounts. I simply asked them to give me, as a self-pay patient, the same rate an insurance company would receive. I also

showed them my CHM card, explained how the ministry works and applied for financial assistance.

After discounts, our total was reduced to about \$8,000. That's amazing! I received a check from CHM for the remaining amount, and we paid the providers. I was again in awe of the Lord and His goodness.

I can't say enough how much CHM means to me and my family. It's a blessing to be a part of a ministry that enables Christians

to share each other's burdens. May God continue to use CHM in a way that always gives Him the glory.

Thank you to all my brothers and sisters in Christ who sent cards and words of encouragement, as well as those who lifted me up in prayer. Receiving cards from all over the nation touched my heart during my time of need. Thank you, Lord, for such a biblically-based organization that stands behind the Word of God when it comes to sharing one another's burdens.

## Kidney protection (continued from page 4)

- **Age:** patients who are over 65 years of age
- **Nephrotic syndrome** (tendency to spill protein in the urine)
- **Liver failure**
- **Chronic kidney disease**
- **Dehydration:** a very common cause of kidney problems, which, in most cases, is entirely preventable by ensuring adequate water intake

Any of the above conditions increase your risk for drug-induced acute kidney toxicity. Kidneys become more vulnerable to injury when drug dose is high and/or used

for a prolonged period, or when certain drugs are used in combination. Finally, certain diseases pose a particular threat to the kidneys because they damage the microscopic blood vessels that nurture the kidneys' sensitive membranes. These include diabetes and poorly controlled hypertension, among others.

I therefore suggest that we all maintain a healthy respect for risks associated with taking any medication, that you ask your doctor about those risks whenever a drug is prescribed (your first question might be,

"Doc, do I really need this?"), and that you are particularly careful when combining drugs with other medications or chronic conditions, especially diabetes.

Your kidneys will thank you.

Dhodi DK, Bhagat SB, Pathak D, Patel SB. Drug-induced nephrotoxicity. *International Journal of Basic Clinical Pharmacology* 2014;3:591-7.

## 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 Pam and CHM Staff,

I just received a check from CHM. I can't tell you how grateful I am for such a fast turnaround. Since this was my first real experience with getting reimbursed for a medical bill, I was nervous about how it would all work. Thanks so very much to all of you.

Jeff Talbot  
San Gabriel, CA

### Dear CHM,

I'm writing with sincere appreciation for all that was done to take care of my medical bills. I am truly blessed and I pray I can "pay it forward" to others. God bless all of you.

Cyndi Weaver  
Philipsburg, PA

### Dear CHM,

We appreciate your love and kindness.

"I thank my God through Jesus Christ for you all, that your faith is spoken of throughout the whole world...." (Romans 1:8a).

Each check from Christian Healthcare Ministries has been a wonder and miracle, but the letters and prayers have been the greatest blessing. Each time I got discouraged by our situation, another of God's children sent me a testimony of His faithfulness and love toward the Body of Christ. I'm humbled by your generosity and outpouring of Christian love. I do not deserve it. When I was afraid, when I was destitute, the words of 2 Corinthians 9 was lived out by the CHM family.

Thank you for your prayers and charity toward us, for when my faith waivers I

have your steadfastness to lean on. When I think about the struggles this last year brought to me and my family—not just in my health but also from a downturn in our business—your timely words of encouragement have helped me know we will overcome these struggles as well.

God bless each of you! Thank you.

William & Alecia Taylor  
Powell, OH

### Dear Friends,

Thank you for sharing our "burden" with such speed and ease. We recommend the ministry and tell how great it has been for Bobby and me. I am also so grateful not to have to worry about insurance. We praise God that we've been members since March 1990. God bless you all.

Carolyn Grover  
Ridge Spring, SC

### Dear CHM,

We would like to thank you for being there for our family financially and in prayer. I feel comforted knowing that we are supporting—and are being supported by—other people who love the Lord.



We'd like to announce the birth of our beautiful little girl, Indigo Irene Monahan. She was born July 9 and weighed six pounds and one ounce.

Labor was short and completely natural. Thank you again for your prayers and support.

We love CHM,

The Monahan Family  
Hermann, MO

### Dear Friends at CHM,

I wanted to take a few minutes to thank all of you for helping me when things got a little "out of control" for me this past spring. Everyone I talked with at CHM was patient, kind and understanding. Thank you for everything you do to help those in need. May you all be blessed abundantly for your efforts.

My prayer is for continued health, but in the event that something goes wrong, I know that there's no need to worry because I'm in good hands in so many ways.

Blessings,

Carrol A. Purdy  
Loveland, CO

### Dear Wilma and CHM Staff,

We are overwhelmed by your help and service. God has truly blessed Christian Healthcare Ministries. We pray the ministry continues with success and God's blessings.

This has been quite a year for us. I've had two surgeries this summer and one trip to the emergency room. We've had many people praying for us and have felt God's hand in all of this.

Thank you for your Christian attitude and help. It's so comforting to work with you and know that I don't have to worry about medical bills while I'm healing.

Barbara Grostefon  
Columbia City, IN



## 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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**Especially for Pennsylvania 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. Whether any member chooses to share the burden of your medical bills will be totally voluntary. As such, CHM should never be considered as a substitute for insurance. Whether you receive any financial gifts for medical expenses, and whether or not CHM continues to operate, you are always liable for any unpaid bills.

**Especially for South Dakota Residents:** CHM is not an insurance company. CHM’s program is not an insurance contract. This plan does not fall under the jurisdiction of the South Dakota Division of Insurance and the plan is not covered under the South Dakota guaranty fund.

**Especially for Wisconsin Residents:** Attention: 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. Whether any member chooses to share the burden of your medical bills is entirely voluntary. CHM should never be considered as a substitute for an insurance policy. Whether or not you receive any financial gifts for medical expenses, and whether or not CHM continues to operate, you will always remain responsible for the payment of your own medical bills.

**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). We invite you to send cards or words of encouragement to the people listed below.*

**Bonnie Werner: 427 Randolph St., Mishicot, WI 54228** Bonnie may have cancer and requests prayer.

**Cindy Weiss: 3261 Driftwood Rd., Norton, OH 44203** Cindy needs healing after multiple surgeries.

**Kevin Thornton: 8825 Hwy 79, Descanso, CA 91916** Kevin needs healing from depression and illness.

**Leroy Schwartz: 21926 Notestine Rd., Woodburn, IN 46797** Leroy, a young father of four children, has advanced cancer.

**Greta Speak: 849 Carrick Bend Cir. #202, Naples, FL 34110** Greta was recently diagnosed with cancer.

**Larry Sanders: 14612 Turner Rd., Victorville, CA 92394** Larry’s cancer has returned and he has an infection.

**Jerry & Ada Schmucker: 14723 Antwerp, Graybill, IN 46741** The Schmuckers lost two daughters in a car wreck and two of their other children were gravely injured.

**Marshall Skeen: 6543 Turtlemound Rd., New Smyrna Beach, FL 32169** Tests on Marshall’s shoulder revealed a problem.

**Joseph & Diana Van Note: PO Box 54, Sunbury, NC 27979** Diana had a stroke. The following week, the Van Notes were injured in a car accident.

**MaryAnn Reid: 1005 E Bridge St.,**

**Portland, MI 48875** Much of MaryAnn’s community was destroyed by a tornado.

**Harold Rasquinha: PO Box 560254, Montverde, FL 34756** Harold experienced complications after heart surgery.

**Martha Prouse: 10929 N 1000 E, Kendallville, IN 46755** Martha is seeking treatment for a serious condition.

**Brittany Parks: 2307 Crystal Spring Ln., Hermitage, TN 37076** Brittany is expecting twin boys and requests prayer for safety.

**Mary Ofama: 106 Kathleen Cir., Danville, PA 17821** Mary’s husband, Francis, died suddenly while traveling. Please keep Mary in prayer.

# Christian Healthcare

## Ministries

September 2015

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4	Healthwatch: Kidneys need
5	protection from many prescriptions
5	Members see nearly \$300,000 in
5	cancer bills shared
5	Are you aware of how much you've
6	Health care law prods couple to join
6	CHM before onset of chest pains
6	Meet your CHM staff: Shaunie
7	Prayer Page
7	Worthy and Bill Beadling
11	Member's book highlights the power
11	of prayer in decision making
13	Healthy diet appears to reduce
13	empysema risk
14	Letters to CHM
15	Prayer requests



*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.*