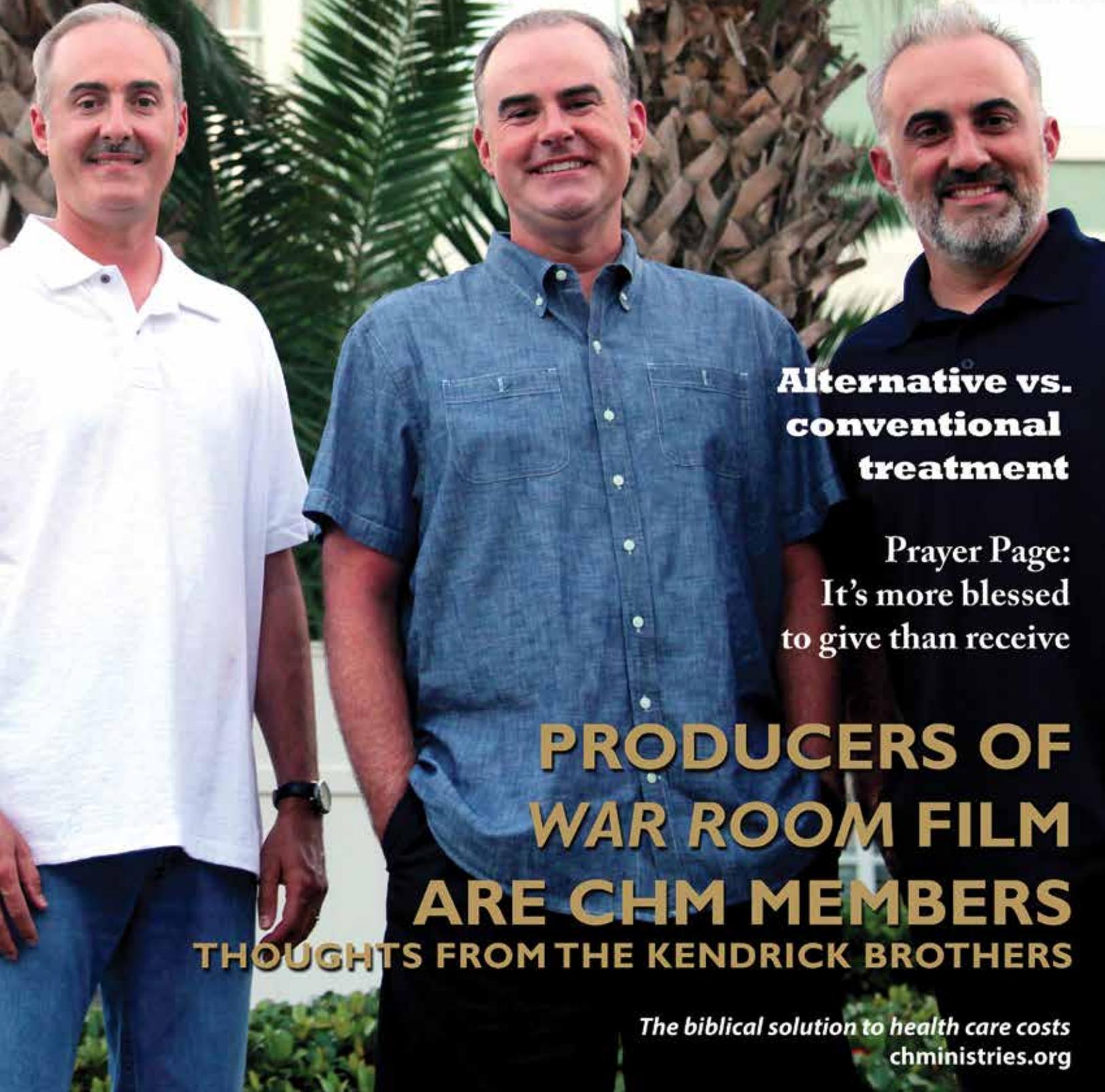




**CHM**  
Christian  
Healthcare  
Ministries

**DECEMBER**  
**2015**

**Maternity  
complications don't  
complicate sharing**



**Alternative vs.  
conventional  
treatment**

**Prayer Page:  
It's more blessed  
to give than receive**

**PRODUCERS OF  
WAR ROOM FILM  
ARE CHM MEMBERS**  
**THOUGHTS FROM THE KENDRICK BROTHERS**

*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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## It's more blessed to give? Yes, and the Prayer Page proves it

For more than 2,000 years—a long time for us, but a day to God—Christians have helped other Christians meet all sorts of needs: personal, physical and material.

That's why Christian Healthcare Ministries' Prayer Page exists, and why it's making an exceptional, spiritual difference in the lives of givers and receivers.

Jesus said it is more blessed to give than to receive. It was said by God, to us, His children, for a reason: to teach us how we should live.

The Prayer Page is a 21st century expression of the conviction to live by the teachings of our Lord and Savior.

The Prayer Page (see pages 7-10 of this newsletter) enables CHM members to share in paying the medical bills of members whose bills are from pre-existing conditions and don't qualify for the regular CHM sharing program.

CHM members—members of God's family—are following the Holy Spirit's leading and the direction given to us in the book of Acts to meet fellow Christians' needs.

Through the Prayer Page, people's needs are met while their lives are affected, uplifted, and changed—and not just by receiving financial contributions to help pay their medical bills.

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***"I decided I was going to start praying for people on the Prayer Page...After a few days of doing this, my three-year-old woke up extra early and came to see what I was doing. I shared with her the importance of praying for others...Thanks for the opportunity to be a blessing and grow in my own faith as well!"***

**-Member Andrea Rossignol**

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Here is one such example:

*I wanted to tell you what a blessing the Prayer Page has been to me. I have not received any financial gifts from it, and hopefully I'll never need to, but it has still been a blessing!*

*[I was reading the newsletter and] when I got to the Prayer Page, I realized I have not been taking full advantage of all the opportunities available through CHM! I could be praying—for people I've never met—and blessing them besides! My husband and I decided to start giving to Prayer Page needs along with our regular contribution and I decided I was going to start praying for the people on the Prayer Page before the rest of my family got up in the morning.*

*After a few days of doing this, my three-year-old woke up extra early and came to see what I was doing. I then got to share with her the importance of praying for others,*

*and she helped me pray! (She was very cute, jabbing her finger at various places on the page, and saying, "Let's pray for this one now!") Thanks so much for the opportunity to be a blessing, and grow in my own faith as well! -Andrea Joy Rossignol, Torrington, Wyo.*

What Andrea experienced was exactly that of which Jesus spoke—the blessing of giving.

One hundred percent of Prayer Page gifts go to share medical bills. Additionally, Prayer Page donations are tax-deductible as charitable contributions, unlike CHM regular program financial gifts. (To contribute to the Prayer Page, please see the sidebars on pages 8 and 9.)

It is, without exaggerating, thrilling to see Prayer Page gift recipients thanking their fellow CHM members for their financial contributions, for the cards and letters of encouragement they receive and for the prayers offered up to God on their behalf.

The blessing is multiplied by the joy that members gain in contributing financially to Prayer Page needs.

Praise God from whom all blessings flow, and thank you, CHM members, who are following His teachings in your own lives.

# Producers of *War Room*—and other major Christian films—are CHM members

Shannon, Alex and Stephen Kendrick of Albany, Ga., are the producers of this year's top faith-based film, *War Room*, which debuted in U.S. theaters Aug. 28 and reached millions of families across the nation with an inspiring message about the power of prayer.

The brothers, owners of Kendrick Brothers Productions, are also the creators of the award-winning movies *Courageous*, *Fireproof* and *Facing the Giants*. Their first film, *Flywheel*, premiered in 2003 as

a ministry outreach effort by their church, Sherwood Baptist Church of Albany. The brothers are also the writers and creators of novels, devotionals, children's books and audiobooks.

According to its website, [warroomthemovie.com](http://warroomthemovie.com), *War Room* tells the story of fictional characters Tony and Elizabeth Jordan, a couple who "have it all—great jobs, a beautiful daughter, and their dream house." Behind the scenes, however, the Jordans' marriage is crumbling. Elizabeth's new client, Miss Clara, challenges Elizabeth to establish a "war room" and a battle plan of prayer to save her marriage and family.

The Kendrick brothers joined the CHM Gold program in 2013 when they found the ministry to be the biblical solution to their families' health care costs.

"Being CHM members is a God-honoring way to steward our resources and is a trusted way to provide medical care for our families while also helping other believers,"

said Stephen.

After joining the ministry, monthly overall medical costs for his family of eight went from \$1,700 to about \$500 per month—an annual savings of more than \$14,000.

Shannon, likewise, saw costs plunge by about 50 percent with CHM. "If I'd enrolled my family in a health insurance plan after the national health care law passed, I'd be paying even more than I did before. It would cost between \$1,086 and \$1,515 per month."

The CHM maternity program, included at no additional cost, was another advantage for Shannon's family. "Maternity expenses weren't covered under our previous insurance plan even with our high premium," he said. "When our sixth child was born in 2012, extended family helped pay for our maternity bills."

In contrast, Shannon and his wife, Gisselle, saw more than \$46,000 in maternity expenses shared by CHM for the birth of Callie, their seventh child.

Born during the production of *War Room*, Callie was diagnosed with Trisomy 21 (Down syndrome) and two heart abnormalities. "The film's cast and crew prayed daily for our family as Callie spent 11 days in the Neonatal Intensive Care

Unit (NICU)," Shannon said. "We also received prayer cards and even a phone call from CHM, reminding us that fellow Christians were interceding for our family—not something an insurance company would likely do."

"Thankfully, Callie didn't need immediate heart surgery, and we continue to trust the Lord for her complete healing," Shannon said. "We love seeing her smiles and waves; she's a joy!"

Stephen and Alex's families also had medical bills shared by CHM.

"By joining the ministry, we've been given more freedom to select our health care providers," Shannon said. "We're also grateful to join with other like-minded Christians who obediently follow biblical principles."

Stephen agreed. "CHM has been a God-honoring solution for all three of our families to the incredible rise in health care costs. It has been such a blessing to us over the years that we have felt led by the Lord at times to give above our monthly membership

requirements and financially support this great ministry. We've promoted it frequently and we encourage others to prayerfully consider CHM in your annual giving as well."

*Editor's note: To learn more about the Kendrick brothers, visit their website at [kendrickbrothers.com](http://kendrickbrothers.com).*



*Shannon Kendrick and family*

## Cancer: alternative treatment or conventional western medicine?

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*Editor's note: Regardless of the type of practitioner, CHM cannot share bills for alternative treatment. To learn more, please read CHM Guideline N.1, available at [chministries.org/guidelines](http://chministries.org/guidelines).*

I received a letter from a CHM member (italicized below) advocating for a book on alternative cancer treatments. Cancer has become common and many Americans now pursue alternative treatment to combat it. I'm using this letter as an opportunity to share some thoughts and experiences regarding alternative cancer treatments. My comments are included between sections of italicized text.

*I am a CHM member. I often read your articles in the CHM newsletter, and I appreciate the fact that you help people make informed and educated decisions where it concerns health care—particularly in the preventative aspect. I have heard so many say, "If I only knew then what I know now..." That being said, a couple of years ago, my mother was diagnosed with breast cancer at the age of 49. We were stunned. Our fellow CHM believers graciously helped share all her costs for diagnostic testing, which we were greatly thankful for. She was told she would need surgery and radiation. We prayed and we cried.*

*And she decided to take another route.*

*She ordered a book called Cancer:*

*Step Outside the Box. This book outlined a number of alternative protocols to traditional cancer treatments. Mom chose one from the book and began to follow it. We prayed and we waited. Then an amazing thing happened. Within about six weeks, a one-inch malignant tumor shrank away to nothing. Disappeared. Completely, to our knowledge. We thanked the Lord for His goodness to us. While following a simple, inexpensive, but highly effective protocol, we saw miraculous results. The treatment itself carried no unpleasant side effects whatsoever. She continued normal life at a normal pace while following the protocol.*

*That was two years ago. Today, my mom is one of the most fit and healthy people I know, a very active woman.*

First, congratulations to your mother! She embraced responsibility for her health, did research, and came up with a successful plan. I commend that.

At the same time, I must express caution regarding alternative cancer treatment. I've known many people, including one of my best friends, who were not as fortunate. Though he made cancer prevention and alternative treatment a life focus when diagnosed with kidney cancer, my friend's treatment failed, and he died in less than a year.

In his particular case, the cancer was completely resectable (able to be removed by surgery) with a

good long-term prognosis—if he had consented to surgery at the time that it was discovered.

*My mother's cancer journey got me extremely interested in researching and learning more about alternative therapies for cancer (and for all diseases, for that matter). What I have discovered is truly astonishing. I have observed case after case in which these theories can be backed up with hard evidence and real statistics.*

*A neighbor of ours was cured of skin cancer by researching and doing one of these alternative treatments. Another neighbor was cured of stomach cancer (after his doctor had pretty well given him a death sentence). A girl from the church my in-laws attend was cured of cancer. A lady from the church we attend was also cured of breast cancer. Another friend of mine was cured of cancer, and has now been completely cancer-free for about five years. Each of them followed (and usually combined) treatments outlined in the book I mentioned.*

*These are not isolated incidents. Without surgery, without chemotherapy, and without radiation, many people are finding their cancer completely cured by these alternative treatments. "Cured" is a strong word, I know.*

*Yet surgery, chemotherapy and radiation are expensive, harsh, and invasive treatments that have a very low actual cure rate—most*

*See "Cancer treatment," page 13*



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Medical Consultant

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

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

## Member relieved that maternity complications don't complicate sharing

Adam and Jill Winkler gave birth to two children using the CHM maternity program: Jaden, born Nov. 29, 2012; and Logan, born March 6, 2015. Jill shared her most recent experience with the CHM program. Here's what she had to say:

**Christian Healthcare Ministries:** What drew you to join CHM?

**Jill Winkler:** Health insurance companies wouldn't accept me because I had a pre-existing condition, so we searched for alternatives. We learned that we could choose our own health care providers with

CHM and that I could continue seeing my OBGYN. CHM is an eligible option under Obamacare, so I joined the Gold program and added Brother's Keeper for catastrophic medical bills. Adam eventually joined as well.



Photo credit: Eaton Photography

**CHM:** What happened when you learned you were pregnant?

**JW:** I called CHM right away.\* We filled

out the Needs Processing forms and sent them in quickly to begin the sharing process. Since we'd gone through the process with the birth of Jaden a few years prior, it was extremely easy. It also gave us the opportunity to tell others about the wonderful advantages of CHM

*See "Winkler testimony," page 12*

## Member experiences physical and financial miracles

By Virginia "Ginny" Soutz, Jonesboro, Ind.

I was born with hip dysplasia that wasn't discovered until 18 months old, when I struggled to learn how to walk. Doctors saw that I didn't have a hip socket. After traction (the use of mechanisms to gently pull and stretch ligaments), I was in a body cast for many weeks.

Later, I wore leg braces to align my femur to the correct placement. But because I had no socket, doctors said I would never walk.

To their amazement, I walked into my follow-up appointment. X-rays revealed a hip socket—a miracle from God—that served me well for more than 45 years.

I learned, however, that years of wear and tear would eventually cause me to need a total hip replacement. As a 31-year-

old mother at the time, I prayed I could tolerate the pain until my kids (then one and six years old) were self-sufficient. Today they are 15 and 20; God answered my prayer.



In early 2015, my husband called CHM to make sure we understood the sharing process before pursuing surgery. We filled out the Needs Processing forms\* and submitted itemized medical bills. Though time-consuming, we understood the necessity

since CHM members are technically self-pay patients.

We received numerous discount offers

*See "Soutz testimony," page 14*

### News for members with Medicare

For members with Medicare *only*, it's no longer necessary to send CHM your itemized medical bills if you instead send us your Medicare Explanation of Benefits (EOB) Form. You'll still need to fill out and submit the CHM Needs Processing forms, available at [chministries.org](http://chministries.org) under the "How it Works," menu, then click "Needs Processing Forms" under the "Medical Care and Bills" menu.

Here's what's needed:

**Members with Medicare** should send CHM:

- The CHM Needs Processing Forms
- The Medicare Explanation of Benefits (EOB) Form

**Members without Medicare** should send CHM:

- The CHM Needs Processing Forms
- Itemized medical bills (not the same thing as a receipt) from each health care provider

# Member trusts God through cancer's highs and lows, receives nearly \$120,000 in Prayer Page gifts

By Marty Coates, Wysox, P.a.

My interest in health care sharing ministries began when my health insurance premiums climbed to \$1,000 per month. I became a member of one such ministry, but switched to CHM in January 2014 because the other organization could no longer legally operate due to passage of the Affordable Care Act (ACA), also known as Obamacare.

While a member of the first organization, I was diagnosed with follicular lymphoma, a slow-growing cancer. Feeling I had some time to decide, I wrestled with what to do about treatment. My wife, Patricia, and I have a small business operating school buses and we'd lost two of our drivers to cancer in the previous five years.

I gave my life to the Lord Jesus Christ almost 30 years ago and I trust Him for my destiny. When I got my diagnosis, I didn't believe it was time yet for me to leave this earth. Only once did I wonder what my

wife and grandsons would do without me, but I quickly put that negative thought behind me and looked toward the future. I initially tried taking vitamins and herbs and seeing an immune therapy doctor, but it didn't help much.

I joined CHM and started chemotherapy about five months later. Wilma, a CHM staff member, told me not to worry and helped me understand what I needed to do. She said my condition was pre-existing but that CHM has programs for pre-existing conditions. One of those programs, she explained, is the Prayer Page that appears in the monthly newsletter.

The medical bills quickly added up. The hospital had never treated a CHM member before, so I explained that I didn't have insurance, but was part of a ministry that would help me with my bills.\* (I've since learned that the hospital now has other

patients who are CHM members.)

I applied for financial assistance but my income was just a few dollars over the income limit. Thankfully, the hospital's policy is to treat patients first and discuss



payment afterward. The staff was also gracious in extending a 50 percent discount since they knew my bills were going to be very large. Some of my other health care providers also gave discounts once they learned the hospital had done so.

It took a little while for my name to appear on the CHM Prayer Page because I was waiting to hear back about financial assistance from the hospital. However, I didn't worry about when the money from CHM would come in because I trusted God to move in the hearts of His people.

See "Coates testimony," page 13

## Friendly reminder from the Needs Processing department

So that we can serve you and all CHM members quickly and efficiently, please be as prepared as possible when you call your CHM Needs Processing representative. Please have copies of your medical bills in front of you. Have your computer on and ready if you are viewing a digital version of your bills or have questions about using the CHM website to upload bills.

On behalf of all members, thank you for your help. It's an honor to serve you.



*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*

December 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](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. **Donations: \$34,955. Remaining: \$6,447.**

**2. Billie Biggert: 11101 Balcones Woods Cir., Austin, TX 78759** Condition: knee replacement surgery. Total bills: \$2,787.

**3. Thomas Bordonaro: 5157 Wabash River St., Dublin, OH 43016 (bordonarot@sbcglobal.net)** Condition: hip replacement surgery. Total bills: \$29,732. **Donations: \$27,776. Add-on bills: \$4,178. Remaining: \$6,134.**

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

Total bills: \$4,599. **Donations: \$1,972. Add-on bills: \$3,312. Remaining: \$5,939.**

**5. Frankie Bradshaw: 3002 Loraine St., Fort Worth, TX 76106 (frankbeans2201@yahoo.com)** Condition: ulcerative colitis. Total bills: \$8,388. **Donations: \$4,377. Remaining: \$4,011.**

**6. Alan Branham: 2778 Spokane Creek Rd., East Helena, MT 59635 (alanbranham@gmail.com)** Condition: throat cancer. Total bills: \$40,138. **Donations: \$60,299. Add-on bills: \$46,457. Remaining: \$26,296.**

**7. Kathleen Brubaker: 110079 SE 50th Ave., Sawyer, KS 67134** Condition: autoimmune disease. Total bills: \$13,013. **Donations: \$1,562. Remaining: \$11,451.**

**8. Gary Brumbelow: 13951 SE 312 Dr., Boring, OR 97009** Condition: atrial fibrillation. Total bills: \$12,811. **Donations: \$8,723. Remaining: \$4,088.**

**9. David T. Campbell: PO Box 453, Powell, WY 82435** Condition: spinal stenosis/laminectomy. Total bills: \$50,746. **Donations: \$5,738.**

**Remaining: \$45,008.**

**10. Sharon Cannedy: 7910 U.S. Hwy 82 E, Blossom, TX 75416** Condition: allergies/ adenoidectomy. Total bills: \$4,837. **Donations: \$543.**

**Remaining: \$4,294.**

**11. Catherine Cantrell: 902 St. Rt. 61, Lot 50, Marengo, OH 43334** Condition: surgery for herniated disc. Total bills: \$81,385. **Donations: \$5,017. Remaining: \$76,368.**

**12. Marissa Carlson: 12735 Regal Pine Ln., Houston, TX 77070** Condition: torn ACL ligament. Total bills: \$16,720. **Donations: \$12,399. Remaining: \$4,321.**

**13. David Carroll: 1515 Summertown Hwy., Hohenwald, TN 38462** Condition: congestive heart failure and diabetes complications. Total bills: \$13,309. **Donations: \$6,702. Add-on bills: \$175. Remaining: \$6,782.**

**14. Fausto Cebeira, c/o Miriam Miller: 767 File Rd., Milton, PA 17847 (trotskesykes@yahoo.com)** Condition: severe back pain. Total bills: \$31,158. **Donations: \$14,408. Remaining: \$16,750.**

**15. Martin Coates: 2480 Keene Summit Rd., Wysox, PA 18854 (cctransport2@gmail.com)** Condition: non-Hodgkin's lymphoma, blood clots in the lungs and abdominal ascites. Total bills: \$9,070. **Donations: \$118,721. Discounts: \$5,392. Add-on bills: \$194,282. Remaining: \$79,239.**

**16. Jane Cowart: PO Box 1613, Haines, AK 99827 (wcowart@57@live.com)** Condition: fibroid tumors/hysterectomy. Total bills: \$54,887. **Donations: \$11,198. Remaining: \$43,689.**

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

*Continued on page 8*

## Prayer Page Giving

**Prayer Page total needs remaining this month: \$1,480,653**

Each need would be met **in full** if each member family contributed **\$21.29** 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*

tachycardia (racing heart). Total bills: \$49,216. **Donations: \$40,835. Remaining: \$8,381.**

**18. Stanley Decker: 844 Pleasant Hill Rd., DeRidder, LA 70634 (carldecker1960@yahoo.com)** Condition: intervertebral disc disorder. Total bills: \$61,534. **Donations: \$35,467. Remaining: \$26,067.**

**19. Vonda Douglas: 7410 Bar D Lane., Farmersville, TX 75442** Condition: bleeding ulcer. Total bills: \$3,598.

**20. Janiece Dukes: 556 Zinnia Ln., Birmingham, AL 35215 (dukesfamily8@gmail.com)** Condition: abdominal hernia repair. Total bills: \$7,347. **Donations: \$2,776. Discounts: \$2,657. Remaining: \$1,914.**

**21. Laura Ellsworth: 4874 Palo Dr., Tarzana, CA 91356** Condition: knee replacement. Total bills: \$2,009.

**22. Kalin Elston: 586 Private Rd. #1110, Stephenville, TX 76401** Condition: hernia repair and colonoscopy. Total bills: \$12,353. **Donations: \$2,859. Remaining: \$9,494.**

**23. Greg Ewing: 11102 Sagecountry Dr., Houston, TX 77089 (gewing5406@fastmail.fm)** Condition: torn rotator cuff. Total bills: \$14,198. **Donations: \$10,155. Add-on bills: \$700. Remaining: \$4,743.**

**24. Candace Garner: 3756 Rd. 84, Lingle, WY 82223** Condition: ureter repair. Total bills: \$34,684.

**25. Priscilla Giesbrecht: 1291 Adams Rd., Stapleton, GA 30823** Condition: Carpal Tunnel. Total bills: \$2,544.

**26. Darryl Graber: 56811 County Rd. 27, Goshen, IN 46528**

Condition: atrial fibrillation/heart ablation. Total bills: \$76,810. **Donations: \$8,672. Remaining: \$68,138.**

**27. Carol Gray: 815 Blackbird Forest Rd., Townsend, DE 19734** Condition: back surgery. Total bills: \$7,500. **Donations: \$2,737. Remaining: \$4,763.**

**28. Joseph Hallman: 1919 Forest Dr., Orangeburg, SC 29118** Condition: heart condition. Total bills: \$41,766. **Donations: \$15,802. Remaining: \$25,964.**

**29. Jeffrey Heindel: 14399 Ted Wallace Rd., Brogue, PA 17309 (jaggerx@mac.com)** Condition: brain tumor treatment. Total bills: \$107,497. **Donations: \$83,596. Remaining: \$23,901.**

**30. Mary Helmuth: 267 Church Lake Rd., Statesville, NC 28625 (hishandmaid@outlook.com)** Condition: gallbladder surgery. Total bills: \$16,128. **UPDATE: Mary received \$8,231 in gifts, bringing the need to \$7,897.**

**31. Eugene Hochstetler: 60992 SR 13, Goshen, IN 46528** Condition: varicose veins surgery. Total bills: \$8,879. **Donations: \$1,944. Remaining: \$6,935.**

**32. Jill Isken: 651 E Cedar Ave., Cedar Grove, WI 53013 (zach7777@hotmail.com)** Condition: uterine fibroid tumors. Total bills: \$22,889. **Donations: \$12,756. Remaining: \$10,133.**

**33. Faith Jelle: P.O. Box 169, Kykotsmovi, AZ 86039** Condition: Three spinal surgeries. Total bills: \$22,053. **Donations: \$2,452. Discounts: \$1,500. Remaining: \$18,101.**

**34. Dirk L. Johnson: 106 Lilac St., Eau Claire, WI 54703** Condition: umbilical hernia repair. Total bills: \$2,034.

**35. Jane Jones: 38420 Palomino Ln., Burns, OR 97720** Condition: arthritis/hip replacement. Total bills: \$29,591.

**36. Delane Jorgenson: 2711 190th St., Luck, WI 54853 (delanejorgenson@yahoo.com)** Condition: anemia and polyps. Total bills: \$17,556. **Donations: \$17,555. Add-on bills: \$9,449. Remaining: \$9,450.**

**37. Linda Kauffman: 141 Nina Dr., Montezuma, GA 31063** Condition: total knee replacement. Total bills: \$12,415. **Donations: \$2,941. Remaining: \$9,474.**

**38. Jana Kendrick: 8276 W Farm Rd. 168, Republic, MO 65738** Condition: blood clot/vein surgery. Total bills: \$5,560. **Donations: \$618. Add-on bills: \$80. Remaining: \$5,022.**

**39. Daniel Kranz: 3101 Old Naches Hwy., Yakima, WA 98908** Condition: total knee replacement. Total bills: \$23,704. **Donations: \$5,293. Remaining: \$18,411.**

**40. Darlene Ladines: 375 Old Inland Empire Hwy, Prosser, WA 99350** Condition: hysterectomy. Total bills: \$27,600. **Donations: \$9,786. Remaining: \$17,814.**

**41. Lucinda Lauver: c/o Tim Lauver, 124 Lauver Lane, Mifflintown, PA 17059** Condition: dystonia (neurological disorder). Total bills: \$4,416. **Donations: \$75. Add-on bills: \$34,045. Remaining: \$38,386.**

**42. Christopher Lee: 195 Chicken Pike, Smyrna, TN 37167** Condition: benign bone tumor/leg surgery. Total bills: \$8,188. **Donations: \$1,011. Remaining: \$7,177.**

**43. Keng Fun Lee: 3328 Shepperton Blvd., Indianapolis, IN 46228** Condition: degenerative

disc disease. Total bills: \$34,007.

**(jmarcum1127@gmail.com)**  
Condition: back surgery. Total bills: \$17,943. **Donations: \$8,983.**

**Discounts: \$1,707. Remaining: \$7,253.**

**44. Larry Lee: 5237 Little Cacapon Rd., Romney, WV 26757** Condition: Larry's wife, Donna, passed away after battling autoimmune-related pneumonia. Total bills: \$6,472. **Donations: \$16,958. Add-on bills: \$23,923. Remaining: \$13,437.**

**45. Rose Lee: 517 Heather Dr., Round Rock, TX 78664 (rosemary.lee213@gmail.com)** Condition: Stage 4 (advanced) breast cancer. Total bills: \$16,778. **Donations: \$10,281. Remaining: \$6,497.**

**46. Jennifer Lehman: 2923 Pafko Dr., Sarasota, FL 34232 (willielehman@gmail.com)** Condition: surgery for female problems. Total bills: \$13,663. **Donations: \$4,385. Remaining: \$9,278.**

**47. Kimberly Luckey: 5773 West Fork Rd., Darby, MT 59829** Condition: multiple heart surgeries. Total bills: \$37,987.

**48. Deborah Makarius: 27701 Jackson Rd., Circleville, OH 43113** Condition: multiple auto-immune diseases. Total bills: \$5,216. **Donations: \$1,110. Add-on bills: \$239. Remaining: \$4,345.**

**49. Chris Marcum: 461 Yale Ave., Rexburg, ID 83440**

## Giving Guide

Membership #	Need #	Membership #	Need #
100025-100816	50	157921-158775	36
100823-102373	20	158776-159562	37
102375-104043	21	159563-160319	22
104046-105254	34	160324-161119	32
105257-106709	25	161121-162066	51
106710-107885	02	162067-162992	07
107891-108957	82	162994-164023	74
108977-109852	19	164024-165080	44
109854-110676	05	165082-166077	84
110684-111413	59	166078-167074	85
111419-112169	81	167076-168015	53
112171-112898	08	168016-168952	68
112899-113670	10	168954-169917	61
113671-114351	12	169918-170961	69
114359-114943	48	170962-172071	14
114949-115891	86	172072-173293	40
115895-117617	23	173294-174520	33
117620-119723	27	174522-175812	65
119731-122109	38	175814-177069	39
122126-124797	56	177071-178373	66
124823-127337	77	178376-179827	83
127342-130077	04	179828-181497	29
130093-132994	54	181498-183333	52
133007-136348	03	183334-185256	28
136364-140805	01	185258-187160	18
140853-143453	45	187161-189067	06
143457-144213	13	189068-191022	35
144214-145038	73	191024-193182	55
145039-145823	31	193183-195276	80
145824-146570	42	195278-197247	43
146574-147307	49	197248-199211	24
147309-148504	75	199212-201220	71
148513-149500	63	201221-203326	47
149501-150421	78	203327-205491	41
150424-151343	72	205492-207953	16
151344-152149	30	207954-210440	57
152155-152926	58	210441-213107	09
152927-153767	62	213109-216263	64
153768-154590	76	216264-219596	67
154593-155418	17	219597-222780	70
155419-156249	79	222871-226445	26
156252-157118	60	226446-230446	11
157120-157919	46	230447-234322	15

*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!*

**50. Ray McAllister: 8936 Grove St., Berrien Springs, MI 49103** Condition: double inguinal hernia repair. Total bills: \$1,226.

**51. Gina McDonald: 1349 Morstein Rd., West Chester, PA 19380** Condition: rotator cuff repair. Total bills: \$12,062. **Donations: \$1,406. Remaining: \$10,656.**

**52. Suzanne McDonald: 9211 Acorn Dr., Woodway, TX 76712** Condition: heart valve replacement/aorta repair. Total bills: \$24,398.

**53. Cynthia Miller: 946 W 630 S., Apt. 50, Pleasant Grove, UT 84062** Condition: gallbladder surgery. Total bills: \$13,990.

**54. 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.

**Donations: \$3,577. Remaining: \$6,006.**

**55. Vickie Morris: 1012 Norwich Rd., Charlotte, NC 28227 (vickieinhisgrace@yahoo.com)** Condition: surgery and other medical difficulties. Total bills: \$76,446. **Donations:**

## 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 #01.

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).

**\$43,680. Add-on bills: \$148. Remaining: \$32,914.**

**56. 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. **Donations: \$1,588. Remaining: \$5,266.**

**57. Georgia Nicholson: 1390 Topaz Ln., Gardnerville, NV 89460 (geoegia@frontier.com)** Condition: hip replacement. Total bills: \$72,516. **Donations: \$28,802. Remaining: \$43,714.**

**58. Becky Olmstead: 1189 Walnut Hall Lane, Boyce, VA 22620** Condition: surgery for leg pain. Total bills: \$8,950. **Donations: \$1,015. Remaining: \$7,935.**

**59. Martha Ortiz: 4633 Caverns Dr., Kissimmee, FL 34758** Condition: cancer. Total bills: \$29,041. **Donations: \$25,017. Remaining: \$4,024.**

**60. Donna Paone: 137 N 6th St., Olean, NY 14760** Condition: thyroid condition/goiter. Total bills: \$9,086.

**61. Albina Perevertaylo: 7230 22nd St., Rio Linda, CA 95673 (davidp0693@gmail.com)** Condition: hypertension. Total bills: \$22,673. **Donations: \$7,380. Remaining: \$15,293.**

**62. Randi Pewzner: PO Box 95624, Seattle, WA 98145** Condition: uterine fibroids/hysterectomy. Total bills: \$8,328.

**63. Sid Pfaff: 3027 E Packard Dr., Gilbert, AZ 85298 (sid@taginsuranceservices.com)** Condition: hip pain/arthroplasty. Total bills: \$15,526. **Donations: \$7,983. Remaining: \$7,543.**

**64. Eric Rieck Sr.: 798 N Prairie Meadow Ln., Oronogo, MO 64855** Condition: multiple surgeries for hernia removal. Total bills: \$74,626. **Donations: \$101,863. Add-on bills: \$82,109. Remaining: \$54,872.**

**65. Stephen Schmelzer: 330 North Barneburg Rd., Medford, OR 97504** Condition: heart attack/stent inserted. Total bills: \$3,215. **Donations: \$16,580. Add-on**

**bills: \$31,522. Remaining: \$18,157.**

**66. Angelica Segui-Kuhl: PO Box 190102, Atlanta, GA 31119** Condition: deviated septum. Total bills: \$19,611.

**67. Pavel Smid: 679 N. Hill Rd., Kalispell, MT 59901** Condition: heart attack. Total bills: \$58,529.

**68. Don Smith: 500 Anthony Dr., Centreville, MI 49032 (preechit@gmail.com)** Condition: spondylolisthesis (vertebrae condition). Total bills: \$62,133. **Donations: \$47,895. Remaining: \$14,238.**

**69. David T. Stark: 6620 Churn Creek Rd., Redding, CA 96002** Condition: gallbladder surgery. Total bills: \$28,768. **Donations: \$13,232. Remaining: \$15,536.**

**70. Sean Statkus: 3165 Peg Leg Mine Rd., Jamul, CA 91935** Condition: herniated disc/back surgery. Total bills: \$58,776.

**71. W.A. Scott Stevenson: PO Box 697, Monticello, UT 84535 (scott@3stephideaway.com)** Condition: osteoarthritis/hip replacement. Total bills: \$69,534. **Donations: \$33,074. Remaining: \$36,460.**

**72. Michael Stringer: 9603 Wildwood Dr., Chardon, OH 44024** Condition: Achilles tendon surgery. Total bills: \$20,240. **Donations: \$12,348. Remaining: \$7,892.**

**73. Michael Summers, Jr.: 1387 Hidden Forest Dr., Goodview, VA 24095 (mcs\_jr72@yahoo.com)** Condition: back surgery. Total bills: \$15,006. **Donations: \$8,136. Remaining: \$6,870.**

**74. William Taylor: 9958 Banbury Ct., Powell, OH 43065 (william@tayloredtutoring.us)** Condition: prostate cancer. Total bills: \$33,976. **UPDATE: Donations: \$20,773. Remaining: \$13,203.**

**75. Keven Thomas II: 5941 New Hartford St., Apt. 2, Wolcott, NY 14590** Condition: nasal polyp removal. Total bills: \$12,399. **Donations: \$4,970. Remaining: \$7,429.**

**76. Amber Thulin: 10585 Sundance Mtn., Littleton, CO 80127** Condition: deviated

septum. Total bills: \$10,775. **Donations: \$2,396. Remaining: \$8,379.**

**77. Paul Turek: 806 9th Ave SW, Sidney, MT 59270** Condition: total hip replacement. Total bills: \$6,738. **Donations: \$932. Remaining: \$5,806.**

**78. James Van Wagner: 7884 Grant Ave Rd., Auburn, NY 13021** Condition: shoulder replacement surgery. Total bills: \$17,688. **Donations: \$21,069. Add-on bills: \$11,264. Remaining: \$7,883.**

**79. Eva Wagler: 6957 N 550 E, Montgomery, IN 47558** Condition: heart condition. Total bills: \$8,788.

**80. Abigail Walker: 1401 Boardwalk Dr., Windsor, CO 80550** Condition: Crohn's disease. Total bills: \$62,275. **Donations: \$31,373. Add-on bills: \$2,823. Remaining: \$33,725.**

**81. Steve Willingham: 1138 Daffodil Rd., Wray, GA 31798 (sgwdw@windstream.net)** Condition: pancreatic cyst. Total bills: \$6,988. **Donations: \$2,909. Remaining: \$4,079.**

**82. Willie "Cliff" Wilson: 15664 Mountain Valley Place, Lakeside, CA 92040** Condition: heart ablation. Total bills: \$4,000. **Donations: \$541. Remaining: \$3,459.**

**83. Cathy Wright: 8110 Rogue River Hwy #14, Grants Pass, OR 97527** Condition: achalasia (rare esophagus disorder) and botulism. Total bills: \$51,808. **Donations: \$30,918. Add-on bills: \$868. Remaining: \$21,758.**

**84. Hannah Wright: 3279 38th Ave., Columbus, NE 68601** Condition: pelvic/abdominal pain. Total bills: \$13,595.

**85. Cheryl Wyant: 6600 W 45th St. N., Wichita, KS 67205** Condition: hip replacement. Total bills: \$13,620.

**86. 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. **Donations: \$82,307. Remaining: \$4,576.**

## Meet your CHM staff: Heather Farmer and Rogera Flack



**Heather Farmer** joined the CHM Member Advocate team in March 2015. She speaks with health care providers on behalf of CHM members and negotiates discounts

to get the best possible price on members' medical bills, essential to keeping monthly financial gifts low.

Heather previously worked for Craftsman Restoration in Fairlawn, Ohio. Today, she enjoys being a part of CHM's mission and the care ministry employees show members. "We work very hard to share medical bills as quickly as possible," she said. "We care about our members and all their needs—financial, physical and

spiritual."

"I love working with our members and my coworkers. CHM has been such a blessing to me, and I enjoy giving back."

Heather's mother became a Christian when Heather was four years old. After attending church together for a year, Heather also gave her heart to the Lord. Proverbs 3:5 is her favorite Bible passage. "This verse is an encouragement to me. It reminds me that, though life will throw challenges my way, I can trust that God understands. He's working those things out. And He is good, all the time."

Heather and her son, Trent, reside in Wadsworth, Ohio. In her spare time she enjoys being outdoors.



**Rogera Flack** is part of the CHM Member Reimbursement team. She performs the accounting functions necessary to share medical bills.

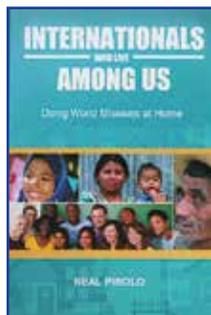
Working at CHM has been an exciting and life-changing experience, said Rogera. "The staff deeply cares for each member," she said. "We're committed to serving you. This is not just a job for us. It's our personal ministry, and we pray over each member with a need multiple times as your bills make their way through the sharing process."

Before CHM, Rogera worked for two Ohio college bookstores at Mount Vernon

See "Meet your staff," page 13

## Member's book helps Christians understand the mission field in their own backyards

"As we watch millions of people moving by choice or by force throughout the world, Christians have the opportunity to share the Good News of Jesus Christ," said CHM member Neal Pirolo, author of *Internationals Who Live Among Us: Doing World Missions at Home*. "Some of these people are in our lives for a brief time; others remain permanently. Some have good motives, others have questionable desires. But all come into our lives with the need to accept Christ as their Savior."



Neal wrote *Internationals Who Live Among Us* because of the great "diaspora" in the world—millions of people moving away from their homeland. "It's a hot topic today," he said.

*Internationals Who Live Among Us* identifies seven distinct groups: students; business people; visitors; illegal aliens; ethnic communities; relocating refugees; and the adult children of career missionaries. The book addresses the challenges facing each group and gives scores of practical ways Christians can minister to them. An extensive bibliography directs readers to additional resources.

Neal and his wife, Yvonne, share a lifelong passion for missions work, mobilization and training. They are the founders of Emmaus Road International ([eri.org](http://eri.org)). They have served God in over 60 countries, including China; Vietnam; Cambodia; Myanmar; Brazil; Egypt; Thailand; Philippines;

Mongolia; Slovakia; England; France; Spain; Germany; Kosovo; Israel; Turkey; Macedonia and, Neal said, "the good ole U.S.A.!"

He is the author of four other books, including *Serving as Senders—Today*, which has over 500,000 copies in print and has been translated into 20 languages.

The Pirolos reside in San Diego, Calif., and have been CHM members for more than 20 years. They have four children, 16 grandchildren and 15 great-grandchildren.

*Internationals Who Live Among Us* is \$10.95 and can be ordered by visiting [eri.org](http://eri.org) and clicking the book's title in the "Publications" menu. Discounts and free shipping apply for orders of 10 books or more.

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

**Q:** I have a problem with plantar warts. They first began over 10 years ago, were treated with Compound W, resolved, but recurred last year and are still persistent. I eat a pretty healthy diet. Do you have any suggestions?

**A:** Warts are thought to be caused by a virus (“plantar warts” are those that occur on the soles, or “plantar” surface of the feet) and can be painful. Usually, warts resolve on their own. But it may take a long time and, even then, they may return.

Treatments are usually aimed at killing the virus and are available without a prescription or through your doctor’s office. Many over-the-counter remedies contain salicylic acid and are sold under the category of “wart remover.” The idea is that the acid kills the virus.

Effectiveness might increase if the thickened keratin skin layer over the virus core is scraped away before applying wart remover. If painful, a moleskin donut hole such as Dr. Scholl’s can take pressure off the wart and distribute it to the surrounding area.

From a preventive standpoint, it is thought that going barefoot might increase exposure to these viruses, and poor nutrition and/or a compromised immune system might also make people more vulnerable.

Ten years ago we conducted a study out of Madigan Army Medical Center (Tacoma, Wash.) that considered the effectiveness of treating warts with duct tape as compared to a doctor’s prescription (liquid nitrogen). The latter, known as “cryotherapy” (because it involves “freezing” the tissue) works by inducing irritation around the wart so that the body’s immune system is activated and the virus is destroyed.

Thinking that duct tape may induce a similar irritating effect, researchers divided 51 young patients into two groups, treating 25 with the standard liquid nitrogen therapy every two to three weeks and instructing the other 26 patients to place a piece of duct tape over the wart six days per week.

After two months, 22 of the 26 using the duct tape saw their warts completely

disappear, while only 15 of 25 of those receiving liquid nitrogen (cryotherapy) experienced successful resolution of their warts. While patients in both groups experienced skin irritation, those who received cryotherapy complained of more pain and burning.

The study did not address plantar warts specifically so results may vary. However, you might try it and let me know your results. We’re always looking for ways in which our members can reduce health care expenses without sacrificing the effectiveness of their treatment.

*Focht, D. R., 3rd, C. Spicer and M. P. Fairchok (2002). The efficacy of duct tape vs cryotherapy in the treatment of verruca vulgaris (the common wart). Archives in Pediatric Adolescent Medicine 156(10): 971-974.*

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

### Winkler testimony (continued from page 5)

membership.

**CHM:** Did you experience any complications with Logan’s birth?

**JW:** Because I had low amniotic fluid during the pregnancy, the doctor ordered additional ultrasounds. Also, I underwent a C-section that cost nearly \$14,000. CHM met these expenses just as the ministry staff said it would. Then, after bringing our son home, he was readmitted to the hospital for three days due to complications. What a blessing it was to not worry about looming medical bills!

We were pleased, too, when the doctor reduced our bills significantly after hearing about CHM’s mission. The ministry shared the remaining \$20,754 of my maternity expenses.

**CHM:** Would you recommend the maternity program to others?

**JW:** We recommend CHM to our friends and family because of our great experiences. The ministry has been a blessing to us because we had peace of mind the whole time. We knew CHM members were going to share our bills.

**CHM:** Is there anything else you’d like to tell our readers?

**JW:** We’ve come to love the ministry and wouldn’t have it any other way. We knew CHM would come through—and it has, twice.

*\*Editor’s note: Visit [chministries.org/whattodo](http://chministries.org/whattodo) for a step-by-step guide of what to do when you learn you’re pregnant.*

**Coates testimony (continued from page 6)**

Since I was first listed on the CHM newsletter's Prayer Page, I have received \$118,721 from other members! Bills are still coming in and I have about \$79,000 left to go. In addition, I received many encouraging cards from CHM members. I read each one and the personal touch makes me feel like I know these dear brothers and sisters. I look forward to seeing them all in heaven someday.

Today I'm doing much better and I'm undergoing maintenance treatment to keep the cancer in remission.

I compare my experience to a roller coaster: there were "lows" and "highs." Some of the

"lows" were the occurrence of abdominal ascites and blood clots and the fact I needed stents to keep open the ureter tubes from my kidneys to my bladder. The "high" times included when the ascites subsided, my lungs returning to normal and removal of the stents after 12 months.

I'm also grateful that the chemo treatments had little effect on me, which I attribute to building up my immune system, a positive attitude and—most of all—my faith and trust in Almighty God.

God received glory throughout my ordeal. He taught me patience and to trust Him each day. Some people thought I was

history, but I believe the Lord intended my experience to be a testimony of His power to heal. I also think my story points to the effectiveness of the biblical principle of sharing each other's burdens, as CHM members do each day. This principle works today just as it did in the days of the first disciples.

Even though Patricia and I trusted God from the beginning, we're still amazed and humbled to receive cards of encouragement and checks averaging \$10,000 per month. I'm forever grateful to my doctors, nurses and hospital. I'm equally thankful for each CHM member and the ministry staff. I recommend CHM every chance I get.

**Meet your staff (continued from page 11)**

Nazarene University and The College of Wooster. She joined the CHM staff in March 2015. "This ministry is an amazing example of how God works for the good of His children. His timing is perfect, and we can trust Him to take care of us," she said.

"I love praying for our members as I read and learn about their life stories from the

prayer requests we receive," she added.

Rogera accepted Jesus Christ as her savior at age six during her church's Vacation Bible School. She has served God since childhood and now attends Wooster Church of the Nazarene. She leans on Hebrews 11:1 during difficult times: "God has used this verse to help me keep

my focus and attention on Him. When my hope is in Him, the things I can't see become an amazing adventure because I have nothing to fear."

Rogera resides in Orrville, Ohio. She has one son, Ethan, who is a worship director at his church. She enjoys singing, listening to audiobooks and thrift shopping.

**Cancer treatment (continued from page 4)**

*people are still going to die within a few years (or even months) of being "treated."*

I can't agree with the statement, "most people are still going to die within a few years (or even months) of being 'treated.'" Statistics tell a very different story. Western medicine usually defines a cancer "cure" as one which, five years after completion of all treatment, there is no detectable cancer present. Five year survival ("cure") rates then depend on several factors including:

1. **Location** of cancer
2. **Cell type** (aggressiveness varies)
3. **Staging** (the degree of spread)

Cancer stages include:

- a. **Localized** (Stage I or II) – not

penetrating beyond a tumor capsule and completely resectable; these are often referred to as Stage I or II

- b. **Regional** (Stage III) – spread to area lymph nodes that are designed as "sentries" to guard and fight cancer and infection in a particular area
- c. **Metastasized** (Stage IV) – spread beyond local lymph nodes to remote areas of the body

Five-year survival rates with conventional western medicine (surgery, chemotherapy, radiation) tend to coincide with the staging of the primary tumor. For example, for almost all cancers (except perhaps lung), if it is caught while in Stage I or II, the likelihood of surviving for five years is around 95 percent. For Stage III, the

survival rate drops to 50 percent. And for Stage IV, only about five percent of those diagnosed will be alive five years later.

In the United States, cancer diagnoses and survival rates have been tracked for many years in a database system known as the Surveillance Epidemiology and End Results (SEER).

That database is available online; anyone can go to [seer.cancer.gov](http://seer.cancer.gov), look up a particular cancer, and see how many cases are reported and their prognosis, regardless of treatment.

**Next month:** We'll continue the discussion of alternative treatment vs. conventional western medicine.

## Letters to Christian Healthcare Ministries

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

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

### Dear CHM:

I'm so appreciative of the kind way you helped me out financially when I was in the hospital for knee surgery. I'd like to say a big thank you to all involved. God bless you in a special way!

With love and sincere thanks,

Leroy & Mary Yoder  
Mifflintown, PA

### Dear CHM Staff:

Thank you for sending me a check for my medical bills. They are now paid in full. Christian Healthcare Ministries is much better than insurance. God bless you all!

Greg Maurer  
Greenacres, FL

### Dear Dana,

I praise God for the work you do to support our Christian Healthcare Ministries family throughout the country. To borrow from Matthew 5:14, you are truly letting your light shine before others

so that they may see your good works and give glory to our Father.

Thank you, CHM! May your work continue to glorify our Lord and Savior.

Your friends in Jesus Christ,

George & Marri Thomas  
Westlake, CA

### Dear Norma,

As I give thanks to all that have helped me through this year, I count God, my bride and CHM. I put my faith in God and you when I was unexpectedly diagnosed with a heart clot. CHM has been there for me ever since. With all that has gone on, you've supported me 100 percent. My bills are all paid. CHM also shared my cataract surgery. It's like I have new vision again!

CHM is in my prayers. Thank you, everyone, for all you have done. I encourage everyone I meet to join Christian Healthcare Ministries. Every Christian should embrace this way of

caring for each other.

Thank you and may God continue to bless and heal all that put their faith in Him.

Will Parks  
Nine Mile Falls, WA

### Dear CHM,

Thank you to everyone who sent me cards of encouragement and prayer. It raised my spirits, walking to the mailbox everyday to get and read your cards. It feels so wonderful to have your support and prayers in my time of need. God is good all the time!

God bless all of you,

Kevin McLaughlin  
Monroe, NC

### Soultz testimony (continued from page 5)

from the hospital and surgeons for any prompt payments—and many for being self-pay. CHM then shared the remaining \$75,778 for my medical bills.

For many years, taking steps was somewhat painful, but each one was also a reminder of God's gracious hand on my life—and His miraculous provision for me. Surgery was another step in that process. He provided for me and was faithful, just as He has always been.

My recovery should have included four to six weeks of not bearing weight on my

left leg, but the doctor was so pleased after surgery that he put me under no restrictions. There was very little bruising and swelling. Today I walk pain-free!

Throughout my recovery, I received cards, encouragement and many prayers. I'm amazed at the power and love of the Body of Christ. James 5:16 instructs believers to confess their sins and pray with others for healing because "the prayer of a righteous man avails much." I believe it.

God's provision for my surgery is confirmation that He is still actively

involved in my life. What a humbling and comforting realization. Thank you, CHM family, for faithfully serving us in our time of need. I give God all the praise and glory.

*\*Editor's note: The Needs Processing forms are available on [chministries.org](http://chministries.org) by clicking "How it Works" > "Medical Care and Bills" > "Needs Processing Forms." Another option is to electronically complete the forms and submit your medical bills by logging into your online Member Portal account at [chministries.org/members](http://chministries.org/members) and clicking the "Submit Medical Need Online" menu item.*

## 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.*

**Emily Wright: 222 JH Lane, Skandia, MI 49885** Emily has breast cancer; please pray.

**Lorayne Westlund: 35 Atlantic Ave., Midlothian, TX 76065** Lorayne was hospitalized for an infection.

**Robin Welsh: c/o Church Hill, 211 Nita Way, Penn Grove, CA 94951** Robin's home burned down and she injured her foot while escaping. Please keep her in prayer.

**Susan Weih: 3436 Chaparral Dr., Casper, WY 82604** Sue's cancer has returned.

**Carolyn Travels: 14610 Mono Way #67, Sonora, CA 95370** Carolyn moved across the state for employment but her new job fell through.

**Maureen Thompson: 340 79th Way NE, Fridley, MN 55432** Maureen's husband and son need recovery and spiritual strength.

**Anna Stone: 36076 FM 529, Brookshire, TX 77423** 15-year-old Anna suffered an accidental gunshot wound and is recovering.

**Traci Taylor Smith: 1927 Pepper Hill Way, Houston, TX 77058** Traci had a virus that began attacking her liver. Please pray.

**Kristy Sinclair: PO Box 606, Browning, MT 59417** Kristy's husband left her.

**Jeanne Senecal: 298 Bluebird Hill, Avon, MT 59713** Jeanne has breast cancer.

**Sharon Richardson: 525 SE Water St.,**

**Pullman, WA 99163** Sharon lost blood and is in pain due to surgery complications.

**Cynthia Polson: 403 N Peachtree, Jasper, TX 75951** Cynthia's husband passed away. Please pray for God's comfort.

**Charles & Kathy Piotrowski: 498 Shawver Bridge Rd., Hico, WV 25854** The Piotrowskis' business is struggling and they have a special needs daughter.

**Charles Payne: 925 Bradley Bell Dr., Knoxville, TN 37938** Charles was diagnosed with bladder cancer.

**Ken Miller: 711116 Aldrich Lake Rd., Sturgis, MI 49091** Ken has pancreatic cancer; please pray.

# Christian Healthcare

## Ministries

December 2015

In this issue:

	PAGE
Member trusts God through cancer's highs and lows, receives nearly \$120,000 in Prayer Page gifts	6
Prayer Page	7
Meet your CHM staff: Heather Farmer and Rogera Flack	11
Member's book helps Christians understand the mission field in their own backyards	12
Health Q & A with Dr. Jacobson	14
Letters to CHM	15
Prayer requests	15
It's more blessed to give? Yes, and the	2
Prayer Page proves it	3
Producers of War Room—and other major Christian films—are CHM members	4
Healthwatch	5
Member relieved that maternity complications don't complicate sharing	5
Member experiences physical and financial miracles	5
News for members with Medicare	5



*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.*