



# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

June 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.*

**President and CEO:** Rev. Howard Russell  
**Vice President and CFO:** Roger Kittelson  
**Editor:** Lauren Gajdek  
**Assistant Editor:** Katlyn Smith  
**Contributing writers:** Rev. Howard Russell, Dr. Michael Jacobson, Judi Ulrey, George Korda, Lauren Gajdek, Katlyn Smith

127 Hazelwood Ave.  
 Barberton, Ohio 44203

Phone: 800-791-6225  
 330-848-1511  
 Fax: 330-848-4322

Hours: Mon-Fri 9 a.m -5 p.m.

[www.chministries.org](http://www.chministries.org)  
[www.facebook.com/christianhealthcareministries](http://www.facebook.com/christianhealthcareministries)  
 E-mail: [info@chministries.org](mailto:info@chministries.org)

## Introducing your doctor's office to CHM



You're a new CHM member and you've walked through the door of your doctor's office, or the office of another

health care provider. All your life you've heard one word related to paying medical bills: insurance. But now you're part of Christian Healthcare Ministries, a health cost sharing ministry.

It's not insurance. But will the office staff know that? Will they understand it?

Probably not right away.

Will they react in shock, surprise, terror, anger, or indignation to this non-

insurance model you're about to bring to their attention?

No, they won't.

As you arrive at the receptionist's desk, fear not and be of good cheer. This is a learning opportunity for your health care provider's employees. You're actually about to enlighten them in a way they will probably appreciate.

Thus, here's a suggestion

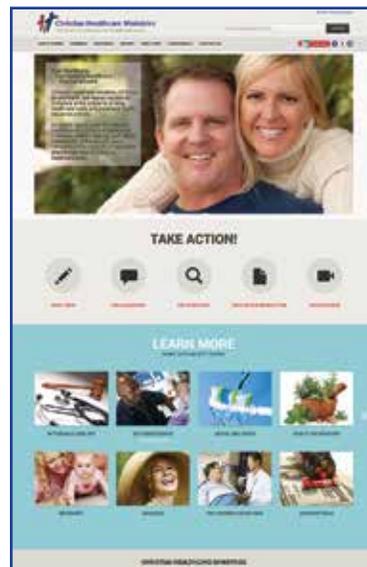
See *"Introducing CHM," page 5*

## CHM website features new tools, improved layout to better serve you

Christian Healthcare Ministries this month is launching our new website, which can be found at the same address as the previous site: [www.chministries.org](http://www.chministries.org).

Why change the site?

- The new navigation makes it easier to find often-requested information, such as the online Member Portal and CHM's list of recommended health care providers.
- The reorganized site creates room for new information helpful to current and



prospective members. For example, there are new pages on the Affordable Care Act (ACA), Medicare,

how to interact with health care providers, and more.

- The new video section simplifies sharing promotional and instructional content on social media sites such as Facebook.
- A new tool featured on every website page enables visitors to get a free quote with no obligation to join CHM.

CHM staff members are able to expand the features available via the online Member Portal ([chministries.org/members](http://chministries.org/members)), a secure area of the site. Some features that will soon be made

See *"New website," page 10*

## Do you really, I mean *really*, understand CHM?



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

This question has been on my mind lately as I've thought of the growth of Christian Healthcare Ministries over the past several years: even with everything we do to make sure new members know the differences between this faith-based, non-insurance ministry and health insurance companies, do they really understand?

Apparently, yes.

We go to great effort to explain to prospective members what CHM is and what it is not. This information is shared on our website, in phone conversations, in Information Packs, in videos and in other ways. CHM is not insurance; it's a Bible-based voluntary health cost sharing ministry.

We say it so often, along with a fleshed-out description, that we could be tempted to think we're overdoing it. But we're not.

If we were to play a word-association game with most American adults, saying "health cost support" to them, invariably their minds would think "insurance." It takes some time to get past that lifelong connection.

That's why I've wondered from time to time if our many new members really get what we're about.

Indicators that tell me they do

are the messages on my desk and the correspondence I receive from our Ministry Information department concerning new members and our Prayer Page and Brother's Keeper ministries.

Longtime members are well aware that the Prayer Page enables members to help each other with medical bills that can't be shared through the ministry's regular program. These are almost always the result of pre-existing conditions.



Today we have a schedule of up to \$50,000 in sharing assistance for the first three years for Gold members with pre-existing conditions, but sometimes even this amount doesn't take care of the total cost. That's when medical needs can be listed on the Prayer Page. Silver and Bronze members—who aren't eligible for the schedule—also rely on the generosity of CHM members who give toward Prayer Page needs.

What we're observing is that a great many new members contact us shortly after joining and ask how they can contribute to the Prayer Page. If someone doesn't understand CHM's purpose of glorifying God and serving His people, it's doubtful that person would participate in Prayer Page

giving.

Here's an example of the progress our members have made in sharing Prayer Page needs. In late 2011 our Prayer Page needs reached their highest point at \$894,317. Today, that number is down to \$291,124, despite many new needs having been incurred since that time. Through Prayer Page giving, members have shared needs for 130 people since January 2012.

That doesn't happen without member dedication. And a huge contributor to this success is our new members quickly becoming involved in this way to carry each other's burdens and so fulfill the law of Christ.

Brother's Keeper is our ministry that shares medical needs up to \$1 million or more per illness. We put the opportunity to join Brother's Keeper on our member application; however, some people, given their unfamiliarity with the health cost sharing concept, initially bypass Brother's Keeper.

But a few weeks or a couple of months later, having realized the value and effectiveness of this low-cost program, they contact us again to sign up for Brother's Keeper.

Being involved with a ministry like this and serving wonderful people like you is a joy for those of us who work at CHM.

See "Understanding CHM," page 6

## Big blessings come in small packages with CHM's maternity program

Luke and Danielle Billings of Middletown, Del., found that big blessings come in small packages when their daughter, Mattea Rose, entered the world on August 16, 2013. Our staff asked them about their CHM experience:

**Christian Healthcare Ministries:** How did you hear about CHM and what made you decide to join?

**Danielle Billings:** The health insurance offered through Luke's job was very costly, especially with its high deductible. When our missionary friends told us about their great experience with CHM, we did the math. CHM was a much better way to go. The maternity program was certainly a deciding factor as well. I joined at the Gold level.

**CHM:** What was the first step you took after finding out you were pregnant?

**DB:** I called CHM to find out how to submit my maternity bills. Though at first it was difficult to obtain itemized bills from my health care provider, it all worked

out in the end. CHM reimbursed us for every penny spent on our medical bills. Ken Lefever in the Member Assistance department was very informative and happy to answer all my questions. He even prayed for me when I told him I was pregnant. That was a real comfort.

**CHM:** What was the cost of your pregnancy?

**DB:** Thank God, we had no complications, but my pregnancy still cost nearly \$22,500. Most of the expense came from the hospital bills. In addition, I was required to pay a down payment before my due date. CHM sent the money within that week! *(Editor's note: When possible, CHM works with health care providers to make sure that bills are shared in time to secure a significant*

*discount.)*

**CHM:** What, in your opinion, is the best thing about the CHM maternity program?

**DB:** We liked the flexibility of having the choice of which type of birth we wanted and we were able to choose our own health care provider. Thirdly, there's no insurance plan that I know of that even comes close to CHM—with health insurance there's no way that all of our maternity expenses would have been paid. We're very grateful that CHM shared all of our expenses.



*The Billings family*  
Photo courtesy Turn Loose the Art

*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.*

## Member finds CHM the perfect health cost solution after early retirement

*By Dennis G. Roucek, Cumming, Ga.*

When I signed up as a member of the CHM family a few years ago, I never suspected that my decision to step out in faith would have such an inspiring impact on my life.

By God's grace I had been extremely healthy all of my life. However, when I decided to take an early retirement, I knew it was unwise to be without health



*Member Dennis Roucek*

care coverage until I reached Medicare age. It was then that God led me to Christian Healthcare Ministries.

I had no immediate needs and, quite frankly, wasn't too concerned about CHM's effectiveness.

However, all that changed dramatically in fall 2012 when I was diagnosed with severe diverticulitis. After three days in the hospital, I was looking at more than \$25,000 in medical bills.

I was very worried about how I would pay the bills. But my fears turned out to be unfounded. CHM was there for me and everything was taken care of even faster

*See "Roucek testimony," page 11*

## How to get vital nutrients from God-designed sources (part 2)

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In last month's issue (May 2014) I introduced a series on vital nutrients. My goal is to provide you with information that will help you maintain (through adequate nutrition) or reclaim (by identifying vitamin deficiency or toxicity as an illness component) optimum health.

For example, it's common for physicians to note by a patient's blood count what appears to be an iron deficiency anemia. An expensive search for the cause doesn't unearth an explanation. However, if you read last month's article, the problem could be a simple vitamin A deficiency. The patient has enough iron in their body, but without vitamin A *they can't use it*, because vitamin A is essential to pulling iron from the body's stores.

This month we'll examine vitamin D, another fat-soluble vitamin.

### Vitamin D

**Summary:** Though vitamin D can be obtained through diet, sunlight striking the skin stimulates the body to manufacture its own vitamin D. (Note: the sun must strike the skin directly, not through a window. Vitamin D production decreases on cloudy days, in the shade, with darkened skin, or when sunscreen is used.)

Once the biologically inert form of vitamin D (known

as vitamin D<sub>3</sub>) is produced through sun exposure, it must be converted through a two-step process to become active. The first step occurs in the liver, which converts D<sub>3</sub> to vitamin D by adding a hydroxyl group of oxygen and hydrogen to make 25-hydroxyvitamin D [25(OH)D], also known as calcidiol. The second step occurs primarily in the kidneys, in which a second hydroxyl group is added to form 1,25-dihydroxyvitamin D [1,25(OH)<sub>2</sub>D], also known as calcitriol. Calcitriol is the active form of vitamin D in the body.

**Testing blood levels for vitamin D deficiency:** The 25-hydroxyvitamin D (calcidiol) blood level is considered the best indicator of vitamin D status in the body because it has a long half-life (15 days), and because it reflects both sun-initiated and dietary sources of vitamin D. Conversely, 1,25 D (calcitriol) blood levels are typically *not* helpful, since its half-life in the body is short (15 hours) and tightly regulated by a parathyroid hormone. Calcitriol levels usually remain normal until the late stages of severe deficiency.

With that said, there's significant

disagreement within the medical community regarding how to define deficiency. In addition, there's variability between labs and the procedures researchers

use to measure the vitamin. The Institute of Medicine (IOM) states that 50 nanomoles per liter (nmol/L) of 1,25 D (calcitriol) should be adequate for optimum bone and overall health in

more than 97 percent of individuals who have no significant health problems.

### Recommended Daily Allowance (19-70 years old):

15 micrograms (ug/d) or 600 International Units (IU) per day

**Sources:** Sunlight (Experts have differing opinions on exposure length. Some believe that 30 minutes of direct sunlight twice a week is sufficient regardless of location. There's also widespread concern about too much sun exposure as a risk factor for skin cancer). Very few foods are naturally good sources of vitamin D, but fish-liver oils (which also help reverse rickets in children), herring, salmon, tuna and dairy products (vitamin D-fortified milk and cheese, etc.) are a good

See "Vital nutrients," page 13



**Dr. Michael Jacobson, D.O.**  
Medical Consultant

Christian Healthcare Ministries  
127 Hazelwood Ave.  
Barberton, OH 44203

Phone: 800-791-6225  
Fax: 330-848-4322

E-mail:  
[doc@chministries.org](mailto:doc@chministries.org)

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



**Introducing CHM (continued from page 1)**

about what to do at the reception desk:

**Receptionist:** Hello. Would you sign in and give me your insurance card, please?



**You:** I don't have insurance. I:

- have something better.
- have something different.
- have something that better suits my needs and yours.
- (And add after any of them, "And it works wonderfully for you and for me.")

**Receptionist:** (With a quizzical look) says

something along the lines of, "I beg your pardon?" or "You don't have insurance?"

**You:** "No, (repeat any of the three responses above adding the following) and as a member of a health cost sharing ministry, I'm technically responsible for my own bills. The doctor will be paid for his services, we just do it differently in that there are thousands of Christians standing by to help me pay my bills as I help them pay theirs.

"All I ask is that as a self-pay patient, you give me a discount similar to what you would give to insurance companies. That way everyone is being treated fairly.

"The ministry I'm a



member of is more than 30 years old and in just the last 20 years has shared for its members more than a billion dollars in medical bills. It's not insurance, and it really works."

At this point you may be asked to speak with the office or business manager, and it becomes a matter of negotiation. That's not unusual nor is it a problem. You're not asking for special treatment, just fair treatment. The office will be paid. Besides, we negotiate a lot of things. When was the last time you went to a car lot and paid the full sticker price for a car? Health care is no different.

If you don't ask, you know what the answer will be. So please ask. The more you do it, the better at it you'll become.

**Next month:** Explaining CHM to your doctors. They're going to like what they hear.

## Spinal cord tumor diagnosis causes member to rely on God, CHM *By Bonnie Imbeau, Cuyahoga Falls, Ohio*

The first time my husband, Bruce, and I heard of Christian Healthcare Ministries, the idea struck us as biblically sound. When we signed up 13 years ago, it was a way to minister to our brothers and sisters in Christ, knowing that it would also serve us in the unexpected event of a medical crisis.

The unexpected became reality when in 2013 I was diagnosed with a large spinal cord tumor that required surgical removal. After hanging up the phone, I sat trying to digest this diagnosis.

I kept thinking, "Thank God for Christian Healthcare Ministries." Whatever I would



*L-R: Charlotte, Joshua, Bonnie, Bruce, and Joanne Imbeau*

have to face, I knew I didn't have to worry about medical costs. Psalm 84:11, a verse I had memorized the day before, resurfaced: "The Lord God is a sun and shield; the Lord will give grace and glory; no good

thing will He withhold from them that walk uprightly."

I was and still am so thankful God had everything under control. I knew God would give me grace to persevere during my treatment. I knew He had given me a good thing in Christian Healthcare Ministries and I prayed He would return me to good health as well.

My health is better now than it was two years ago, and every single bill has been paid in full. After discounts of more than \$30,000, I received nearly \$50,000 from CHM. In fact, one reimbursement check

*See "Imbeau testimony," page 11*

# The wonders of walking *By Judi Ulrey*

Some people say, “I don’t really exercise. I just walk.” Let’s not belittle such a fabulous activity! It’s unfortunate that the “no pain, no gain” mentality abounds. We think we have to huff and puff and sweat profusely to experience physical benefit.

Not true. Walking briskly is a great way to wake up your heart, body and mind.

Ladies, are you concerned about your bone density? Walk! It’s a weight bearing exercise

that strengthens your bones.

Has your doctor hinted at putting you on blood pressure medication? Reduce blood pressure naturally through modest movement.

Do you have a few pounds you’d like to lose? Stride them away. Walking is a fabulous moderate-intensity exercise that’s perfect for burning fat.

How long should you stroll? The longer, the better, but don’t let the daily recommendation of a 30-minute minimum scare you. Any movement is better than no movement. You also receive the same benefit from two 15-minute spurts as one 30-minute session, so use your morning and afternoon breaks meet your walking goals.

A great way to monitor your movement is with a pedometer. Experts recommend 6,000 steps each day for general health and 10,000 for fat loss. Any idea how many steps you’re taking? It’s likely you don’t know unless you use a pedometer.

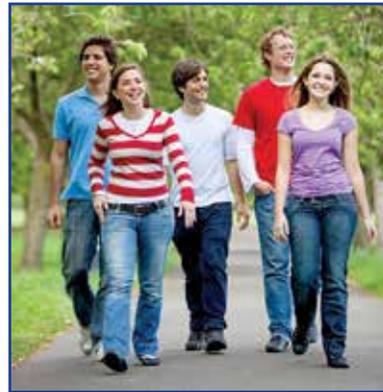
A pedometer counts your total steps

and calculates distance based on your stride. Some of the newer gadgets also tally calories burned (some examples are FitLinxx Pebble, Nike Fuel Band, FitBit and Withings Pulse). Since most of us are motivated by goals, pedometers are a great way to set (and achieve) a daily step minimum.

One of the best ways to stay motivated is through the support of a fun group. Ever heard of the American Volkssport Association? They bring folks together to rendezvous in various locations for scenic walks. It’s also a great way to make new friends! Check

out the website at [ava.org](http://ava.org). Other resources are: [active.com](http://active.com), [meetup.com](http://meetup.com), [walkingconnection.com](http://walkingconnection.com) and [thewalkingsite.com](http://thewalkingsite.com).

Before you go for your first “spin,” make sure you’re sporting shoes that provide the comfort and support you need. Improper



*See “Walking,” page 11*

## There’s a lot to like about CHM on Facebook

Have you visited CHM’s Facebook page recently?

If not, you’re in for a treat. The CHM Facebook community is thriving. On the page ([facebook.com/christianhealthcareministries](http://facebook.com/christianhealthcareministries)) you can submit prayer requests, receive answers to your questions from staff members, read testimonies and health-related articles, and more. It’s also a great way to tell your friends about CHM by “sharing” our posts. **If you’re on Facebook, be sure to “like” us today;** we’re offering a free month of CHM membership to a lucky member each time we reach another thousand “likes”!



## Understanding CHM (continued from page 2)

It’s all about Jesus. It’s all about doing what we can to carry out His teaching of showing love for each other that tells the world we’re His disciples.

You “get it” in terms of CHM’s meaning and objectives.

It’s because of who you are, and because of Him in whom you believe. God bless you.

*Prayer Page and CHM’s pre-existing conditions policy, visit [chministries.org/preexistingconditions](http://chministries.org/preexistingconditions). More information on Brother’s Keeper can be found at [chministries.org/catastrophicbills](http://chministries.org/catastrophicbills). Both ministries also are thoroughly explained in the CHM Guidelines.*

*Editor’s note: To learn more about the*

*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*

June 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](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 or letters of encouragement.*

**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 \$25,841 in gifts. She now needs \$1,868.**

**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 \$7,406 in gifts, bringing her need to \$5,061.**

**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 \$167,103 in gifts. She also**

**received a discount of \$14,104, bringing the need to \$4,623.**

**4. Tyler Conkle: 190 Frederick Dr., Sequim, WA 98382** Tyler underwent triple hernia repair surgery, incurring bills totaling \$8,079.

**5. Bradley & Christina Crowell: 35 Panorama Cir., Trophy Club, TX 76262** At 16 months old, the Crowells' daughter, Brielle, underwent surgery for strabismus, a condition that causes crossed eyes. The family asks for prayer for continued healing and help from the CHM family for \$5,577 in surgical bills. **UPDATE: Brielle received \$1,416 in gifts, bringing her need to \$4,161.**

**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. **UPDATE: Richard received \$10,183 in gifts. He now needs \$39,066.**

**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. **UPDATE: Ryan received \$1,098 in gifts, bringing his need to \$3,382.**

**8. 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 \$8,721 in gifts, bringing his need to \$8,143.**

**9. 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.

*Continued on page 8*

## Prayer Page Giving

**Prayer Page total needs remaining this month: \$291,124**

Each need would be met **in full** if each member family contributed **\$7.72** 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*

**UPDATE: Mary received \$563 in gifts. She now needs \$2,127.**

**10. Patricia Fitzpatrick: 713 S. Lincoln St., Casper, NY 82601** Patricia was diagnosed with metastasized cancer on her right shoulder and has incurred \$4,332 in bills. She requests help from the CHM family.

**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 \$11,698 in gifts, bringing the need to \$5,038.**

**12. 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. **UPDATE: Jeffrey received \$1,670 in gifts and added \$6,036 in bills. He now needs \$12,408.**

**13. 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. **UPDATE: Delane received \$4,263 in gifts. She now needs \$16,621.**

**14. 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 \$20,771 in gifts. She now needs \$8,904.**

**15. 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 \$46,858 in gifts, bringing his need to \$1,892.**

**16. Andrew Klein: 675 Scenic Dr., Kalispell, MT 59901** Andrew suffered a heart attack that required six stents. He is requesting help with \$12,630. **UPDATE: Andrew received \$2,670 in gifts. He now needs**

*My heart was so heavy wondering how I was going to pay my medical bills when I lost my job, but through the Prayer Page, many people supported me through prayer and financial gifts. One day when I went to get the mail, I literally dropped it on the ground when I saw the check from CHM for \$3,191 to pay for my knee surgery.*

*God always has a way to lift up His children. He did so for me with friends from CHM. Thank you so much! God bless you. All of you.*

*With much appreciation,*

*Sandra Flora  
Xenia, OH*

**\$9,960.**

**17. 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 \$60,838 in gifts. She now needs \$4,626.**

**18. 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 \$26,183 in gifts, bringing her need to \$8,209.**

**19. 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 \$1,458 in gifts and added \$13,870 in bills, bringing the need to \$15,535.**

**20. 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 \$4,577 in gifts and added**

**\$895 in bills. She now needs \$8,325.**

**21. Cathleen A. Pomeroy: 1338 Superior St., Sandport, ID 83864** Cathleen was hospitalized several times for treatment of a pre-existing condition. She asks the CHM family for help with \$20,400 in bills.

**22. Connie Pringle: PO Box 4201, Pagosa Springs, CO 81157** Connie had surgery to remove a brain tumor. She asks the CHM family to help with \$32,779 in medical bills.

**23. 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 \$2,690.

**UPDATE: Stacey received \$732 in gifts and added \$176 in bills, bringing the need to \$2,134.**

**24. 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 \$80,925 in gifts. He now needs \$4,508.**

**25. 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 \$5,445 in gifts. He now needs**

Giving Guide			
Membership #	Need #	Membership #	Need #
100044-102944	13	146002-148440	04
102952-106224	01	148441-150779	08
106232-108298	16	150780-152748	19
108301-109715	09	152757-154668	21
109721-110809	24	154669-156629	27
110813-112239	26	156632-158499	15
112245-113740	07	158500-160429	17
113743-115030	28	160430-162711	12
115033-118529	05	162712-164934	30
118531-124034	10	164937-167289	20
124048-129009	25	167290-169625	14
129010-135279	03	169626-172474	22
135282-143111	18	172475-176455	29
143112-144601	11	176456-180831	23
144602-146001	02	180832-185923	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!*

**\$2,961.**

**26. 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 \$6,181 in gifts, bringing the need to \$8,819.**

**27. 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 \$4,586 in bills and received \$2,892 in gifts, bringing the need to \$3,535.**

**28. 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. **UPDATE: Harold received \$7,051 in gifts and added \$1,038 in bills, bringing the need to \$28,825.**

**29. 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 \$46,532 in**

**gifts, bringing the need to \$13,379.**

## 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 #18.

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.

# Members' books focus on drawing near to God, establishing a care ministry

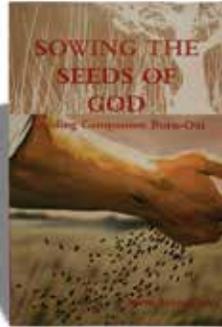
## *Sowing the Seeds of God* By Steve Scroggins Everson, Wash.

What is meant by the phrase “care ministry”? Simply put, care ministry is the act of showing you care in real, tangible and practical ways. It’s demonstrating love to Christ-followers at the times and desperate moments when they need it most.

This concept is exactly what CHM member Steve Scroggins had in mind when he became the Prayer and Care Pastor at North County Christ the King Church in Lynden, Wash. Now that Steve’s ministry has expanded and impacted many people, writing his book *Sowing the Seeds of God* became a natural next step for him

to encourage others to take on their own care ministries.

“I believe we often avoid caring for people because it’s scary or we fear that the involvement will consume us, but with God’s help, we can care in many ways like Jesus did,” Steve said. “The Care Ministry at my



church is a team effort among pastors, staff, volunteers and outside resources. There are more options available for providing care than you might think.”

Some of these options are: crisis assistance; prayer; running errands; visiting shut-ins; making minor repairs; cleaning houses;

preparing food; caring for children and the elderly; providing for short-term financial needs; writing letters of encouragement; providing transportation; and so much more—all of which are addressed in detail within the pages of Steve’s book.

*Sowing the Seeds of God* has beneficial information for all believers because the book’s purpose is two-fold: to encourage and strengthen each individual’s ministry and to provide a model for churches that wish to establish a care team.

The book focuses on showing love to others in a healthy way and includes suggested guidelines or “boundaries” to ensure integrity and prevent what Steve calls “compassion burn-out.” “As a

*See “Book reviews,” page 12*

## New website (continued from page 1)

available are member access to account information (such as participation level, join date and billing information) and the ability to submit medical bills online. All members will be notified as soon as these new tools are available.

Features already included on the Member Portal are:

- Make a one-time financial gift online
- View your online giving history
- Complete the Checklist of Understanding (all new members must complete this

form)

- Download the CHM Guidelines
- Download the Needs Processing forms (for when you need to submit medical bills for sharing)
- Earn Bring-a-Friend referral credit by using a web link unique to your membership

To use the Member Portal, you must set up a free, online account. Registration only needs to be done once:

1. Enter your CHM member number and Member Portal access code. The code is unique to your membership and can

be found on your monthly Member Gift Form billing statement below your member number.

2. You’ll be asked to create a password to use each time you log in.
3. After you set up your account, you’ll receive a confirmation email from CHM containing a link that you must click to verify your online account.

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

than I had expected; praise God!

Yet, there's more to the story. In fall 2013 I found I had an inguinal hernia. With Medicare only a few short months away, I wanted to postpone taking any action so I could spare CHM members substantial expense. Unfortunately, after two intense attacks, my doctor recommended I receive the proper care without delay.

I contacted my CHM Needs Processing representative, Tina Farnsworth, to explain the situation. She advised me to do what was necessary to protect my health and told me the ministry would support my

decision. I took the advice of Tina and my doctor and had the injury repaired.

Once again, the medical bills were more than \$25,000 before discounts. This time, however, I had complete confidence that Christian Healthcare Ministries would come through for me. And it did! With the assistance of Tina Gentile in the CHM Member Advocate department, all of the bills were paid in full even more quickly than I expected.

Although it's doubtful that I will ever be able to fully repay the ministry for the funds I received from other believers, I'll

do what I can by remaining a lifelong supporter of CHM!

May the grace of God be with you and with all of my fellow CHM members. We truly are helping each other stay obedient to God's Word by sharing medical bills. I'm humbled that God considers me worthy of participation in this great ministry.

*Editor's note: Many members of Medicare age use CHM as a Medicare supplement. To learn more about how it works, visit [cbministries.org/medicare](http://cbministries.org/medicare).*

**Imbeau testimony (continued from page 5)**

arrived before the bill did.

I'm deeply grateful for all that CHM members have done for me during this difficult time. What a wonderful feeling to have everything paid off!

Before my surgery, I was told my best options for surgery were two local hospitals. I called CHM to ask which would practice better stewardship of funds

given by the Lord's people. I was advised to choose what I wished, but that one of the hospitals had a good track record of giving bill discounts. I chose to receive treatment there and was very happy with my choice.

May God continue to bless you as you bless His people with your ministry. I don't hesitate to enthusiastically recommend CHM to my friends!

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***"In 2013 I was diagnosed with a large spinal cord tumor that required surgical removal. After I hung up the phone...I kept thinking, 'Thank God for Christian Healthcare Ministries.'"***

**-Bonnie Imbeau, Cuyahoga Falls, OH**

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**Walking (continued from page 6)**

"kicks" can ruin a good thing. Consider the following:

**1. Length and width.** Your walking shoe size is likely larger than your size for dress shoes because your feet will expand a bit while you walk. Give your toes some "wobble room" with a thumb-width distance between toe-end and shoe-end. Also make sure there's no slippage at the heel.

**2. Arch support.** Plantar fasciitis, or a fallen arch, is a common malady among runners and walkers. Make sure your shoe offers comfortable arch support. You may also want to consider an arch wrap,

like FABS (available at [drroths.com](http://drroths.com)). It's simply a band secured by Velcro to provide additional support.

**3. Cushion.** Walking shoes should be padded on the inside and outside, and the sole should be at least one-half inch thick. Waffle soles provide both padding and traction for safety.

**4. Flexibility.** Because your foot bends in strategic places, so should your shoe. Bend the shoe backwards and forwards into a "V" shape at the ball of the foot. Remember, "If the shoe don't bend, don't spend."

Looking for some motivation to move? Let Mabel tell you her story about the wonders of walking by watching this video: [fitnessconsulting.com/featured/video/505](http://fitnessconsulting.com/featured/video/505).

*Editor's note: Judi Ulrey is a health and wellness communications creator using video, audio and the good old-fashioned written word. Her e-book includes over 20 embedded videos and is a great resource for small groups. Take a peek at [fitnessconsulting.com/simplesteps](http://fitnessconsulting.com/simplesteps). Are you on Facebook? Like [facebook.com/LiveLifeWellWithJudiUlrey](http://facebook.com/LiveLifeWellWithJudiUlrey) if you please.*

**Book reviews (continued from page 10)**

pastor, many people first come to me with their problems, and then I delegate tasks to the appropriate care teams or outside resources as needed.”

“My goal,” said Steve, “has been to share the things I’ve learned over the years from working in care ministry and tailoring these principles to the needs of others as they desire to care for God’s people.”

*Sowing the Seeds of God* is available at [lulu.com](http://lulu.com) or [amazon.com](http://amazon.com) for \$14.95 (paperback edition) or \$6.95 (Ebook). All proceeds go to the Care Ministry fund at Steve’s church.

***Is He God?***  
By Dave Johnson  
Lakebay, Wash.

“I know that all of my experiences in life

have worked together to draw me closer to God (Romans 8:28),” says CHM member Dave Johnson in his book *Is He God?*

“Drawing me closer has been God’s plan all along. He created me to have a loving, intimate relationship with Him. He created you for the same reason. He is so good to us and loves us so much.”

Life, it seems, is an unending series of negative events when we experience poverty, illness, near-death experiences, divorce, the loss of loved ones, etc. But, according to *Is He God?*, there is life in the midst of trial and goodness in the center of God’s plan.

In his book, Dave recounts his own experiences and the continual pursuit of God’s faithful love in each situation.

Through this personal account, readers see Dave wrestle with the Lord until he finally surrenders to God’s plan for his life.



“It might sound strange, but even in the disobedient moments of my life, I somehow never lost my love for God,” said Dave. “And I somehow always knew He never lost His love for me. Is anything more precious than His love?”

*Is He God?* is available at [ishegod.com](http://ishegod.com) or [amazon.com](http://amazon.com) for \$12.17 (paperback). More information about the author and book can be found at [ishegod.com](http://ishegod.com).

**Jump in, the water’s great** *Courtesy Saurage Research’s “Key Findings” newsletter*



Let’s face it—exercise is hard work.

One way to alleviate some of the pressure of exercise is to just add water.

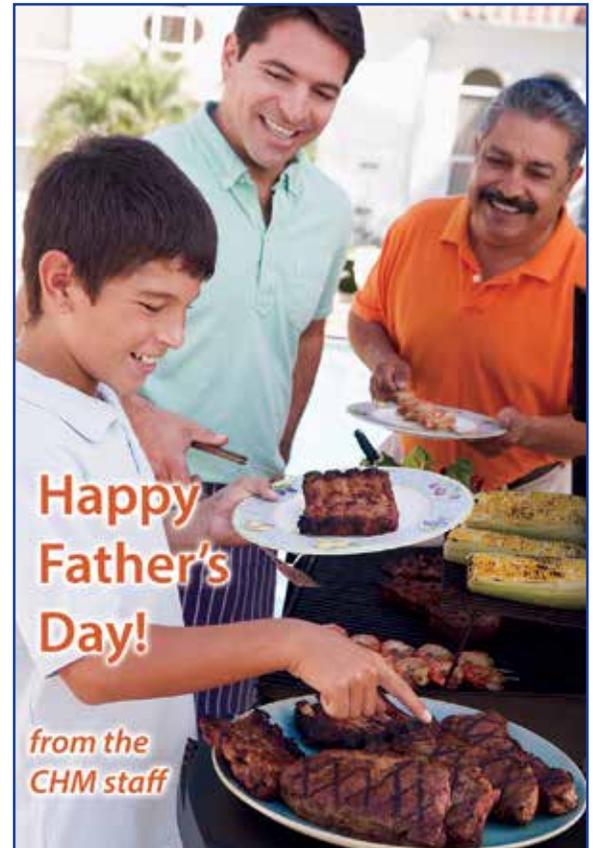
Jumping into a cool, refreshing pool of water renders us virtually weightless, yet water actually provides 12 times more resistance than air, and water-based exercise burns about 30 percent more calories than the equivalent exercise on land.

The main goal of water based exercising is to improve cardiovascular fitness, but some other benefits include improving balance, flexibility and strength. Plus, because it is so much easier on your joints, most people may be able to do some exercises in water

that they couldn’t do on land.

Water workouts burn tons of calories; in fact, vigorously treading water can zap 11 calories per minute. Water’s continuous resistance forces us to engage more muscle fibers through a larger range of motion, thus making muscles expend extra effort, which translates into more toning and calorie burning in less time.

Water workouts are an ideal way to get low impact exercise with fitness results. Muscles are given a workout from every angle, resulting in greater definition and all-around strength. Working out in water is soothing and relaxing, and because the movements are naturally slower it helps us to slow down.



## Trouble sleeping? Try camping!

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Last summer, my father, brothers and sons fulfilled a lifelong dream as our family took an excursion into the Boundary Waters Canoe Area Wilderness in Minnesota.

It was an awesome experience—well, for most of us, that is. Some family members discovered they were claustrophobic when crammed into a small tent with several other guys. They had a difficult time sleeping.

As a result, when I read an article claiming that camping was a good way to reset your internal circadian rhythm clock, it caught my attention.

Researchers at University of Colorado in Boulder took eight volunteers on a

weeklong summer camping trip, keeping them away completely from artificial light. Campfires were the only source of light used at night—no flashlights or electronic devices were permitted.



Using monitors, the researchers determined that volunteers were exposed to as much as four times the amount of light while camping compared to their normal, primarily indoor life. They also measured the volunteers' level of melatonin, the "sleep hormone" our bodies release in the evening when less light hits our retinas.

Compared to the days before the camping trip, the volunteers' melatonin levels started climbing about two hours earlier and tapered off two hours earlier in the

morning. This effectively reset their biological clock, making them prone to arising two hours earlier and going to sleep two hours earlier.

Many of us spend nearly all of our time indoors and thus are exposed only to artificial light, which is unnatural and is considerably lower in intensity. This lifestyle can lead to improper synchronization of our biological clocks and can contribute to insomnia.

Perhaps one of the best and simplest solutions is to get back to nature by patterning our activity and sleep cycles to natural light as much as possible.

*Wright, K. P., Jr., McHill, A. W., Birks, B. R., Griffin, B. R., Rusterholz, T., & Chinoy, E. D. (2013). Entrainment of the human circadian clock to the natural light-dark cycle. Current Biology, 23(16), 1554-1558. doi: 10.1016/j.cub.2013.06.039*

### Vital nutrients (continued from page 4)

place to start.

**Function:** Vitamin D is important. It aids in calcium absorption from the gut and is necessary for bone formation. Vitamin D reduces inflammation, enhances immunity and is important for cell metabolism. Vitamin D modulates cell growth and many genes involved in protein encoding for cell multiplication, growth and death (apoptosis).

**Deficiency:** Rickets (bowed legs; weak bones and joints; soft, deformed bones), osteomalacia (adult bone softening) and osteoporosis (inadequate bone mineralization) are signs of deficiency. Because milk is fortified with vitamin D, rickets is not common in the United States. However, some people are at risk, especially

infants who are exclusively breastfed for longer-than-recommended periods and who don't receive supplemental vitamin D. Children who use sunscreen extensively or who are in daycare centers with little outdoor activity are also highly susceptible to deficiency. Obese people are at a high risk because vitamin D is stored in fat. In addition, gastric bypass surgery can result in the loss of a portion of the intestine that absorbs vitamin D, resulting in deficiency.

**Toxicity:** Excessive bone calcification, kidney stones, soft tissue calcification and excess serum calcium (characterized by headaches, weakness, constipation, excess urination, nausea and vomiting) are all signs of toxicity. In conclusion, vitamin D is a critical nutrient for many important body

functions, which go well beyond building and maintaining strong bones.

**Next month:** How to get your vital nutrients from God-designed sources (part 3)

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

## Letters to Christian Healthcare Ministries

*Just as the church of Christ is not a building, Christian Healthcare Ministries is not an office in Ohio.*

*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*

*These letters represent what you who participate in CHM*

**We'd love to hear from you! Send us your letters:**  
**Christian Healthcare Ministries**

Attn: Editor  
127 Hazelwood Ave.  
Barberton, OH 44203

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

*Editor's note: Letters sent to CHM and printed on this page may be edited for length and/or grammar.*

**Dear Fellow CHM Members:**

My husband and I want to thank all who sent us cards throughout this past year. We have gone through a very trying time. We are humbled by so many responses to our prayer request. The Lord has been so good. True and faithful, the Bible calls Him. So many people have held us up in prayer and we feel its effects.

Thank you from the bottom of our hearts. We pray God's richest blessings on each of you.

Rev. & Mrs. Jeffery Germany  
Jackson, MS

**Dear CHM:**

We appreciate your help and prayers covering us in our time of need. What a gift it was to receive funds to help pay for my daughter's emergency. Thank you for sharing the cost that was before us. We are extremely thankful for this ministry. We praise the Lord for His great love and provision!

We are also letting all of our close friends and family know about this wonderful, godly way of caring and sharing one another's burdens.

Thank you and God bless.

Sharon Aanstoos  
Peachtree City, GA

**Dear CHM Family:**

Thank you so much for the recent checks that have now paid all doctor and hospital bills for my husband's emergency surgery.

It is great to have such support and prayer. He's recovered to almost 100 percent. Praise be to God!

Mrs. Jill Johnson  
Pomeroy, OH

**Dear CHM:**

I recently received the checks for the medical need for my daughters, Isabella and Annabelle. On behalf of my family, thank you. This was our first experience using Christian Healthcare Ministries and it proved to be exactly as promised—what a huge blessing!

Members have an expectation that CHM will honor and uphold all they say they will do. That expectation was fully met and brought such assurance to us during our time of need. After dealing with the aggravations of traditional insurance for so long, CHM proved to be the exception and not the rule.

My husband, Moacir, and I couldn't be happier with this ministry and with the freedom and control we now have over our health care.

Thank you for what you do and for giving us the opportunity to share in prayer and financial help to others.

God bless,

Denise Rodrigues  
Mansfield, TX

**Dear CHM:**

Thank you so much for the help Charles received with the bills for

his eye surgery. This ministry has been such a blessing to us, and I want to thank all who prayed and sent cards of encouragement. It has really blessed my heart to know so many people care. My prayer is that God will continue to bless this ministry.

Love in Christ,

Charles & Karen Whitehead  
Pacolet, SC

**Dear CHM:**

I'm not sure I've properly thanked Christian Healthcare Ministries for sharing bills for my ear surgery. It was the first time we've submitted needs for sharing to CHM. I was a little worried about getting stuck with a large portion of the cost, but that wasn't the case. Everyone was helpful, kind, and professional.

My husband is self-employed so we had to have our own private health insurance for two years. What a breath of fresh air CHM is compared to large insurers to whom we were just a number!

We are very thankful for CHM. So far, I have encouraged two other families to join. After seeing how well CHM cared for us after my surgery, I am very anxious to tell others about CHM.

Thank you for your honesty, integrity, and kindness!

Barbara Beecham  
Fruitport, MI

## 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.

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**Prayer requests this month:** *These are prayer requests **only**. Please send your monthly financial gift to the CHM office (see instructions on your yellow Member Gift Form). We invite you to send cards or words of encouragement to the people listed below.*

**Erin Briggs: 2020 Washington Ave., Unit 606, St. Louis, MO 63103** Please pray for Erin, whose cancer has returned.

**Perrin Vice: 1385 Longlac Rd., Virginia Beach, VA 23464** Perrin has been ill with bronchitis for several months.

**Charles Churchill: 7420 NC Hwy 86 N, Hillsborough, NC 27278** Charles suffers from diabetic retinopathy.

**Shaun & Julie Reich: 86 Kelmar Ave., Malvern, PA 19355** The Reichs' infant daughter, Annabel, had part of her lung removed. Please pray for healing.

**Brian Blaney: 4485 Margo Lane, Burlington, KY 41005** Please pray for

Brian, who was diagnosed with brain cancer.

**Rev. Robert England: 30203 Carey Rd., Salem, OH 44460** Robert has been diagnosed with advanced myeloma.

**Joshua Sink: 44859 13th St. E, Lancaster, CA 93535** Joshua was diagnosed with cancer while planning to become a missionary. Please keep him in prayer.

**Shawna Wright: 18400 Curry St., Gardner, KS 66030** Shawna's husband, Michael, passed away and Shawna is raising their four children on her own.

**Laura Hostetler: 904 Swann Beatty Rd., Camden, OH 45311** Laura is experiencing some serious medical issues. Please pray.

**Dana Groothuis: 3847 S Big Spring Dr SW, Grandville, MI 49418** Dana has a melanoma that may require toe amputation.

**Deborah Buckman: 9842 Double Ditch Circle, Roscoe, IL 61073** Deborah is undergoing treatment for breast cancer.

**Tim Robinson: PO Box 120, Belfast, ME 04915** Tim has bladder cancer that has spread to his lymph nodes. Please pray.

**Jonathan & Caitlin Phillips: 306 N 11th Ave., Bozeman, MT 59715** The Phillips' infant son, Jimmy, underwent heart surgery.

**Guy Bruno: 9050 SW 82nd Terrace #C, Ocala, FL 34481** Guy has side effects from radiation and may need surgery on his jaw.

# Christian Healthcare Ministries

June 2014

In this issue:

- Introducing your doctor's office to CHM • CHM website features new tools, improved layout to better serve you • Do you really, I mean really, understand CHM? • Big blessings come in small packages with CHM's maternity program • Member finds CHM the perfect health cost solution after early retirement
- Healthwatch • Spinal cord tumor diagnosis causes member to rely on God, CHM • The wonders of walking • Prayer Page
- Members' books focus on drawing near to God, establishing a care ministry • Letters to CHM • Prayer requests



The mission of Christian Healthcare Ministries is to glorify God, show Christian love, and experience God's presence as Christians share each other's medical bills.