



Christian
Healthcare
Ministries

Breast Cancer Awareness:

*HOW TO LOWER
YOUR RISK*

**Ear health for
adults & kids**

*CHM's programs
for pre-existing
conditions are the
"real deal"*

**Baby boy brings
joy and hope,
CHM brings
financial support**

10
**MONEY-SAVING
TIPS FROM MEMBERS**

*The biblical solution to health care costs
chministries.org*



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

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

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My pledge to you

Christian Healthcare Ministries has just one purpose, and if you'll look in a mirror you'll see it for yourself. It's serving you and tens of thousands of other Christians.

You can also help us make sure that you receive the fastest service possible. More on that a little further down.

We're growing in an amazing way. That's good. Here's why:

1. More members of our voluntary cost-sharing ministry make the work of sharing each other's burdens lighter for everyone.
2. More members mean more people talking to others about CHM, which leads to more members, which lighten the burden even more.

CHM is America's oldest and largest health cost sharing ministry, and it's getting larger all the time. Our growth in recent years has been phenomenal, much of it coming through members telling Christian friends and their families about the ministry.

Growth is good. It brings advantages and challenges. Volume becomes greater and the number of medical incidents and accompanying bills are greatly enlarged.

CHM is adding excellent people to our staff while keeping administrative expenses low. We've streamlined office processes and our electronic services have expanded.

You can be confident in these things:

- Your eligible medical bills will be shared.
- Your CHM staff thinks of you not as "numbers" or "customers," but as family members—fellow brothers and sisters in the Body of Christ.
- You are in our prayers constantly: in gratitude for your confidence in us; in thanks for your participation in this 21st century testimony of Christians' love for each other; and for whatever need you may have.

Our responsibility is greater than that of an insurance company fulfilling a contractual obligation. It's why we have no contracts, because this CHM is a biblical fulfillment of Christ's command to love one another—in this case, through sharing each other's health care costs.

You can be confident—absolutely confident—that your eligible medical bills will be shared just as quickly and efficiently as humanly possible. That's why CHM's infrastructure is growing.

Submitting bills to CHM is not difficult, it's just different.

You can help us help you in the way you submit bills. There are two essentials. If any of them are incomplete or missing, it slows down the process:

1. Send the correct forms to CHM. These are the Needs Processing Form and

Worksheet; the Medical Release Form; the Letter of Explanation; and the Prayer Page Request Form (for pre-existing conditions only).

2. Along with your forms, submit your itemized bills to CHM as soon as you receive them. It's not necessary to wait until you have every bill in hand. (Note, please, that this isn't the receipt or a billing total, but the itemized cost breakdown of everything your health care provider charged you for your care).
3. Sharing time for most bills is 90 to 120 days (which can be shorter or longer depending on circumstances and the right paperwork being received in a timely manner).

More details and other helpful information can be found on our website at chministries.org/stepbystep.

In this month's newsletter, CHM members Rossie and Adam Hershberger said this about the arrival of their infant son: "Once we got the hang of the CHM program and understood what items CHM needed, the process was easy. There was no stress."

The Hershbergers testify to the fact that using CHM's program is different, but it's not difficult.

As president of CHM, I recognize and fully embrace my responsibility to make sure this ministry serves you in the best way possible. And I will not rest unless I fulfill that promise. That is my pledge to you.

Follow these tips to save money on health care costs

In the CHM July 2015 issue (available at chministries.org/newsletter), members shared seven health care cost-saving tips. Here are the original tips, new stories from members who saved money by following these principles and a few more ideas to help you take control of your health care costs.

Tip 1: Comparison shop to get the best price. Some places to start are healthcarebluebook.com and pricinghealthcare.com.

I had a bicycle accident and needed an MRI. I contacted the hospital and was quoted \$4,400. When I told them I was self-pay, they dropped the price to \$829. My doctor recommended another place that charged \$600. This never would have happened had we not signed up for CHM! —James Null, Louisville, Ky.

I needed a CT scan and my urologist's office staff recommended a nearby medical center.

I called and found out the price would be almost \$1,400, so I called a dozen other radiology centers and found one two hours away that would do the scan for \$313 if I paid on the date of service.

The CT scan results showed a kidney stone. I was able to capture the stone and, instead of scheduling another doctor's appointment, I called to ask the urologist for a prescription to have the stone analyzed. I found a place that analyzed it for \$30 rather than the \$850 the medical center wanted—and the \$30 test was more comprehensive! —Kimball Parker, Kimberling City, Mo.

Tip 2: Contact a decision-maker (supervisor, billing manager, or even CEO) if you aren't able to obtain a substantial discount.



Tip 3: Apply for financial assistance, even if you don't think you qualify.

My husband and I are self-employed and run a small business. When the hospital asked us to make a minimum \$1,000 monthly payment for Terry's surgery, we knew it would be impossible. I applied for financial aid, doubting we'd qualify, but they approved writing off the entire amount of nearly \$29,000! People don't realize how much help is available if you're willing to do some "footwork"; you won't know unless you ask. —Sherry Kilgore, Schererville, Ind.

I wish I could share some elaborate way I received this miracle, but the truth is that I applied for financial assistance as the CHM Guidelines state, hoping I would qualify. When I received a response to my request, I read and reread the letter. All of our medical debt was written off! I'm humbled by God's goodness. —John Richardson, Altamonte Springs, Fla.

See "Money-saving tips," page 12

Baby boy brings joy, CHM brings financial support

Adam and Rossie Hershberger gave birth to their son, Raylan Boone Hershberger, on March 25, 2015 using CHM's Gold program. Rossie shared thoughts about their CHM experience:

Christian Healthcare Ministries: Why did you become members of the ministry's Gold program?

RH: Christian Healthcare Ministries was the most affordable option for our family. We were even more interested after looking into the program's structure and design. Knowing we could share and help other Christians was a major motivation in our decision to join.



CHM: What did you do when you learned you were pregnant?*

RH: I emailed CHM employees Monica Rohr and Lara Bennett, who specialize in sharing maternity needs. They were helpful and always pleasant. With their advice and the information I gleaned from the ministry's Guidelines, I spoke to my hospital and the various doctors' offices. Right away, I asked about a prepayment agreement.

CHM: What was your delivery like?

RH: Raylan was one week late; therefore, my labor was induced. I was concerned at first that would change how my bills were shared—or if they would somehow be ineligible for sharing—but after speaking with CHM staff, I learned that at the Gold level bills from complications are eligible for sharing. I went into labor feeling more calm and confident because I didn't have to worry about my bills.

CHM: Can you tell us about your experience having the maternity bills shared through CHM?

RH: The total bills for my pregnancy were \$11,491 after discounts, and CHM met those needs in a timely manner. Once we

See "Hershberger testimony," page 13

Rx for ear infections: how about a balloon?

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The bad news: Children who have middle ear infections (otitis media) associated with fluid (effusion) behind the eardrum are at risk for fluid persistence and temporary—or permanent—hearing loss.

Antibiotics and decongestants are often tried without success, especially since the organism causing the infection is usually viral, not bacterial. The standard practice for children whose fluid does not resolve on its own (known by the not-so-scientific term “glue ear”) is for an ENT (Ear, Nose and Throat) surgeon to cut a hole in the eardrum, extract the fluid, and place a small, permanent “tube” in it to help fluid drainage.

The good news: Canadian scientists now propose a low-cost approach that doesn’t involve surgery: “nasal balloon auto-inflation.”

Researchers randomly assigned 300 British children ages four through 11 with active middle ear infections to receive either the usual medication treatment or medication with nasal balloon auto-inflation.

Children in the latter group were taught to inflate a nasal balloon through each nostril three times daily for three months. Doing so increases pressure in the nose and throat, and is thought to open the Eustachian tube so that fluid

in the middle ear can drain into the back of the throat. A video that demonstrates how this is done is online at [youtube.com/watch?v=Bwh5IyN26Fk&feature=youtu.be](https://www.youtube.com/watch?v=Bwh5IyN26Fk&feature=youtu.be).

Children also treated with auto-inflation were nearly 40 percent more likely to have normal middle ear pressure (which requires resolution of the middle ear fluid) when evaluated (as measured with an instrument called a tympanogram) one and three months later.



Furthermore, children treated with auto-inflation had less ear discomfort and fewer sleepless nights and lost school days.

The study’s authors conclude that “Auto-inflation is a simple, low-cost procedure that can be taught to young children in a primary care setting with a reasonable expectation of compliance.”

A few words of caution:

- Despite the good news, one caution is that children not blow the balloons with too much intensity. It only makes sense that excessive pressure might force more fluid back into the ear and possibly cause other problems.
- For years, experts and organizations like the American Academy of Pediatrics and the American

Academy of Family Physicians have discouraged prescribing antibiotics for childhood middle ear infections. Why? Because most of these infections are caused by viruses, not bacteria, and will clear up on their own. In cases of viral infections, antibiotics don’t do any good. In fact, they can actually cause harm. Despite these efforts, the antibiotic prescriptions continue, perhaps due at least in part to parental expectations that the doctor will “do something” to relieve their child’s pain.

- Another problem I’ve seen in a number of little ones is the propensity to fall into a cycle of repeated ear infections. I believe this happens most often because antibiotics kill off not only bad bacteria (possibly) responsible for the ear infection, but also kill “friendly” gut bacteria that help digest food, make certain vitamins, and are our first line of defense against more harmful organisms. When they are compromised, children and adults become more vulnerable to a subsequent infection. Therefore, in a number of cases, I have seen children caught in this cycle able to escape it by ingesting probiotics and yogurt, for example. Nasal balloon auto-inflation might be the ticket to resolving middle ear effusion and may also be the key to avoiding the infection cycle.

Although we’re not endorsing any particular brand, the balloon

See “Balloon Rx,” page 12

Breast cancer prevention

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

Editor's note: Carol Peters-Tanksley M.D., D.Min., ("Dr. Carol") is a board-certified OB/GYN physician and ordained Christian minister. You can find more information at drcarolministries.com. This article is for informational purposes only and is not intended to replace the advice of your physician.



If anything can bring more fear to a woman's heart than the word *cancer*, it's the words *breast cancer*. What if you could take steps to

avoid ever having to hear that diagnosis yourself? You can do more than you realize to decrease your chances of having to face this dreaded enemy.

Many women who develop breast cancer have no risk factors, and others with risk factors never develop breast cancer. Here are some things research shows make it more likely you'll be diagnosed:

- drinking alcohol (more than one drink per day)
- being overweight
- not having a child by age 30
- family history of breast cancer

Granted, there are more important considerations about whether to have a baby than decreasing your risk of breast cancer. But you can do something about the first two risk factors. The American Cancer Society's summary of obesity's effect on breast cancer indicates a strong association between obesity, weight gain and postmenopausal breast cancer. The

good news is that losing weight appears to decrease your risk for developing breast cancer. Both regular physical exercise and breastfeeding also decrease a woman's risk.

Many women experiencing menopause symptoms wonder whether post-menopausal hormone therapy will raise their risk of developing breast cancer. This topic is very controversial. Dozens of research studies have been done and not all of them have put forth the same conclusions.

Evidence is moderately strong that using synthetic estrogens and synthetic progestins (such as those contained in PremPro) for more than five years modestly increases a woman's risk of breast cancer. Using estrogen alone has not been associated with the same risks; in one large study (the Women's Health Initiative), the use of estrogen alone slightly decreased the risk of breast cancer.

There's no data directly comparing the risk of breast cancer after using synthetic estrogens versus natural estradiol. Specifically, there's no data indicating that popular compounded "bioidentical" hormones are safer. My own evaluation of the research is that if women using natural estradiol to treat menopausal symptoms have an increased risk of breast cancer, it's very small.

Here's what I tell my patients: Use natural estradiol, and use it only as long as needed to control your symptoms. If you don't need progestin, don't use it. If you have a uterus, use natural progesterone to prevent overgrowth of the uterine lining.*

So, what can you do to help prevent breast cancer?

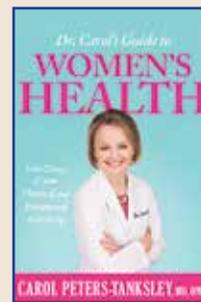
Free and low-cost mammograms

Free and low-cost mammograms are widely available. Use an online search engine to find options in your area. Here are a few examples from members:

"I called three area hospitals for mammogram prices. My usual hospital charged \$450. The least expensive option was \$182 after discounts, plus \$78 for the radiology bill. It's worthwhile to shop around." -Cindy Weaver, Mohnton, Pa.

"I received a Pap smear, pelvic exam, and mammogram at no cost using the Breast and Cervical Cancer Project funded by the Ohio Department of Health. I contacted the Fulton County Health Department and was told I qualified due to my income and self-pay status." -Ann Crandall, Maumee, Ohio

"Doctors Hospital of Sarasota, Fla., offered me a mammogram self-pay price of \$53." -Denise Tuggle, Osprey, Fla.



In honor of Breast Cancer Awareness Month, Dr. Carol Peters-Tanksley's new book, *Dr. Carol's Guide to Women's Health: Take Charge of Your Physical and Emotional*

Well-being, is available for pre-order on amazon.com, barnesandnoble.com, booksamillion.com and charismahouse.com.

Dr. Carol's Guide to Women's Health will be released in February 2016 by Charisma House. More info can be found at drcarolministries.com/guide.

CHM's programs for pre-existing conditions are the "real deal" Member receives more than \$120,000 from Gold schedule and Prayer Page giving *By Alan Branham, Helena, Mont.*

We joined Christian Healthcare Ministries in 2014. Our monthly health care premiums had been raised four times to the point that we could no longer afford them. It was a bit scary because in 2011 I experienced a small spot cancer spot on my vocal cords which was treated with chemotherapy and radiation. I had been cancer-free for two years and my doctors thought the issue had resolved.

I'd never experienced any other medical issues in my life. The only time I had been in a hospital was to visit and pray for friends and family.

Some friends recommended CHM to us.

I hesitated to join a group I didn't know much about but my wife, Charlotte, and I prayed about becoming members. We decided to take the leap because we live a biblical lifestyle and liked the principle of Christians taking care of other Christians.

Little did I know that later that year the cancer would return and I would lose my vocal cords and voice to a tumor.

We joined at the Gold level and were eligible for CHM's Gold schedule for



pre-existing conditions. The medical costs that exceeded the schedule limits were listed in the monthly newsletter's Prayer Page so readers could make voluntary donations above their regular financial gifts.

I was overwhelmed with the wonderful support that we received from CHM. Between the Gold schedule and the Prayer Page, so far we've received \$121,046 toward my medical expenses! The checks came at just the right time to pay the hospital expenses. It was a special blessing because my condition

See "Branham testimony," page 13

"Calisthenics" great for your hearing *By Dr. Kelly Byrer, Au.D.*

We all know that exercise keeps our bodies in good shape. The evidence is mounting that ears, also, need exercise to maintain hearing.

A number of U.S. and foreign studies demonstrate that people with hearing loss in both ears—and who use only one hearing aid—maintain and improve their ability to understand words in the ear using the hearing aid. The ear without the aid declines in word recognition. This decline is not a change in hearing sensitivity but, due to insufficient use, is a diminished ability to process complex speech signals.

There are two reasons for this phenomenon:

- The ear without the hearing aid is not "exercised."
- The hearing area of the brain is unused

and becomes less effective at processing speech information.

This gradual decline usually reverses when the ear receives additional stimulation (most often the use of a hearing aid). Research from England suggests improvement may take place four to six weeks after the hearing aid fitting and may continue for up to 12 weeks.

What does this mean for someone with hearing loss? Over the past 10 years, several study results suggest the following:

- The longer hearing loss is ignored, the greater its effect.
- The sooner hearing loss is treated, the easier the adjustment.
- In almost all cases, two hearing aids are better than one because both ears and sides of the brain are equally and actively involved.

- Improvement may take time and patience.

People with corrected hearing in both ears after switching from one hearing aid to two report that:

- two hearing aids are more comfortable.
- less volume is required and speech is more easily understood—especially speech amongst noise.

If you or someone you know is considering hearing correction, encourage correction in both ears. More information about the benefits of binaural hearing (hearing with both ears) can be found by visiting [d](#) or by calling 330-478-3350.

Dr. Kelly Byrer is an audiologist at HEARINC in North Canton, Ohio.

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

October 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

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
E-mail: 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 \$32,417 in gifts, bringing the need to \$8,985.**

2. Michael Arrington: 1229 Fox Chapel Ln., Goode, VA 24556 Condition: broken tibia. Total bills: \$2,187.

3. Ronald Birnel: 5325 Downer Rd., Molt, MT 59057 (rsaks@mtintouch.net) Condition: respiratory failure. Total bills: \$90,825. **UPDATE: Ronald received \$85,442 in gifts, bringing the need to \$5,383.**

4. Thomas Bordonaro: 5157

Wabash River St., Dublin, OH 43016 (bordonarot@sbcglobal.net) Condition: hip replacement surgery. Total bills: \$29,732. **UPDATE: Thomas received \$23,931 in gifts and added \$4,178 in bills, bringing the need to \$9,979.**

5. Paula Bowersox: 5930 Mountain Rd., McAlisterville, PA 17049 Condition: bone cancer. Total bills: \$4,599. **UPDATE: Paula received \$492 in gifts, bringing the need to \$4,107.**

6. Frankie Bradshaw: 3002 Loraine St., Fort Worth, TX 76106 (franknbeans2201@yahoo.com) Condition: ulcerative colitis. Total bills: \$8,388. **UPDATE: Frankie received \$2,271 in gifts, bringing the need to \$6,117.**

7. Alan Branham: 2778 Spokane Creek Rd., East Helena, MT 59635 (alanbranham@gmail.com) Condition: throat cancer. Total bills: \$40,138. **UPDATE: Alan received \$49,622 in gifts and added \$46,457 in bills, bringing the need to \$36,973.**

8. Gary Brumbelow: 13951 SE

312 Dr., Boring, OR 97009

Condition: atrial fibrillation. Total bills: \$12,811.

UPDATE: Gary received \$6,603 in gifts, bringing the need to \$6,208.

9. Marissa Carlson:

12735 Regal Pine Ln., Houston, TX 77070 Condition: torn ACL ligament. Total bills: \$16,720. **UPDATE: Marissa received \$10,660 in gifts, bringing the need to \$6,060.**

10. David Carroll: 1515 Summertown Hwy., Hohenwald, TN 38462 Condition: congestive heart failure and diabetes complications. Total bills: \$13,309. **UPDATE: David received \$3,991 in gifts, bringing the need to \$9,318.**

11. Fausto Cebeira, c/o Miriam Miller: 767 File Rd., Milton, PA 17847 (trotzkesykes@yahoo.com) Condition: severe back pain. Total bills: \$31,158. **UPDATE: Fausto received \$8,139 in gifts, bringing the need to \$23,019.**

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 \$93,873 in gifts. He received \$5,392 in discounts and added \$190,382 in bills, bringing the need to \$100,187.**

13. Jane Cowart: PO Box 1613, Haines, AK 99827 (wcowart@57@live.com) Condition: fibroid tumors/hysterectomy. Total bills: \$54,887.

14. Ludmila Crownover: 140 Parducci Rd., Ukiah, CA 95482 (Ludi_2005@yahoo.com) Condition: fibroid tumor surgery. Total bills: \$3,837. **UPDATE: Ludmila received \$409 in gifts, bringing the need to \$3,428.**

Prayer Page Giving

Prayer Page total needs remaining this month: \$1,286,130

Each need would be met **in full** if each member family contributed **\$19.01** this month or **\$6.34** 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

15. Robert Daily: 2825 East B St., Torrington, WY 82240 (judy@wagonswestrealty.com) Condition: tachycardia (racing heart). Total bills: \$49,216. **UPDATE: Robert received \$35,972 in gifts, bringing the need to \$13,244.**

16. Stanley Decker: 844 Pleasant Hill Rd., DeRidder, LA 70634 (carldecker1960@yahoo.com) Condition: intervertebral disc disorder. Total bills: \$61,534. **UPDATE: Stanley received \$23,426 in gifts, bringing the need to \$38,108.**

17. Janiece Dukes: 556 Zinnia Ln., Birmingham, AL 35215 (dukesfamily8@gmail.com) Condition: abdominal hernia repair. Total bills: \$7,347. **UPDATE: Janiece received \$745 in gifts, bringing the need to \$6,602.**

18. Morrison Elliott: 980 Tahoe Dr., Turlock, CA 95380 (RobinElliott1234@gmail.com) Condition: heart surgery. Total bills: \$13,718. **UPDATE: Morrison received \$2,479 in gifts, bringing the need to \$11,239.**

19. Kalin Elston: 586 Private Rd. #1110, Stephenville, TX 76401 Condition: hernia repair and colonoscopy. Total bills: \$12,353.

20. Irene Esh: PO Box 188, Fairfield, MT 59436 Condition: back surgery/disc replacement. Total bills: \$97,500. **UPDATE: Irene received \$10,281 in gifts, bringing the need to \$87,219.**

21. Greg Ewing: 11102 Sagecountry Dr., Houston, TX 77089 (gewing5406@fastmail.fm) Condition: torn rotator cuff. Total bills: \$14,198. **UPDATE: Greg received \$7,927 in gifts and added \$700 in bills, bringing the need to \$6,971.**

22. Carol Gray: 815 Blackbird

Forest Rd., Townsend, DE 19734 Condition: back surgery. Total bills: \$7,500. **UPDATE: Carol received \$861 in gifts, bringing the need to \$6,639.**

23. Gerald Greenfield: 1759 N Maxwell, Fremont, NE 68025 (thepainter79@msn.com) Condition: aneurysm/heart surgery. Total bills: \$26,945. **UPDATE: Gerald received \$5,312 in gifts, bringing the need to \$21,633.**

24. Linnea Hackett: 613 NE 79th Ave., Portland, OR 97213 Condition: knee replacement. Total bills: \$14,484. **UPDATE: Linnea received \$7,777 in gifts and added \$153 in bills, bringing the need to \$6,860.**

25. Joseph Hallman: 1919 Forest Dr., Orangeburg, SC 29118 Condition: heart condition. Total bills: \$41,766. **UPDATE: Joseph received \$6,520 in gifts, bringing the need to \$35,246.**

26. Laurie Heidinger: 3720 Thundercloud Dr., Colorado Springs, CO 80920 Condition: cataract surgery. Total bills: \$3,380. **UPDATE: Laurie received \$638 in gifts, bringing the need to \$2,742.**

27. Jeffrey Heindel: 14399 Ted Wallace Rd., Brogue, PA 17309 (jaggerx@mac.com) Condition: brain tumor treatment. Total bills: \$107,497. **UPDATE: Jeff received \$73,455 in gifts, bringing the need to \$34,042.**

28. Mary Helmuth: 267 Church Lake Rd., Statesville, NC 28625 (hishandmaid@outlook.com) Condition: gallbladder surgery. Total bills: \$16,128. **UPDATE: Mary received \$5,162 in gifts, bringing the need to \$10,966.**

29. Eugene Hochstetler: 60992 SR 13, Goshen, IN 46528

Condition: varicose veins surgery. Total bills: \$8,879.

30. Jay Hostetler: 7630 W 640 N, Etna Green, IN 46524 (jahostetler@gmail.com) Condition: hydrocelectomy. Total bills: \$3,032. **UPDATE: Jay received \$565 in gifts, bringing the need to \$2,467.**

31. Jill Isken: 651 E Cedar Ave., Cedar Grove, WI 53013 (zach7777@hotmail.com) Condition: uterine fibroid tumors. Total bills: \$22,889. **UPDATE: Jill received \$8,445 in gifts, bringing the need to \$14,444.**

32. Delane Jorgenson: 2711 190th St., Luck, WI 54853 (delanejorgenson@yahoo.com) Condition: anemia and polyps. Total bills: \$17,556. **UPDATE: Delane received \$13,583 in gifts and added \$9,449 in bills, bringing the need to \$13,422.**

33. Linda Kauffman: 141 Nina Dr., Montezuma, GA 31063 Condition: total knee replacement. Total bills: \$12,415.

34. 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 \$20,582 in gifts and added \$21,515 in bills, bringing her need to \$6,242.**

35. Daniel Kranz: 3101 Old Naches Hwy., Yakima, WA 98908 Condition: total knee replacement. Total bills: \$23,704.

36. Darlene Ladines: 375 Old Inland Empire Hwy, Prosser, WA 99350 Condition: hysterectomy. Total bills: \$27,600. **UPDATE: Darlene received \$3,000 in gifts, bringing the need to \$24,600.**

37. 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 \$11,048 in gifts, bringing the need to \$19,347.**

38. Rose Lee: 517 Heather Dr., Round Rock, TX 78664 (rosemary.lee213@gmail.com) Condition: Stage 4 (advanced) breast cancer. Total bills: \$16,778. **UPDATE: Rose received \$6,948 in gifts, bringing the need to \$9,830.**

39. Jennifer Lehman: 2923 Pafko Dr., Sarasota, FL 34232 (willielehman@gmail.com) Condition: surgery for female problems. Total bills: \$13,663. **UPDATE: Jennifer received \$1,386 in gifts, bringing the need to \$12,277.**

40. Chris Marcum: 461 Yale Ave., Rexburg, ID 83440 (jmarcum1127@gmail.com) Condition: back surgery. Total bills: \$17,943. **UPDATE: Chris received \$6,300 in gifts and \$1,707 in discounts, bringing the need to \$9,936.**

41. Doug Martin: 24932 US Hwy 6, Nappanee, IN 46550 (katurah1985@gmail.com) Condition: herniated disc. Total bills: \$1,805. **UPDATE: Doug received \$223 in gifts, bringing the need to \$1,582.**

42. Ryan & Brittney 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. **UPDATE: The Morningstars received \$997 in gifts, bringing the need to \$8,586.**

43. Vickie Morris: 1012 Norwich

Rd., Charlotte, NC 28227 (vickieinhisgrace@yahoo.com) Condition: surgery and other medical difficulties. Total bills: \$76,446. **UPDATE: Vickie received \$30,188 in gifts and added \$148 in bills, bringing the need to \$46,406.**

44. Margaret Napier: 2475 FM 699, Carthage, TX 75633 Condition: Margaret's young daughter, Addison, underwent surgery for esotropia (an eye condition). Total bills: \$6,854.

45. Georgia Nicholson: 1390 Topaz Ln., Gardnerville, NV 89460 (georgia@frontier.com) Condition: hip replacement. Total bills: \$72,516. **UPDATE: Georgia received \$13,423 in gifts, bringing the need to \$59,093.**

46. Martha Ortiz: 4633 Caverns Dr., Kissimmee, FL 34758 Condition: cancer. Total bills: \$29,041. **UPDATE: Martha received \$22,638 in gifts, bringing the need to \$6,403.**

47. Albina Perevertaylo: 7230 22nd St., Rio Linda, CA 95673 (davidp0693@gmail.com) Condition: hypertension. Total bills: \$22,673. **UPDATE: Albina received \$2,392 in gifts, bringing the need to \$20,281.**

48. Sid Pfaff: 3027 E Packard Dr., Gilbert, AZ 85298 (sid@taginsuranceservices.com) Condition: hip pain/arthroplasty. Total bills: \$15,526. **UPDATE: Sid**

Giving Guide				
Membership #	Need #	Membership #	Need #	
100025-101170	41	159734-160761	57	
101202-103099	02	160762-161786	18	
103137-105045	30	161787-162867	63	
105087-106850	26	162868-163901	39	
106867-108339	14	163902-164986	19	
108353-109597	05	164987-165968	33	
109610-110560	55	165969-167045	15	
110566-111586	51	167046-168046	32	
111593-112608	03	168047-169081	31	
112609-113727	65	169082-170333	60	
113728-114753	09	170334-171775	37	
114757-116023	06	171776-173261	52	
116031-118811	08	173262-174773	47	
118814-121982	34	174774-176430	23	
122019-125451	46	176431-178142	54	
125455-128516	17	178143-179815	11	
128525-132238	22	179816-181606	35	
132247-136309	44	181607-183546	53	
136348-142185	24	183549-185510	50	
142186-143732	21	185511-187438	36	
143736-144856	42	187439-189656	66	
144858-145950	29	189658-192111	27	
145952-146966	01	192112-194474	25	
146969-148428	10	194475-196841	07	
148432-149760	67	196842-199180	16	
149766-151062	59	199181-201935	43	
151064-152185	38	201936-204769	64	
152187-153243	40	204770-207802	56	
153245-154336	04	207803-211020	13	
154337-155456	61	211021-214483	45	
155461-156577	62	214484-218679	49	
156578-157698	48	218680-223676	20	
157699-158750	28	223677-229105	12	
158753-159733	58			

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 #24.

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.

received \$4,635 in gifts, bringing the need to \$10,891.

49. Eric Rieck Sr.: 798 N Prairie Meadow Ln., Oronogo, MO 64855 Condition: multiple surgeries for hernia removal. Total bills: \$74,626. *UPDATE: Eric received \$84,034 in gifts and added \$82,109 in bills, bringing the need to \$72,701.*

50. Stephen Schmelzer: 330 North Barneburg Rd., Medford, OR 97504 Condition: heart attack/stent inserted. Total bills: \$3,215. *UPDATE: Stephen received \$10,413 in gifts and added \$31,522 in bills, bringing the need to \$24,324.*

51. Karen Shepard: 38 County Rd. 372, Trinity, AL 35673 Condition: hip replacement surgery. Total bills: \$3,884. *UPDATE: Karen received \$6,157 in gifts and added \$7,263 in bills, bringing the need to \$4,990.*

52. Don Smith: 500 Anthony Dr., Centreville, MI 49032 (preechit@gmail.com) Condition: spondylolisthesis (vertebrae condition). Total bills: \$62,133. *UPDATE: Don received \$42,446 in gifts, bringing the need to \$19,687.*

53. Richard Smithers: 818 Southmoor Ln., Round Lake Beach, IL 60073 Condition: groin injury. Total bills: \$24,005.

54. David T. Stark: 6620 Churn Creek Rd., Redding, CA 96002 Condition: gallbladder surgery. Total bills: \$28,768. *UPDATE: David received \$5,923 in gifts, bringing the need to \$22,845.*

55. Darrell Stetler: 6523 Rogers Lane,

Burlington, KY 41005 (darrellstetler@fuse.net) Condition: atrial fibrillation. Total bills: \$6,437. *UPDATE: Darrell received \$2,238 in gifts, bringing the need to \$4,199.*

56. W.A. Scott Stevenson: PO Box 697, Monticello, UT 84535 (scott@3stephideaway.com) Condition: osteoarthritis/hip replacement. Total bills: \$69,534. *UPDATE: Scott received \$19,088 in gifts, bringing the need to \$50,446.*

57. Michael Stringer: 9603 Wildwood Dr., Chardon, OH 44024 Condition: Achilles tendon surgery. Total bills: \$20,240. *UPDATE: Michael received \$9,091 in gifts, bringing the need to \$11,149.*

58. Kaitlyn Sullivan: 6293 E Sand Point Dr., Wasilla, AK 99654 (gwsknull@mtaonline.net) Condition: Crohn's disease. Total bills: \$12,237. *UPDATE: Kaitlyn received \$1,241 in gifts, bringing the need to \$10,996.*

59. Michael Summers, Jr.: 1387 Hidden Forest Dr., Goodview, VA 24095 (mcs_jr72@yahoo.com) Condition: back surgery. Total bills: \$15,006. *UPDATE: Michael received \$5,214 in gifts, bringing the need to \$9,792.*

60. William Taylor: 9958 Banbury Ct., Powell, OH 43065 (william@tayloredtutoring.us) Condition: prostate cancer. Total bills: \$33,976. *UPDATE: William received \$16,108 in gifts, bringing the need to \$17,868.*

61. Keven Thomas II: 5941 New Hartford St., Apt. 2, Wolcott, NY 14590 Condition:

nasal polyp removal. Total bills: \$12,399. *UPDATE: Keven received \$2,233 in gifts, bringing the need to \$10,166.*

62. Amber Thulin: 10585 Sundance Mtn., Littleton, CO 80127 Condition: deviated septum. Total bills: \$10,775.

63. James Van Wagner: 7884 Grant Ave Rd., Auburn, NY 13021 Condition: shoulder replacement surgery. Total bills: \$17,688. *UPDATE: James received \$17,003 in gifts and added \$11,264 in bills, bringing the need to \$11,949.*

64. Abigail Walker: 1401 Boardwalk Dr., Windsor, CO 80550 Condition: Crohn's disease. Total bills: \$62,275. *UPDATE: Abigail received \$17,447 in gifts and added \$2,575 in bills, bringing the need to \$47,403.*

65. Steve Willingham: 1138 Daffodil Rd., Wray, GA 31798 (sgwdw@windstream.net) Condition: pancreatic cyst. Total bills: \$6,988. *UPDATE: Steve received \$1,391 in gifts, bringing the need to \$5,597.*

66. 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 \$22,308 in gifts, bringing the need to \$29,500.*

67. 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 \$77,506 in gifts. She now needs \$9,377.*

Breast cancer prevention (continued from page 5)

- Eat a variety of healthy foods, especially fruits and vegetables.
- Maintain a healthy weight.
- Exercise regularly.
- If you need hormones to treat menopausal symptoms, use natural estradiol (and natural progesterone if necessary).
- Get regular breast checkups and mammograms.

Taking charge of your health will lower your breast cancer risk!

**Author's note: Natural estradiol and natural progesterone are available by prescription. I recommend approved products instead of compounded formulations.*

[cancer.org/cancer/news/expertvoices/post/2012/10/11/does-being-overweight-](http://cancer.org/cancer/news/expertvoices/post/2012/10/11/does-being-overweight-cause-breast-cancer)

cause-breast-cancer

Stefanick ML, Anderson GL, Margolis KL, et al. Effects of Conjugated Equine Estrogens on Breast Cancer and Mammography Screening in Postmenopausal Women With Hysterectomy. JAMA. 2006;295(14):1647-1657.

Meet your CHM staff: Jacinthe Doroslovac and Savannah Stevens

Jacinthe Doroslovac comes to CHM's Member Assistance department with a heart for the ministry's members. Jacinthe (pronounced "JA-synth") sends welcome packs to new members and answers members' questions on the phone. "I'm excited to share with them that the ministry isn't 'too good to be true' and that our staff cares for each and every member," said Jacinthe.

Jacinthe is an Ohio native and was raised in Copley and Barberton with two brothers and seven sisters. She later lived and worked nearly three years in Canada.

"Growing up, I had a very twisted view of God," she said. "In my late teens, I wanted nothing to do with Him. However, my cousin took me to a church service, knowing that I would mock the 'God-thing.'

But God revealed to me His incredible love in an intimate and personal way, and I immediately gave my life to Christ."



1 Peter 3:3-4 and Matthew 6:19-20 have become two of her favorite verses. "Both verses help me focus on things that really matter in this short life."

Six years later, she continues to recognize God's transforming power in her life. "Even through many struggles, I feel so alive. More than ever before, I know that I'm in the center of God's will. He gives me strength," she said.

Jacinthe attends Northside Christian Church in Wadsworth, Ohio, and says she couldn't ask for a better church family. She recently felt God leading her to move to the inner city in Akron, Ohio. "I believe He wants me to show the love of Jesus to people others aren't willing to reach." As the challenges she faces increase, she asks the CHM family for prayer. "I want Jesus to be honored and glorified."

In her spare time, Jacinthe likes to spend time with family and friends and to be outdoors admiring God's creation.



Savannah Stevens is a new CHM Needs Processing department employee. She enters medical bills into the ministry's database.

Savannah was raised in Massillon,

Ohio, and received a bachelor's degree in communication from Kent State University in nearby Kent. She worked as a banker and most recently at a medical billing company until God called her to CHM.

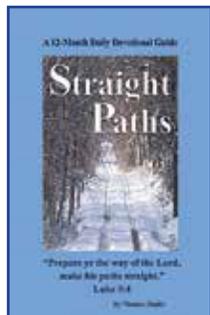
"I love that CHM is a family," Savannah said. "We support and love each other on a level I've never experienced before. We laugh and pray together. It's amazing."

She wants members to know how much the CHM staff cares about their situation,

See "Meet your staff," page 12

Member's devotionals help families apply God's truth

People everywhere search for resources for personal and family devotions that are biblically sound, inspirational and easy to apply.



What began as an effort by Pastor Thomas R. Smith to provide practical and

helpful daily devotionals to his own church family has developed into an international ministry.

In 2006, Pastor Thomas' church compiled 365 of his devotions—one for each day of the year—into a 12-month devotional, *Straight Paths I*. The book was so well received that a second volume, *Straight Paths II*, was soon published.

Each devotion centers on a portion of Scripture and applies biblical principles to readers' lives.

Not intended to be a substitute for personal reading and Bible study, *Straight Paths I* and *II* instead are a tool to encourage and aid families in spending

time in God's Word.

Pastor Thomas has served the members of Mt. Zion Baptist Church in St. Clair, Mo., for more than 35 years. He and his wife, Rhonda, have three children and 10 grandchildren.

Each volume of *Straight Paths* can be purchased for \$14 (or \$25 for both volumes) at mzbc.com.

Money-saving tips (continued from page 3)

Tip 4: If your provider of choice sets high prices, there are other options. A little research can go a long way.

Tip 5: Discounts on eligible medical bills reduce or eliminate out-of-pocket expenses.

Tip 6: There are many discount cards and programs for prescription, dental and vision expenses.

I went to the pharmacy with a prescription for an antibiotic. When I told the pharmacist I was a self-pay patient, I was told the cost would be \$98. As I shopped and waited for the prescription to be filled, I remembered that I had several prescription discount cards. The new charge was \$17 with two of the cards and \$25 with the third card. I couldn't believe I was saving 83 percent just by showing a free discount card! —Kimball Parker, Kimberling City, Mo.

I compared a lot of discount prescription cards—whether free or not—and found that the CHMRx card (chmrx.org) is one of the best. My wife and I pay about \$75 for a three-month supply of two prescriptions.

Asking the doctor to subscribe a 90-day supply of generic medications (when possible) also helps reduce prescription costs. —Martijn Heuts, St. Augustine, Fla.

Tip 7: Consult CHM's health care provider and services directory at chministries.org/providerlist.

Tip 8: If you're transitioning to CHM from insurance, consider putting the difference—or part of it—in a savings account.

I was paying \$338 per month in health insurance premiums. Knowing that CHM at the Gold level costs \$150, I can save the \$188 difference for incidental health care costs such as routine doctor visits or medicine. In one year, I'll have saved \$2,256! I don't have to worry about these types of costs affecting my regular monthly budget. —Martijn Heuts, St. Augustine, Fla.

Tip 9: Ask about all of your treatment options. (Many CHM members ask friends, acquaintances or family members in the health care field to act as their

patient advocates because they know the right questions to ask doctors.)

Some physicians are qualified to perform minor procedures in their offices; patients in many cases can avoid more complicated surgeries, thereby reducing costs and trauma. —Alison Christy, nurse advocate and CHM member, Van Dyne, Wis.

Tip 10: Looking for ways to save on maternity costs can pay off in a big way.

My husband and I have been researching ways to save on infant vaccinations, which are a considerable cost in the first year of a baby's life (up to \$1,000 or more where we live). I was pleasantly surprised to find out about a federal program offered by the Centers for Disease Control (CDC) called Vaccines for Children (VFC). The vaccines are free to eligible children, administrative fees are capped and CHM members can find a pediatrician or clinic enrolled in the program at cdc.gov/vaccines/programs/vfc/index.html. —Christina Weber Tsirou, Winnetka, Calif.

Balloon Rx (continued from page 4)

that was used in this research study has a brand name, Otovent, and is available for consumer purchase on sites such as Amazon (type "Otovent" into the Amazon website's search feature).

Williamson, I., J. Vennik, A. Harnden, M. Voysey, R. Perera, S. Kelly, G. Yao, J. Raftery, D. Mant and P. Little (2015). Effect of nasal balloon autoinflation in children with otitis media with effusion in primary

care: an open randomized controlled trial. Canadian Medical Association Journal.

Meet your staff (continued from page 11)

lives and families. "You're not just another name or medical bill. We continually pray for you because your needs touch our hearts," she said.

Savannah attends Rivertree Christian Church in Massillon. "God was always a comfortable subject in my home growing up, but we didn't attend church as a family," she said. "Neighbors took me with them to church, giving me a great

foundation in God's Word." Savannah gave her life to Christ at a young age and was baptized at age 18.

When times are hard, she leans on Romans 8:28 and a printed prayer she has at her desk that says, "Thank you for being a mighty God who longs to cover my weakness with Your strength. Please equip me for all that lies ahead today, protect me from attacks and schemes of the enemy,

and help me to be strong in Your mighty power. Cover me with peace, truth and faith so I can stand firm in the battle."

Savannah and her husband, Nick, have a daughter, Madison, and a son, Jack. The family resides in North Canton, Ohio. Savannah enjoys being a mother and spends her spare time reading and gardening.

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

Q: I developed some external hemorrhoids a while back, but since I learned some methods to avoid inflammation, I haven't been too concerned about them. Recently, though, I've occasionally noticed a considerable amount of blood in the stool. This occurred a handful of times over the course of several weeks. I still haven't been concerned because it's been bright red, and hemorrhoidal swelling has been reduced at the same time, so I just assumed that was the source. However, in the last couple of weeks I've had a couple of off-schedule



bowel movements accompanied by abdominal discomfort as though I had been constipated. These had blood in them that was more congealed and darker in color. Am I still just dealing with hemorrhoids, or could it be more serious? What should I do next?

I should mention that I'm a 56-year-old man, and frankly haven't been to the doctor in quite a while (limited finances lead me to focus on my wife's more immediate medical needs).

A: Bright red bleeding from the rectum is most often due to a benign process near the outlet, such

as hemorrhoids or an anal fissure. However, especially as we age, we can't afford to presume that to be the case, since it can also be a manifestation of cancer (bleeding or pain are usually very *late* signs of colorectal cancer). General recommendations are for a screening colonoscopy at age 50, then every 10 years thereafter, assuming that there is no sign of polyps or cancer. Since colon and rectal cancers are very preventable if found early, I highly recommend a colonoscopy.

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

Branham testimony (continued from page 6)

forced me to cut back my business hours and our income was drastically reduced.

Furthermore, CHM staff helped me negotiate my bills and coached us on how to interact with doctors' offices and care facilities; with CHM's help we've seen as much as 60 percent in discounts on some of the bills.

More importantly, I have received wonderful prayers and notes from at least 100 CHM members. Ordinarily, I would have dreaded coming home from work to open the mailbox because of bills. But along with the challenges in my mailbox

I'd find notes and bits of wisdom from God's people all over the country. These items were priceless and built my faith that God is in control and that His people are full of love.

God also taught me to focus on what I have rather than what I have lost and to be thankful for even the small things. Floods come to shake the house, but if you've built your house on Christ the solid foundation, the house will still stand. His peace is truly beyond understanding.

Today the CHM name is known and respected at my doctors' offices. We haven't

come through this challenge yet but I gladly recommend Christian Healthcare Ministries to others. I'm still undergoing treatment, now speak with an artificial prosthetic and we're trying to rebuild our lives. We trust that God will bring healing.

The U.S. health care system clearly needs some change and for this we continue to pray; CHM is definitely part of the answer. The help you've given our family is both financially significant and spiritually encouraging. If you're looking for a Christian health care cost solution that really works, I recommend CHM. It's the "real deal!"

Hershberger testimony (continued from page 3)

got the hang of the CHM program and understood what items CHM needed, the process was easy. There was no stress.

CHM: You prayed for a baby for more than a year before becoming pregnant. What do you think now that your prayers

have been answered?

RH: We know that God doesn't always answer prayer in the way we want. Now, we feel as though our son is a present from God, made to order and just for us. We thank CHM because we continue to feel

that way. You helped us to avoid financial struggles, and you were supportive and helpful the whole time.

**Editor's note: For a step-by-step guide to submitting maternity bills, see chministries.org/whattodo.*

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 Wilma and CHM Staff,

Thank you so much for helping us navigate the sharing process during Avery's surgery and recovery. I don't know how many people thank you, but we are! We are pretty much past everything and are very thankful for your graciousness and help.

Pastor Steven & Avery Johnson
Columbia City, IN

Dear CHM,

I'm so happy I found Christian Healthcare Ministries. I called four or five times before joining and was blessed each time by the warmth and care each staff member demonstrated. Please keep up the good work. The "realness" and demonstration of love shines through you. Others can certainly see Christ.

Thank you,

John Olsen
Eagle, ID

Dear Norma and CHM Staff,

Thank you to the CHM members who helped share our medical bills. We received several checks to go towards Wilmer's Prayer Page need. It's truly a blessing to see how fellow believers participate so willingly in this ministry. We feel blessed to be a part of such a caring family!

Thanks again,

Wilmer & Kathy Zook
Mohnton, PA

Dear CHM Family,

Words of appreciation seem inadequate when trying to express the way I feel about the love shown to me and my family over the past few months. After the prayer card

was sent out describing our situation and the loss of my husband due to cancer, we received over 90 beautiful notes and cards of encouragement. We also received one amazing "Sunshine Box" that was stuffed full of cheerful goodies for the whole family to enjoy.

The CHM family has blessed me during this time with prayer and emotional support, and I'm so grateful. What an absolutely wonderful testimony to God's provision of grace in our time of need. May God bless each one of you. Please know that my heart is overflowing with gratefulness for your care.

Shawna Wright & Family
Gardner, KS

Dear Friends at CHM,

I'm highly appreciative of your willingness and ability to help me. And thank you for the personal attention I received. I certainly have no complaints about CHM and am so grateful for the service you've continued to provide over the years.

Keep up the good work of serving in a biblical and practical way for people,

Mary Scibiur
Ravenna, OH

Dear CHM,

My wife and I are two 56-year-old healthy individuals. Being self-employed for most of our married life has made us obtain our own health care. We always wanted a program where we would be covered for catastrophic illness but not everyday doctor visits or medicines. Of course, we couldn't get that with normal insurance. Then we found CHM—a program for *every Christian*—with pricing flexibility and the

option to choose the health care provider of your choice.

CHM has been a godsend for us. We've already shared info about CHM with others in our community. Again, thanks for providing this much-needed program.

God bless you,

Randy K. Beckner
Blackshear, GA

Dear CHM,

I just got off the phone with a very nice CHM staff member. She patiently guided me through the CHM website and explained how the ministry works.

For more than a month, I've been praying for a solution to the 50 percent increase that was coming on our health insurance policy. I have tears in my eyes as I write because I'm so thankful to have found Christian Healthcare Ministries. This ministry is amazing! I was sitting in front of my computer when, out of nowhere, I remembered seeing an ad for CHM. I did some quick research and here we are.

I'm going home to share this wonderful news with my wife, Joyce.

Thank you for all you do,

Rick Thompson
Jacksonville, FL

Dear CHM,

Thank you for your service. I hope I never need it, but I'm glad to know you—my CHM family—is here if I do.

Lora Moren
Bellingham, WA

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.

Especially for Oklahoma Residents: This is not an insurance policy. It is a voluntary program that is neither approved, endorsed or regulated by the Oklahoma Department of Insurance and the program is not guaranteed under the Oklahoma Life and Health Insurance Guaranty Association.

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.*

Christine Anderson: 1500 Grandview West, Wichita Falls, TX 76306 Christine’s preborn daughter isn’t developing properly and her one-year-old has chicken pox.

Rosa Ayersman: 2559 E Quail Run, Marion, IN 46953 Rosa’s mother, Emaleen, recently passed away. Please pray.

Alvin Bunton: 5664 Heather Dr., Randleman, NC 27317 Alvin had two surgeries and temporarily cannot work.

Rene Close: 11951 Country Aire Ln., Lot 7, Moutain Grove, MO 65711 Rene’s 11-year-old daughter, Haley, broke her leg.

David & Kathryn Cribbs: 33108 Michelle Ln., Shingletown, CA 96088 The Cribbs’

seven-year-old daughter, Marin, was admitted to the ICU for diabetes.

Spencer Davis: 8 Trellis Way, Irmo, SC 29063 Spencer needs to have spinal surgery.

Sabrina Edwards: PO Box 8167, Newport Beach, CA 92658 Sabrina’s husband left her. Please keep her in prayer.

Deborah Eller: 1640 Malasia Rd., Akron, OH 44305 Deborah’s husband took all they had and left. She needs financial provision.

Donna Hill: 1715 Clemmon Sanders Cir., Rock Hill, SC 29732 Donna has cancer.

Jonathan & MaryAnn Fiorillo: 1102 S Logan, Moscow, ID 83843 The Fiorillos’

daughter, Siloan, was born with a congenital defect.

Pamela Gamp: 140 Country Lane Loop, Payette, ID 83661 Pamela mourns her husband’s death and needs financial help.

Kay Garreau: 208 Understone Dr., Greenville, SC 29609 Kay has breast cancer and requests prayer.

Kayce Homminga: PO Box 13, McAlpin, FL 32062 Kayce may need skin grafts for severe burns. Please pray.

Donna Kauffman: 237 Luvia Ln., Harrisonville, PA 17228 Donna fell and broke both of her ankles. Please pray for a complete recovery.

Christian Healthcare

Ministries

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Christian Healthcare Ministries
The biblical solution to 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.