



Christian Healthcare Ministries

The biblical solution to healthcare costs

May 2014

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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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More members choosing Gold and Brother's Keeper for broader services

The Gold level is CHM's most comprehensive cost-sharing program, providing a range of care services from maternity to physical therapy. It's also the best value at \$150 per unit, per month.

Silver and Bronze are affordable, important programs for members who desire basic features such as provision for hospitalization and surgery. Gold, however, provides many additional services:



- **Incident-related prescriptions and doctor visits are included.** An incident includes medical treatment or testing over \$500 that lasts

until one of the following occurs: 1) the medical condition is cured according to official medical records; 2) treatment is at a routine maintenance level; or 3) you experience 90 days without any treatment of that particular condition.

- **Generous maternity program:** All maternity costs are included (less your \$500 personal responsibility) up to

See "More services," page 11

Prayer Page change, prayer card ministry update

We're making a change to our monthly newsletter's Prayer Page, which is a wonderful, tangible testimony of Christians following the New Testament direction to "carry each other's burdens and so fulfill the law of Christ" (Galatians 6:2).

To ensure an accurate record of contributions and to enable you to receive a tax deduction, from now on all contributions to the Prayer Page will be made through the CHM office. Prayer Page contributions will no longer

be sent member-to-member. The overwhelming majority of Prayer Page contributions



A sample prayer card included with each month's Member Gift Form billing statement

are already sent through the CHM office, so only a small number of people have been sending their gifts member-to-member.

The Prayer Page (pages 7-9 of this monthly newsletter) provides financial support

for CHM members whose bills are not eligible for sharing through the regular CHM program. The bills are from pre-existing conditions and meet certain other criteria set forth by the CHM Guidelines (see Guidelines Z and AA for CHM's pre-existing conditions policy).

Cards and letters of

See "Prayer Page change," page 13

Happy Birthday to you, to us, to CHM



Rev. Howard Russell
President and CEO,
Christian Healthcare
Ministries

This month, Christian Healthcare Ministries marks nearly one-third of a century serving members across the United States and in many other countries.

It's hard to decide whether one-third of a century sounds better than 33 years. Either way, we've been around for a while.

Happy birthday to us!

In 1981, when CHM began:

- Ronald Reagan was inaugurated as America's 40th president
- "Uncle Walter," Walter Cronkite, signed off as anchorman of the "CBS Evening News"
- IBM introduced its first personal computer
- Britain's Prince Charles married Lady Diana Spencer
- The first Space Shuttle, Columbia, flew
- American Airlines introduced the first Frequent Flyer program
- Sandra Day O' Connor was nominated to be the first woman to serve on the U.S. Supreme Court

And Christian Healthcare Ministries was born.

The concept was novel: Christians voluntarily sharing to pay each other's medical bills. No guarantees. No contracts. No compulsion. Just members of the body of Christ doing what Christians have done for 2,000 years—coming together to meet each other's needs.

For 13 years it has been my privilege and a great blessing to lead this ministry. During those years I've been awestruck at the compassion, caring—and just plain love—that members of this ministry show each other.

And this love is also reflected from the ministry staff toward you, our members. Every week in our chapel service we pray for members with health problems. Our employees regularly pray over the phone with members



dealing with health issues of all kinds.

We have a simple mission here: to glorify God and serve His people. Glorifying God means interacting with our brothers and sisters in Christ as if we were interacting with our biological brothers and sisters.

We are one family, the family of God.

An inspiration for us is the letters we receive from our members. They arrive by the hundreds and even thousands every year. Some of them present challenges, some offer advice and the overwhelming majority are messages of thanks.

To read these personal expressions of gratitude touches us all.

Here is just one example of a letter that came to us last year. It was chosen randomly and is printed here because it's indicative of what we hope to accomplish with each member interaction:

Dear Christian Healthcare Ministries:

What an amazing God we serve! We have been blessed by CHM and desire to likewise pass the blessing on to others.

When Twila underwent surgery in 2011, followed by two procedures and three more surgeries in 2012, we had difficulty understanding God's ways. We were raising a young family and were so grateful that we could trust CHM to be by our side through it all. The ministry is there every time, right on time. Most importantly, God is too!

We joyfully pass on CHM's good reputation to our friends. Thank you for serving in this way. In our dark world, the love of Jesus still shines.

May you be blessed as God receives all of the glory.

Because Christ lives,

*Nelson & Twila Wenger & family
Downing, MO*

The glory goes where it belongs:

See "Happy Birthday," page 10

Member recovers rapidly after riding injury

By Tammy Sronce, Stephenville, Texas

I sustained a brain injury when I was hit by a drunk driver in 2012. After surgery and rehabilitation I went back to living an almost-normal life, but I didn't have health insurance. The accident was very costly, so I began to search for coverage as soon as I recovered. A friend from my cowboy church told me about Christian Healthcare Ministries and it seemed like the perfect solution. I joined in August 2013.

I was riding my horse the morning of Dec. 20. Galloping toward the end of the arena, I heard a popping sound. My metal stirrup had snapped in half.

With multiple World Championship titles, I consider myself a very accomplished rider, but I hit the ground regardless. Thankfully I was wearing a helmet but it was evident something had happened to my ribs.

My fiancé picked me up and drove me to my barn. We went to the local urgent care center. My ribs were cracking and my breathing was becoming shallow. We were advised to go to the emergency room, then we were immediately transported to

Fort Worth. There, I spent two days in a trauma room with three broken ribs and a pneumothorax (air leak) in my right lung.

My fiancé notified CHM of my incident and I was put on the prayer list right away. I had no idea my injuries would be serious or require so much care. I was frightened of the accumulating medical expenses, but I was able to pay the first round of invoices due to the prompt service and customer care from the CHM staff.

I have received \$42,950 in bill discounts and CHM has shared \$32,592.

I'm doing much better and in Jan. 2014 I felt well enough to start riding again. I

even won the Pro-Class at the Fort Worth Stock Show and Rodeo only four weeks after my hospital stay!



Member Tammy Sronce

Through this experience, I have been overwhelmed at the kindness of strangers and have experienced an amazing outpouring of God's love through friends and family. I started receiving get-well cards from CHM members across the country after my fiancé had me placed on the prayer list. I've even had a fellow CHM member send me a friend request on Facebook and we've had some wonderful conversations.

A special thank you goes out to my CHM contact, Ken Lefever in the Member Assistance department, in whom I have truly found a friend. He was very kind and thoughtful and always went above and beyond. I don't know what I would have done without CHM.

“The Lord has surely been kind to me, and I'm praising Him!” *By Deborah Fondren, Liberty, Texas*

In June 2013, I underwent surgery for a ruptured appendix and an abscess on my cecum (considered the beginning of the large intestine). The surgeon removed my appendix and 13 inches of my colon. I was hospitalized in Houston, Texas, for six days.

My symptoms up until the surgery hadn't indicated the problem. I had no fever and my white blood



Member Deborah Fondren

count was normal.

When I returned home, I faced recovery—and medical bills poured in. I received bills from the hospital; surgeon; radiology center; anesthesiologists; pathology center;

emergency room; and my specialist in gastroenterology.

The illness alone was overwhelming. I can't imagine going through such an experience without a strong support base such as Christian Healthcare Ministries.

I'm so impressed with this ministry and its integrity and faithfulness. CHM worked

See “Fondren testimony,” page 10

How to get vital nutrients from God-designed sources

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Health education resources at:
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Over the years, countless research studies have shown that vitamins and minerals are pivotal in protecting us from disease. But there's one caveat: most studies show these vital nutrients are protective only when obtained through natural *food* sources (i.e. not through manufactured supplements).

As author Rex Russell said in his book *What the Bible Says About Healthy Living*, "Eat what God gave for food," and "Don't alter God's design."

This month, we begin an important series on vitamins and minerals (collectively referred to as "vital nutrients" because they are essential to human health) that must be obtained through diet because your body can't make them on its own.

For most nutrients, I'll provide you with a synopsis that includes alternate names, the government's recommended daily intake and a list of the best food sources for these nutrients. I'll also point out some of the important functions for which the nutrient is essential and the kinds of symptoms or signs that can develop if you become deficient—or take in too much.

Recommended amounts are published by the Institute of Medicine (IOM) and are known as the Recommended Dietary Allowances (RDAs). Rather than include all age groups and genders, I'll cite the RDAs for

adults and note differences in gender recommendations, if applicable.

It's difficult to overstate the importance of this topic. Study the information closely. Keep it handy in your kitchen and refer to it often, such as when you're making your grocery list. If someone in the household gets sick, the problem might actually be related to a vital nutrient deficiency.

This month's article will focus exclusively on vitamin A, one of the "fat soluble" vitamins (vitamins A, D, E, and K). By virtue of their propensity to dissolve in fats and oils, fat soluble vitamins are best absorbed when ingested with a meal containing fat. When the body gets too much of these vitamins, it stores them *as* fat. Because the body doesn't get rid of the excess, fat-soluble vitamins have a greater potential for toxicity if ingested in amounts that are too great. [Note: Even if your consumption of a nutrient exceeds the RDA, it's generally safer to over-consume through food rather than through a supplement.]

Vitamin A

Vitamin A refers to a group of retinoids, including retinol, retinal, retinoic acid and retinyl

esters.

Summary: Vitamin A comes in two forms. The first is "preformed" fat-soluble vitamin A (retinol and its retinal ester) which come from animal sources. The second form is known as "precursors" to vitamin A, such as carotenoids and especially beta-carotene. (Carotenoids are what give carrots and other vegetables their orange color.) As precursors, they are converted into vitamin A as the body needs it. Therefore, it takes roughly *twice* as much beta-carotene to equal preformed vitamin A. Fortunately, because it's water-soluble, excess beta-carotene is excreted by the kidneys. The worst that can happen to someone who chronically ingests too much beta-carotene is that their skin tissue turns orange, like a carrot.

RDA (19-70 years old): Males need 900 micrograms per day (ug/d), equivalent to 3,000 International Units (IU) of vitamin A or 6,000 IU of beta-carotene. From supplements, it takes about three times more (18,000 IU) to get the same amount of beta-carotene. Females need 700 ug/d.

Sources: Vitamin A (animal sources) can be found in fish, meat (especially liver) and dairy products. Beta-carotene (plant sources) comes from leafy,



CHM maternity program gives birth to joy

Cadence Sophia Libman was born to Steven and Grace Libman of Toms River, N.J., on Sept. 29, 2013. Nolan Timothy Larson was born to Britton and Heather Larson of Mesa, Ariz., on Oct. 27, 2013. As CHM members, the Libmans and Larsons had excellent provision for their maternity costs. Our staff asked the couples about their experience:

Christian Healthcare Ministries: How did you hear about CHM and why did you join?

Steven Libman: My wife, Grace, and I were both self-employed and had no health care coverage. After “rolling the dice” for

a few years, we knew we needed some protection. The CHM maternity program was definitely a determining factor in our decision because we knew God had a family planned for us.



Britton, Nolan and Heather Larson

Heather Larson: In 2012, my husband, Britton, and I decided to join CHM. My employer didn't have any good health insurance plans, especially for maternity. My sister heard about CHM through a friend and told us about the ministry. It seemed to be the right answer, so we joined at the Bronze level. When we decided to start having children, I moved up to the Gold level.

CHM: What did you do when you found out you were pregnant?

SL: We called CHM to let them know we were expecting and asked what to do next. First, we were heartily congratulated. Then, the steps were laid out for us. Michelle Rhoads in the Member Assistance department and Naomi Watson in Needs Processing were amazing in handling our needs. Both were very responsive, told me how to collect and submit bills, and congratulated me on obtaining such large bill discounts.

HL: The first thing I did was email CHM with a list of questions. Staff member Monica Rohr was a huge help. She got back to me quickly and answered all my questions. She was knowledgeable and helpful whenever I called. The CHM website was a lot of help in providing answers, too.

See “Maternity,” page 12

Meet your CHM staff: Leah Archer

Leah Archer joined the CHM Reductions team in early 2014 and spends most of her time speaking with health care providers on behalf of CHM members. She negotiates discounts to get the best pricing possible. This is essential to keeping your monthly financial gifts low.

Leah's background is in ministry and service. She worked with two other ministries: Haven of Rest in Akron, Ohio; and Little Lights Urban Ministries in Washington, D.C. In D.C., she also served as a security guard in an office building across the street from the White House.

After moving back to Ohio to be closer to her family, Leah gained a new “family” by coming to work for Christian Healthcare Ministries. “CHM is a great ministry and the staff genuinely cares about all of our members,” she said.

The Reductions team is a vital part of CHM's love and care for members. If not for discounts, the monthly gift amounts would be nearly double.

Lori Perko, Reductions department supervisor, said that Leah is an effective and passionate addition to the department.

“I love the work I'm doing,” Leah said. “It's such a joy to know that, at the end of the day, the Reductions department is saving our members and the ministry money.”

Leah accepted Christ as her Savior as a 10-year-old at a church camp. Since then, she's continued to serve Him and grow in her faith. Proverbs 3:5-6 is her favorite Bible passage.

“Learning how to trust God with your heart—your most valuable possession—is



CHM staff member Leah Archer serving at an event held by Little Lights Urban Ministries in Washington, D.C.

a necessity,” she says. “It's not easy, but it's crucial. I'm still learning how to let go and trust Him fully, but I praise Him for the peace that He always gives me as I step out in faith.”

In your own words: members tell the CHM story

Editor's note: Christian Healthcare Ministries recently received a large number of letters from members expressing their thanks and appreciation. We're printing some here so you can read firsthand how God is working through CHM.

Dear CHM:

I am so impressed and grateful for this

Group members and email billing

If you're a member of a group that has joined CHM and your membership is paid by credit card or CheckEase bank withdrawal, you can now sign up for Member Gift Form (MGF) billing statements to be sent monthly to your email address. If your group pays your monthly financial gift, that information will be reflected on your statement. The advantage to you and to CHM is that signing up for email statements cuts down on printing and mailing costs.

Whether you sign up for email statements or continue to receive paper statements by mail, **please always be sure to read the letter accompanying the MGF statement** because it contains important information about your membership.

Any CHM member who contributes by credit card or CheckEase bank withdrawal can sign up for email statements by sending an email to billing@chministries.org and including your full name, CHM member number and email address (if different from the one you use to send the message).

organization—not just for myself, but for my husband. When he needed cataract surgery as a result of a sudden decrease in eye vision, I followed CHM's instructions and we received our check within days. Thank you, CHM, and may God bless you all.

Sincerely,

Richard and Linda Helton
Hillsboro, TN

Dear CHM:

Years ago, God spoke to me and said, "You take care of My business and I will take care of yours." He has never let me down, and CHM is a perfect example of how He works.

When I had surgery in 2013, the hospital wanted upfront payment for my treatment. CHM sent two checks totaling \$16,250 via FedEx to meet the short deadline. (*Editor's note: Large health care provider discounts are very helpful in a quick turnaround situation.*) The operation was performed and I'm doing much better.

God's timing is always perfect and Rodney and I are so thankful for CHM. Thank you for being servants of the Lord Jesus Christ and for bringing forth this much needed ministry. I praise the Lord for always taking care of me!

In His service,

Rodney & Delayne Perry
Hesperia, CA

Dear Fellow CHM Members:

When we joined CHM, we joined with a pre-existing condition. My wife, Kathy, was dealing with cancer. I want to thank all of my precious brothers and sisters in Christ for sharing our medical bills in full when she was placed on the Prayer Page.

As a token of our thanks, I would like to give a free copy of *Maddy* to anyone interested. *Maddy* is a film we produced that tells

the story of those who allow guilt and blame to dictate their lives rather than seeking healing and forgiveness. *Maddy* shows the journey of one individual who searches for God's peace and accepts His forgiveness.

Free copies can be requested by emailing gobigred3@cox.net.

Again, thank you.

Devon & Kathy Leesley
Council Bluffs, IA

Dear CHM:

Thank you to all the CHM members and staff who prayed for my husband, Willard. His Bell's palsy was diagnosed at a Level Six when he was first seen by the doctor. Now, he is at a Level One. The doctor placed a gold weight in his upper eyelid and gave him a few stitches in his lower lid. As a result, they were able to save Willard's sight!

Our pastor shared Nehemiah 8:10 with us: "The joy of the Lord is your strength." The Lord has used this scripture to defeat depression and fear—common enemies in the midst of medical problems.



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

May 2014

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 Christian Healthcare Ministries Guidelines. (See left sidebar)

1. Barbara Brackett: 224 Bridgewater Rd., Knoxville, TN 37923 Barbara suffers from diverticulitis and requests prayer and financial assistance from the CHM family. After receiving more than \$35,000 in discounts, she requests help with bills for \$27,709. **UPDATE: Barbara received \$24,816 in gifts. She now needs \$2,893.**

2. Rachel Calvano: 1074 Meadowbrook Dr., Canonsburg, PA 15317 Rachel incurred medical bills from the birth of her child totaling \$3,230. **UPDATE: Rachel added \$9,237 in bills and received \$5,231 in gifts, bringing her need to \$7,236.**

3. Roger Coffey: 622 Zola Rd., Lake City, SC 29560 Roger's wife, Rosa, suffered from pancreatic cancer and passed away. Roger asks for continued prayer and financial help with Rosa's \$56,231 in bills. **UPDATE: Rosa had \$129,599 in added bills and received \$164,508 in gifts. She also received a discount of \$14,104, bringing the need to \$7,218.**

4. Tiona Conrad: PO Box 2670, Bethel, AK 99559 Tiona underwent gallbladder surgery and asks the CHM family for prayer and financial help with \$17,046 in bills. **UPDATE: Tiona received \$15,615 in gifts,**

bringing her need to \$1,431.

5. Brielle Crowell: 701 Pintail Place, Flower Mound, TX 75028 At 16 months old, Brielle underwent surgery for strabismus, a condition that causes crossed eyes. Her mother, Christina, is asking for prayer for continued healing and help from the CHM family for \$5,577 in surgical bills.

6. Richard Duffy: 16909 Rolling Creek Dr. #131, Houston, TX 77090 Richard was diagnosed with fluid inside the skull, causing his brain to swell. He requests help with \$49,249 in medical bills.

7. Ryan Egan: PO Box 4019, Truckee, CA 96160 Ryan was sent to the emergency room due to kidney stones. He incurred medical bills from the treatment totaling \$4,480.

8. Julie Ertl: 1860 N. Bluff Top Dr., Prescott Valley, AZ 86314 Julie received treatment for breast cancer. She incurred \$1,551 in medical bills. **UPDATE: Julie received \$368 in gifts, bringing her need to \$1,183.**

9. Ronald J. Farabaugh:

2879 E Dublin-Granville Rd., Columbus, OH 43231 Ronald underwent hip replacement surgery and also developed a blood clot. After discounts and financial assistance of nearly \$42,000, Ronald has \$9,686 in remaining bills. **UPDATE: Ronald added \$7,178 in bills and received \$5,847 in gifts, bringing his need to \$11,017.**

10. Mary Faries: 1553 Early Spring Dr., Lancaster, OH 43130 Before joining CHM, Mary's routine mammogram showed enlarged lymph nodes. Testing ruled out cancer, but incurred \$2,690 in bills.

11. Kelly Frick: 22 W 3rd Ave N, Columbus, MT 59019 Kelly underwent surgery for thyroid cancer. After nearly \$19,000 in discounts, Kelly has \$3,110 in remaining bills. **UPDATE: Kelly added \$13,626 in bills and received \$9,858 in gifts,**

Continued on page 8

Prayer Page Giving

Prayer Page total needs remaining this month: \$300,468

Each need would be met **in full** if each member family contributed **\$9.96** this month.

Together, we can make eliminating these bills a reality! This amount is a suggestion; 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 participant.

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

bringing the need to \$6,878.

12. Nancy Hanson: 1619 204th Ave. NE, Sammamish, WA 98074 Nancy became pregnant before joining CHM. She requests help with \$42,669 in bills. *UPDATE: Nancy received \$37,647 in gifts, bringing the need to \$5,022.*

13. Jeffrey Heindel: 14399 Ted Wallace Rd., Brogue, PA 17309 Jeffrey received treatment for a brain tumor and is recovering well. He asks the CHM family for help with \$8,042 in medical bills.

14. Bonnie Heying: 809 Westwind Ct., Ashland, MO 65010 Bonnie had a total hip replacement and covets prayers for recovery so she may return to full-time ministry with her husband. Bonnie incurred \$10,639 in medical bills.

15. Lawryl Jarrett: 12333 Triple Creek Circle, Dripping Springs, TX 78620 Lawryl was diagnosed with multiple gallstones and underwent gallbladder removal surgery. She asks the CHM family for prayer and help with \$3,724. *UPDATE: Lawryl added \$1,999 in bills and received \$4,901 in gifts. She now needs \$822.*

16. Delane Jorgenson: 2711 190th St., Luck, WI 54853 After suffering a dangerously low anemic level of 4.9, Delane received four units of blood. She is now doing well and requests help with \$20,884 in medical bills.

17. Jim Kieffaber: 159

Woodpecker Run, New Braunfels, TX 78130 Jim is praising the Lord for a successful open heart surgery to repair his mitral valve prolapse. Jim asks the CHM family to help with his remaining \$808 in medical bills.

18. Debbie Kilgus: 1315 St. Cloud Ave., Lynchburg, VA 24502 Debbie was diagnosed with an aggressive form of breast cancer that has caused extensive nerve damage and intense pain. She requests prayer for a rapid response to therapy and help with bills thus far totaling \$7,599. *UPDATE: Debbie added \$22,076 in bills and received \$17,730 in gifts. She now needs \$11,945.*

19. Peter Kint: 649 Naoma Dr., Crete, IL 60417 Peter underwent heart surgery. After \$86,600 in discounts, he asks the CHM family for help with \$48,750. *UPDATE: Peter received \$45,310 in gifts, bringing his need to \$3,440.*

20. Andrew Klein: 675 Scenic Dr., Kalispell, MT 59901 Andrew suffered a heart attack that required six stents. He is requesting help with \$12,630.

21. Nancy LeAlcala: 3759 Brems St., San Diego, CA 92115 Nancy had a pre-existing nerve sheath tumor removed from her leg. She asks the CHM family to help share \$62,990. *UPDATE: Nancy added \$2,474 in bills and received \$57,903 in gifts. She now needs \$7,561.*

22. Edna Miller: 825 E. Adoue Rd., Alvin, TX 77511 Edna was diagnosed with endometrial cancer. After a hysterectomy

and removal of lymph glands, she made a full recovery. Then, she needed to undergo radiation therapy. After a 50 percent discount, she asks the CHM family to help with \$34,392 in bills. *UPDATE: Edna received \$21,753 in gifts, bringing her need to \$12,639.*

23. Thomas B. Mitchell: 9911 Shadow Lake Lane, Fort Wayne, IN 46835 Thomas strained his back before joining CHM. He experienced intense pain and needed surgery. After discounts, his bills total \$3,123. *UPDATE: Thomas received \$559 in gifts and added \$350 in bills, bringing the need to \$2,914.*

24. Carolyn Nalumansi: 909 Kingsbridge Dr., Oviedo, FL 32765 Carolyn suffered from a large fibroid that caused severe pain and made it difficult to conceive. After a successful surgery, she asks the CHM family for help with medical bills totaling \$12,007. *UPDATE: Carolyn received \$2,342 in gifts. She now needs \$9,665.*

25. Michelle Peterson: 106 Foxwood Lane, Red Oak, TX 75154 Michelle's husband, Kevin, was diagnosed with Stage 4 colon cancer. Kevin went home to be with the Lord in 2013. Michelle asks the CHM family for help with \$88,002 in medical bills. *UPDATE: Michelle added \$529 in bills. She received \$51,405 in discounts and \$35,759 in gifts, bringing the need to \$1,367.*

26. Stacey Prothman: 6287 County Rd. 102, Mt. Gilead, OH 43338 After experiencing

a lot of pain, Stacey underwent gallbladder removal surgery and incurred bills totaling \$3,272.

27. John Rissler: 98 Brethren Church Rd., Leola, PA 17540 John incurred \$85,433 in medical bills for his heart condition; he asks the CHM family for financial help and prayer. **UPDATE: John received \$78,773 in gifts. He now needs \$6,660.**

28. Diana Roccograndi: 151 Newark Pompton Turnpike #B, Pequannock, NJ 07440 Diana suffers from reactive hypoglycemia and fatigue. She asks for help with medical bills totaling \$957.

29. David Selinsky: PO Box 582, Union, OR 97883 David underwent double knee replacement surgery and incurred nearly \$60,000 in medical bills. After discounts and financial assistance, he has \$8,406 in remaining bills. **UPDATE: David received \$4,576 in gifts. He now needs \$3,830.**

30. Sarah Smith: 411 North College St. Greenville, AL 36037 Sarah underwent surgery for a total hip replacement and is very grateful for the CHM family's prayers. She requests financial help for \$15,000 in medical bills. **UPDATE: Sarah received \$3,349 in gifts,**

bringing the need to \$11,651.

31. M. Eric Sparks: PO Box 2474, Mountain Home, AR 72654 Eric incurred \$1,841 in bills for osteoarthritis treatment. He asks the CHM family for help. **UPDATE: M. Eric added**

varicose veins ulcerating and had laser ablation and sclerotherapy treatment. She asks the CHM family for help with \$2,983 in medical bills. **UPDATE: Cathy received \$2,132 in gifts, bringing the need to \$851.**

34. Natalie Villalobos: 1003 Bellaire, Amarillo, TX 79106 Natalie incurred bills for her pregnancy totaling \$4,860. After discounts of \$600, she asks for help with \$4,260 in remaining bills. **UPDATE: Natalie added \$9,353 in bills. She received \$7,165 in gifts and \$5,451 in discounts. She now needs \$997.**

35. Gary Wallace: 1513 Spruce, Quincy, IL 62301 Gary suffered a stroke and was hospitalized for two days. He miraculously retained all his faculties. He requests help with \$5,446 in bills. **UPDATE: Gary added \$54,465 in bills. He received \$36,834 in gifts, bringing the need to \$23,077.**

\$4,586 in bills and received \$2,019 in gifts, bringing the need to \$4,408.

32. Harold Spriggs: 1493 E. Skyview Lane Unit 1, Hayden, ID 83835 Six years ago, Harold was diagnosed with Crohn's disease. The disease caused a bowel obstruction in September 2013, which cost \$34,838.

33. Cathy Vandergriff: 1601 W. Concord Rd., Amelia, OH 45102 Cathy had signs of

36. Danni Zavadii: 6449 Hatteras Ct., Sun Valley, NV 89433 Danni underwent chemo treatments for pre-existing gastric cancer. After \$32,046 in discounts, Danni is requesting help with \$1,187 in bills. **UPDATE: Danni added \$2,500 in bills and received \$1,991 in gifts, bringing the need to \$1,696.**

Giving Guide			
Membership #	Need #	Membership #	Need #
100044-101202	17	130676-136445	05
101206-102687	15	136452-143507	27
102709-104196	33	143508-145048	11
104202-105351	28	145050-146574	03
105352-106458	34	146577-148289	02
106461-107527	08	148293-150068	21
107529-108456	25	150069-151694	13
108461-109244	04	151695-153362	24
109246-110028	36	153366-155225	14
110029-111092	10	155226-157099	09
111093-112137	01	157101-158940	30
112139-113226	23	158944-160682	18
113235-114225	26	160683-162440	20
114227-115244	19	162441-164027	22
115257-117657	29	164028-166544	16
117659-121775	31	166550-169075	35
121777-126197	07	169076-172775	32
126198-130651	12	172776-177841	06

Don't see your member number? If you're a new member, chances are this newsletter was printed before you joined CHM. Since the Giving Guide is a suggestion, 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 #27.

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.

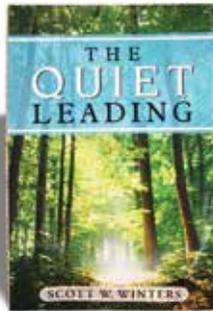
Member's book a personal account of healing through relationships

The Quiet Leading
 Scott Winters
 The Dalles, Ore.

“One of the greatest ways God reveals Himself to us is through the people He brings into our lives. These spiritually-affirming relationships often spring from surprising sources at unexpected times. God knows the struggles we face in this broken world. His love for us shines through the encouragement and wisdom we receive from those who invest in our journey...our mentors.”

This excerpt, taken from the back of CHM member Scott Winters' book *The Quiet Leading*, describes the way God has strengthened

Scott's life. In his book, he testifies of two powerful mentors. Larry Gordon, the first, introduces him to a new depth in his relationship with the Lord. But when Larry is tragically attacked and killed by a bear, God brings another mentor— Brother John Samson—into Scott's life, showing Scott that God has a



plan for him.

In the midst of tragedy, God makes beauty out of ashes—a trait acknowledged and prophesied in the book of Isaiah. *The Quiet Leading* brings hope and

encouragement to readers as a personal account of healing through relationships. Through Scott's experience, we see that God answers prayer, mends hearts and is active in the lives of His people.

Scott accepted Jesus Christ as his Savior at 19. Since then, Scott has served as an administrator and teacher in Christian education and is a licensed minister. He lives in Oregon and he and his wife, Debbie, have been married 37 years. They have six adopted children.

The Quiet Leading is available at amazon.com, christianbook.com, barnesandnoble.com and goodreads.com for \$15.99.

Fondren testimony (continued from page 3)

with me and guided me step-by-step on submitting needs. The staff negotiated discounts on my behalf, shared my costs and *prayed* with me. I received \$35,772 in discounts and CHM shared \$56,031 in medical bills.

My experience with Christian Healthcare Ministries has been pleasant and I tell others every

chance I get that this option is available to all believers. In our society, with many concerns about medical care costs, I am relieved to belong to this Christ-based ministry. I'm grateful to be a CHM member. It's a ministry through which we serve one another in love.

It is noteworthy, I believe, that a

prayer request comes in the mail each time I receive monthly Gift Form statements from CHM. It's refreshing to be part of this ministry and to serve in prayer and finances to meet the needs of others.

The Lord has surely been kind to me, and I'm praising Him!

Happy Birthday (continued from page 2)

to the Lord. The joy for us is being part of it.

So here we are after 33 years, growing substantially, sharing nearly \$62.5 million in medical

bills annually and looking forward to each day because each day enables us to serve you.

Happy birthday to all of us who are serving as staff or are members

of this ministry.

And, God willing, there will be many more birthdays to come.

More services (continued from page 1)

\$125,000 per pregnancy.

- **Additional assistance for pre-existing conditions:** Gold members are eligible for assistance with pre-existing conditions according to an annual schedule:
 - o Up to \$15,000 in the first year of membership
 - o An additional \$10,000 the second year, totaling \$25,000 in the first two years
 - o An additional \$25,000 the third year, thus reaching \$50,000 in the first three years
 - o After the third year of membership the condition is no longer considered pre-existing.

Bills in excess of these amounts can be listed on the Prayer Page in CHM's monthly newsletter.

- **Physical therapy and home health care are included, up to 45 visits per incident.**
- **Bills for some types of medical equipment and ambulance services are included.** See CHM Guidelines U and V for details.

Gold also includes special provision for members who join the ministry's optional Brother's Keeper program. Gold level members with Brother's Keeper—which provides additional health cost support for catastrophic medical bills—have unlimited assistance available to them.

That's correct: there is no per-illness or lifetime limit on the dollar amount of medical bills that can be shared after your

\$500 personal responsibility is met. This provision also applies to maternity needs with unlimited assistance available per pregnancy.

Brother's Keeper program costs are nominal at approximately \$25 per membership unit, per quarter. They often are less than the \$25 average. There is also a \$40 annual fee per membership.

To learn more about the Gold program, visit chministries.org/participationlevels. More information about Brother's Keeper can be found at chministries.org/catastrophicbills or by calling the CHM Member Assistance department at 1-800-791-6225, ext. 5993.

CHM Program Comparison

	GOLD	SILVER	BRONZE
Personal responsibility	\$500 per unit, per year	\$1,000 per medical incident	\$5,000 per medical incident
Sharing limit	\$125,000 per illness	\$125,000 per illness	\$125,000 per illness
Sharing limit w/ Brother's Keeper	Unlimited per illness	An additional \$100,000 per illness, per year, up to \$1 million	An additional \$100,000 per illness, per year, up to \$1 million
Hospitalization (inpatient/outpatient)	Included	Included	Included
Doctor's office visits	Incident-related	Not included	Not included
Prescriptions	Incident-related	Not included	Not included
Physical therapy/ home health care	Up to 45 visits per incident	Not included	Not included
Maternity	Up to \$125,000 per pregnancy or unlimited w/ Brother's Keeper	Only hospital treatment (up to \$125,000 per pregnancy) or up to \$2,500 for midwife services per pregnancy	Only hospital treatment (up to \$125,000 per pregnancy) is eligible for sharing
Alternative care	Not included	Not included	Not included

Maternity (continued from page 5)

CHM: How much did your pregnancy cost?

SL: Grace’s pregnancy went very smoothly with no complications to speak of, but still our “retail” cost of everything amounted to just over \$25,000, including prenatal, the hospital, etc. The prenatal bill cost of approximately \$5,600 was reduced to \$3,500. CHM shared this bill before I paid more than \$200 out-of-pocket. What a blessing to walk into the doctor’s office every month and know our bills were paid!

The birth was costly but greatly reduced via discounts. We worked out a payment plan with the hospital to avoid paying out of pocket all at once. Within 60 days of submitting our bills to CHM, we were able to pay our medical bills in full and satisfy our obligations. And, because of our negotiated discounts, we didn’t have to pay our \$500 personal responsibility.

HL: I was fortunate to not have any complications and to have a healthy baby, so my total cost was about \$8,600. CHM met all these expenses and mailed the check even before the bill was due. Getting discounts was easy and well worth it.

At first, I was worried the hospital wouldn’t receive the money in time to get the discount offered from my doctor, but I called CHM and

they expedited the process. We received the money in time.

CHM: Would you recommend CHM to family and friends?

SL: I recommend CHM to everyone. My household cost is \$150 per person at the best level (Gold). If I obtained health insurance on my own—as a healthy 30-year-old—the cost would be \$288 just for me. This price wouldn’t include the additional costs of co-insurance or co-pays.

Many of my extended family members have health insurance through their jobs or government agencies, but no one can say that the birth of their son or daughter cost them nothing, except me! We have been blessed to find CHM.

HL: Yes, I already do! I tell all my friends about CHM because it’s a great alternative to health insurance. I usually direct my friends who are interested in signing up to the website because it has a lot of good information. It’s a great program and I feel blessed to know that I can have a baby without relying on government programs or by

paying for everything out of pocket. I’m worry-free of any large medical bills.

CHM: What, in your opinion, is the best thing about being a CHM member?

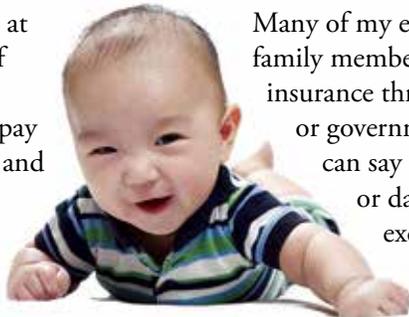
SL: I think the cost-sharing idea implemented by CHM that’s based on biblical principles is a life-changing, life-saving and obviously life-giving ministry! Dealing with the joy of a birth or the pain of an illness shouldn’t be followed by mounting medical bills, financial

stress and strain. CHM has found a biblical way to put those frustrations at ease. I expect Christian Healthcare Ministries will continue to explode in growth.

Editor’s note: We strongly recommend the Gold level for women who may become pregnant. The mother must join CHM at least 300 days before the doctor’s estimated due date in order for maternity bills to be eligible for sharing.



Steven, Grace and Cadence Libman



Prayer Page change (continued from page 1)

encouragement to members listed on the Prayer Page can still be sent to them directly, just not with financial gifts enclosed. Alternately, you can send cards and letters to the CHM office with your Prayer Page financial gift and everything will be forwarded to the recipient you choose.

There are many ways to give to the Prayer Page. A new, convenient option is to log in to the online Member Portal (chministries.org/members) to make a Prayer Page contribution online. Checks can be sent along with your regular monthly financial gift. One-time or recurring contributions can be made via credit card or CheckEase direct bank withdrawal by calling the CHM Member Assistance department at 1-800-791-6225, ext. 5993.

Prayer card ministry

The prayer card ministry centers on the



slip of paper you receive monthly with your Member Gift Form billing statement (please don't confuse the prayer card ministry with the Prayer Page). This card contains a prayer request submitted by another CHM member or prospective member.

We ask that you please not send financial contributions to the people listed; they have requested prayer only. However, we encourage you to send a note or card of encouragement as you pray for the request. This personal touch is another—and important—part of what makes CHM different from an insurance company.

CHM member Pamela Baker of Mesquite, Texas, was listed on the prayer card and received more than 380 cards of encouragement during her bout with leukemia. Rick and Nancy Pounds of Lexington, Ky., received cards every day for more than eight weeks after the loss of

their son-in-law, who was killed in action while serving overseas in the U.S. military.

Some stories go beyond encouragement. Earl and Anna Cooley of Lucedale, Miss., and Willard and Helen Redman of Shirleysburg, Pa., found distant relatives through the CHM prayer card ministry. Kiara Jorgenson of Minneapolis, Minn., who suffers from a rare disease, was able to reach out to another member diagnosed with the same condition.

These acts of love through the prayer cards are impactful and encouraging to your fellow CHM members, who are related to you as members of the family of God and the Body of Christ.

Editor's note: To submit a prayer request to the CHM staff, simply call (1-800-791-6225) or email any of our staff members. Prayer requests also can be submitted online at chministries.org/askaquestion. Please indicate that you give permission for your request to be shared with other CHM members if you wish it to be printed on the prayer card.

Vital nutrients (continued from page 4)

dark green, yellow and orange vegetables (including sweet potatoes, carrots, spinach, squash, broccoli, turnips and cantaloupe).

Function: Vitamin A is an antioxidant (helps prevent cell destruction or injury and may slow aging). It may protect against some cancers and is essential to vision (part of rhodopsin, which absorbs light in the retina; also supports cell growth in the cornea and conjunctiva). Vitamin A helps with growth; immunity; cell communication; heart, lung and kidney function; reproduction; and healthy skin. It's also necessary to mobilize iron from body stores.

Deficiency leads to poor night vision, an

early sign of and one of the most common causes of blindness in children of third-world countries; corneal ulcers; reduced appetite; infections; dry, rough, scaly, skin (follicular hyperkeratosis); and growth failure. People with cystic fibrosis are at particularly high risk for deficiency because of their diminished pancreatic function, which results in fewer enzymes produced for fat digestion and less fat-soluble vitamin absorption. Vitamin A deficiency can also mimic iron deficiency because vitamin A is necessary to help pull iron from storage sites in the body.

Toxicity: Too much Vitamin A can cause nausea, vomiting; dizziness; double vision; headaches; and in rare cases, coma and

death (especially from increased pressure in the brain, known as *pseudotumor cerebri*). It can also cause dry skin; brittle nails; hair loss; gum inflammation; fatigue; reduced appetite; bone pain; liver injury; cancer; and birth defects if the unborn child is exposed to high levels of preformed vitamin A.

Next month: How to get vital nutrients from God-designed sources (part 2)

Dietary Reference Intakes Tables and Application. (2013). Retrieved March 7, 2014, from http://www.iom.edu/Activities/Nutrition/SummaryDRIs/-/media/Files/Activity%20Files/Nutrition/DRIs/5_Summary%20Table%20Tables%201-4.pdf.

In your own words (continued from page 6)

May God bless each of you,
Helen & Willard Redman
Shirleysburg, PA

Dear Friends at CHM:

Thank you for helping us in our time of need. We recognize that you were not obligated to help with my hip surgery, but we are most grateful that you did! My surgery was a great success. We praise our Father for His provision through CHM. May He continue to bless and use you!

With much gratitude,

Dick (Richard) Steward
Trout Lake, WA

Dear CHM Family:

I want to thank you for your support and help with our medical bills this year. I had my first pregnancy, giving birth to our son Nathan M. Heaton.

My husband and I were so excited to have our first baby. I wanted to have a birth center birth with a midwife because it is cheaper than a hospital and feels more “homey.” However, God had something else in mind. Because I (in my mid-thirties) went past my due date, the midwives would not let me deliver at the birth center. I ended up having a hospital delivery. Due to my long pushing time (four hours), Nathan had seizure-like symptoms after birth. He was sent to the NICU for testing and was there for a week.

All of this to say, my “planned” delivery was nearly ten times more expensive (close to \$100,000). It was hard to carry that weight. I prayed that it would get taken care of quickly. And while it seemed like a long time (due to applying for financial aid), it only took about six months.

The Lord used that time to draw me closer to Himself, to my husband and to my son (who now has a clean bill of health). The Lord reminded me that He is the One who gives children and He pays for what He gives.

Thank you for your help with our medical bills. Thank you to CHM staff members Joy Spriggs, Tina Gentile and Lori Perko for your help and time. I can’t tell you what a relief it is to have the bills taken care of. It reminds me of the huge sin debt I had towards God, but Christ offered His life instead of mine—God is so good!

In Christ,

Sarah Heaton
Springfield, OR

Dear CHM:

My daughter recently got sick and needed antibiotics, so our doctor called the prescription in to our local supermarket. She also prescribed a nasal steroid. Because this was our first incident under CHM, I was worried about how much the medicine would cost. However, I showed the pharmacy my discount card—it saved me nearly \$50.

Thank you, CHM!

Laura Barker
Cumming, GA

Editor’s note: Every CHM member receives an Rx101 prescription discount card with their new member welcome pack. If you have questions or need a replacement card, please call Rx101 Member Services at 877-377-9101 or visit www.chmrx.org for more information.

Dear CHM:

We joined CHM in 2013 after reviewing several options. We liked the concept of sharing and bearing one another’s burdens. We never dreamed we would wind up using CHM for a very scary emergency—but we did! What could have cost thousands upon thousands of dollars ended up costing us nothing because we received bill discounts. The process was something we had to learn, but now that we’ve been through it, we

realize it’s quite easy.

As a family, we pray for prayer requests printed in the CHM newsletter and on the Member Gift Form prayer cards. We would like to be even more involved in encouraging our fellow brothers and sisters in Christ.



Recently, we received a check in the mail for the amount owed. I sent the check to the medical provider with “Paid in Full” written in the memo section!

God bless you,

The Minich Family
Wylie, TX

Dear CHM:

We have truly been blessed during our time of trouble.

The Lord has shown us such mercy. We praise Him! Timmy has recovered nicely from his surgery.

I want to thank the ministry for its work and for the many responses from you. I appreciate you taking the time to let me know that you received the bills we sent in as well as the follow up letter. I have never had this great of an experience with an organization before. Thank you for all the efforts you’ve made.

When I called two of the health care providers to receive my bills, I asked about any discounts available. I was given 25 percent off the surgeon’s bill and 50 percent off the radiologist’s bill. Praise the Lord!

Again, I want to say thank you! We are so blessed in many ways.

Sincerely,

Debra Bradley
Lucedale, MS

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.*

Philip & Nancy Hostetler: 2165 N 685 W, Shipshewana, IN 46565 Daughter Elise Hostetler needs surgery for a heart murmur.

Sally Wilkinson: 4567 Carnoustue Ln., Columbus, GA 31909 Sally had heart problems after undergoing a hysterectomy.

Ronald & Loretta Jones: 39 Ruby Ln., Manson, NC 27553 Loretta suffers from multiple brain tumors and had surgery to remove a throat tumor.

Debbie Mote: PO Box 94, Morrison, OK 73061 Debbie’s husband, Darrel, passed away after suffering a heart aneurysm.

Scott & Julie Barrett-Smith: 8104 Blivin St., Spring Grove, IL 60081 Scott suffered

a stroke and also has advanced cancer.

Keith & Brenda Clary: 3218 Yeoman Rd. NW, Washington Court House, OH 43160 The Clarys’ adult daughter, Karla, has lung cancer and is in hospice.

John Davenport: 2988 158th Ave., Sherrard, IL 61281 John is diabetic and has a leg infection. Doctors saved his leg, but John is still fighting the infection.

Jared Madru: 14333 Ramo Dr., La Mirada, CA 90638 19-year-old Jared was diagnosed with a rare condition that causes tissue degeneration under facial skin.

Denise Ganucheau: 1200 Sycamore St. #910, Waxahachie, TX 75165 Denise is

pregnant and is experiencing complications.

Suzanne Bitterlich: 135 W View Dr., Victor, MT 59875 Suzanne is in a lot of pain and needs knee surgery.

Daniel Mitchell: 1189 McCarthy Rd., Lemont, IL 60439 Daniel recently had prostate surgery and requests prayer.

Daniel & Mayme Bezet: PO Box 1328, Summit, MS 39666 Daniel suffered a seizure that caused a fractured skull and bleeding. Mayme also struggles with a medical condition while caring for Daniel.

Danny & Ruth Brubaker: 44 Timber Ln., Hunlock Creek, PA 18621 Danny had hernia surgery and requests prayer.

Christian Healthcare Ministries May 2014

In this issue:

More members choosing Gold and Brother's Keeper for broader services • Prayer Page change, prayer card ministry update
Happy Birthday to you, to us, to CHM • Member recovers rapidly after riding injury • "The Lord has surely been kind to me, and I'm praising Him!" • Healthwatch • CHM maternity program gives birth to joy • Meet your CHM staff: Leah Archer
In your own words: members tell the CHM story • Prayer Page Member's book a personal account of healing through relationships
Monthly prayer requests

