



Christian Healthcare Ministries

The biblical solution to healthcare costs

January 2013

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

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Extended family experiences triple blessing using CHM maternity program

Preston and Adrienne Cadis, Madisonville, La.
Justin and Aimee Cadis, Madisonville, La.
Matthew and Ashlynn Coriell, Covington, La.

Two brothers married to two sisters and the brothers' sister are using the Christian Healthcare Ministries maternity program to welcome new bundles of joy into the world.

The results confirm their decision to make CHM their source of health cost support.

The two brothers, Preston

and Justin Cadis, married two sisters, Adrienne and Aimee Alfaro. Preston and Justin's sister, Ashlynn Cadis, married Matthew Coriell. The Cadis and Alfaro siblings all met as children in a homeschooling group.

All three couples have used CHM's Gold level maternity program—or soon will.

After bill reductions of more than \$9,000, Christian



L-R: Members Preston, Adrienne, Aimee and Justin Cadis

Healthcare Ministries members helped Preston and Adrienne with more than \$11,000 in expenses from the birth of their second son, Carver.

See "Triple blessing," page 11

Ministry growing at unprecedented rate; memberships up 42 percent since 2010

Christian Healthcare Ministries is experiencing unprecedented growth: memberships have increased 42 percent since the

beginning of 2010.

The percentage of Gold level members has grown from 40 to 51 percent during the same period.



"God is blessing Christian Healthcare Ministries, and we're giving Him the glory," said CHM President Rev. Howard Russell. "We're honored that He is opening doors

for us to serve more Christians every day to help them with their health care costs."

Russell added that increased awareness of the ministry—the result of many factors—has created opportunities to serve believers with a common faith but diverse backgrounds.

"We're developing relationships with Christian ethnic groups, denominations,

See "CHM growth" page 13

2013: Starting CHM's fourth decade, feelin' stronger every day



Rev. Howard Russell
President and CEO,
Christian Healthcare
Ministries

January means new beginnings.

For many of us, December's final week is a time for reflection: what was accomplished this year? What did we do right? What did we do wrong? What opportunities did we jump on like a rodeo rider on a bull, and which such moments threw us off into the dirt?

January is different. We're like sailboats entering into uncharted waters. Our compass of knowledge, experience and faith in God indicates our direction, but time, changing of seasons and unexpected situations influence our outcome.

The year 2013 is the beginning of CHM's fourth decade of service to Christians. In my role as president of this wonderful ministry, I gathered our staff members—as we do every year—to get a head start on thinking about the past year, and we're well underway in our planning for 2013.

Several questions about the previous year are annual events and as ever-present as the sunrise: Are our members having good experiences? Are we doing everything we can within our Guidelines to help people? Are we as responsive as we should be? Where do we need to improve?

We actually explore the answers every day. Not to do so would be a mistake. It's just that at the end

of a year it's natural to look at the big picture.

What we wanted for you, our members, in 2012 is the same thing we desire for you in 2013: that you have the best possible tools and services enabling you to affordably and compassionately access high quality health care.

Obviously there's a great deal of work that goes into that statement, but our goals are clear

and we seek to achieve

them under this philosophy: to glorify God and serve His people.

CHM is experiencing phenomenal growth (see the related article on page 1). We're building relationships with health care providers all over the country. We're enabling members to feel confident of their continued participation in this ministry regardless of their health conditions or age. CHM has provision for pre-existing conditions. The ministry enables young families to have children without being concerned about the costs. And more. Much more.

We work for you. We're here to serve you. If you have suggestions, ideas, thoughts, or want to share anything with us, please do so. You can find answers to many of your questions on our website, www.chministries.org. Or call us at 1-800-791-6225, ext. 5993.

The reason this voluntary health cost sharing ministry works is explained in 11 words: God the Father, the Lord Jesus Christ, and the Holy Spirit.

Without that trinity—the Trinity—this ministry could not work.

CHM's existence and growing influence can only be explained by the actions of the Father, Son and Holy Spirit.

Here's an excerpt from a letter that appeared in December's newsletter. Written by Julie Courson of Newberg, Ore., it's indicative of the spirit of CHM members:

"Thank you so much for all of the help, care, and financial support you recently extended to me and my family. My husband, Jim, and I are both very grateful to you. After my knee injury, my husband called and spoke with a very helpful CHM staff member. We had not yet needed help from the ministry, so the care and advice we received the first time really blessed us. We

Prayer Page needs down 60 percent in 2012

Christian Healthcare Ministries members in 2012 demonstrated their faithfulness in meeting each another's needs by increasing their contributions to the Prayer Page, which helps members with certain medical bills for pre-existing conditions.

The dollar amount of unpaid Prayer Page bills decreased more than 60 percent from an all-time high in December 2011 (\$894,317) to \$350,689 in December 2012.

CHM Chief Financial Officer Roger Kittelson said there are likely several reasons for the dramatic decrease. "Though the number of people requesting help through the Prayer Page has remained fairly steady, giving has increased due to a higher awareness of these needs," he said. He explained that members were encouraged to give toward Prayer Page needs in lieu of quarterly giving through the CHM Brother's Keeper program—which had \$0 in financial gifts due for four straight quarters.

"A significant increase in new CHM memberships also positively affected Prayer

Page giving," he said. (See the related article on page 1.)

Though the numbers are encouraging, the fact remains that Prayer Page needs fluctuate and can increase as quickly or more quickly than other needs are met. People seeking help with medical bills from pre-existing conditions are added to the Prayer Page nearly every month—and those with needs already on the Prayer Page sometimes add more bills. "We consistently list 60 to 65 people on the Prayer Page at any given time," Kittelson said.

The Prayer Page is part of CHM's overall effort to help Christians with bills from pre-existing conditions. In general, such bills fall into three categories:

1. Bills incurred prior to joining CHM or bills incurred when, at the time members join, they are undergoing "active"

See "Prayer Page," page 5

Prayer Page needs met in 2012

Patricia Alberino, Strongsville, Ohio.: \$2,217
Amanda Binder, St. Joseph, Mo.: \$3,946
James Blades, Carthage, Mo.: \$29,000
Glenn Boyd, Doral, Fla.: \$16,700
Duane Bryant, Crawfordsville, Ind.: \$2,351
Liliana Castro, Smyrna, Ga.: \$8,336
Lee Criner, Lake Elsinore, Calif.: \$431
Terry Estes, Taylorsville, N.C.: \$2,896
Cheryl Funk, Sedona, Ariz.: \$7,531
Rhonda Good, Columbiana, Ohio: \$4,196
Raymond Hall, Broken Arrow, Okla.: \$60,762
Tanya Hodge, Basin, Wyo.: \$9,822
Becky Hughes, Baldwin, Ga.: \$3,642
Paul Jehle, Sagamore Beach, Mass.: \$15,774
Anne Jones, Bryan, Texas.: \$14,874
Kelsey Korfhage, Austin, Minn.: \$3,087
Mary Legatt, St. Cloud, Minn.: \$2,795
Mollie Jo Martin, Stillwater, Okla.: \$1,914
Bobby Memory, Wilmington, N.C.: \$27,534
Eddie Murray, Riverton, Wyo.: \$11,593
Ronda Pearson, Shell Knob, Mo.: \$6,953
Ryan Perry, Phoenix, Ariz.: \$2,872
Bethany Raver, Casper, Wyo.: \$965
Lesley Rennie, Middletown, Del.: \$10,680
Sally Roe, Canton, Pa.: \$9,417
Aubrey Scott, Golden, Miss.: \$97,622

Your fitness program: intentional or just good intentions? *By Judi Ulrey*

Are you taking good care of yourself? Are you exercising regularly and eating healthfully? Why is it that our personal health is often just a wish or a desire, but not an intention?

Intentional means that something is done on purpose or with determination; it's not accidental.

Is "intentional" how you would describe your fitness program? Healthy eating and

exercise don't accidentally happen.

Here are a few tips to be intentional about your fitness:

1. **Be clear.** Instead of saying, "I'm going to get in shape this year," or "I'm going to lose weight," be specific and clear: "I'm going to exercise Tuesday, Thursday and Saturday mornings for a minimum of 30 minutes." "I'm going to start every day with a healthy breakfast." "I'm going to move



See "Your fitness program," page 12

Making elderly, “cemented” brains flexible once again

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The speed of a child’s brain is simply amazing. An adult may study a foreign language for hours before speaking a few words, while a child can form foreign sentences after hearing a few recorded words. Wouldn’t it be astonishing if adults’ brains could somehow recapture the impressionability of children’s minds? According to recent research, that is a future possibility.

Think of a baby’s brain as soft limestone. As information flows in, it carves out patterns in the limestone, sculpting the growing brain with rivers and streams. Over time, essential connections between nerve cells enlarge and solidify into cemented patterns of “granite,” while less-used connections disappear. The impressionable brain systems that enable a young child to master a new language with speed and strength harden with time.

In the 1960s, Nobel Prize recipients David Hubel and Torsten Wiesel conducted important research on the brain’s flexibility (“plasticity”). They found that temporarily sealing shut a kitten’s eye during the early stage of its life destroyed the cat’s ability to see normally from that eye. However, when the opposite eye was patched, the underdeveloped eye completely

recovered normal vision—as long as the patch was used when the animal was young.

Interestingly, humans have this same stage of opportunity, called the “critical period,” during which new connections are formed between nerve cells in the brain. For example, since *amblyopia* (“lazy eye”) produces double vision, the brain automatically suppresses input from one of the eyes. The ignored nerve connections



die off, and that eye becomes completely blind (the eye itself is capable of vision, but the related brain tracts essentially disappear). Placing a patch over a child’s good eye causes the brain to rewire the weaker eye. In contrast, patching an adult’s eye does nothing; the brain doesn’t respond.

However, neuroscientists now believe that adult brains can recover at least some of the “soft limestone” of youth. Early research suggests that halting molecular stop signals or altering the flow of nerve cell activity

can renew youthful flexibility. Reversing brain rigidity opens the door to amazing potential. Neuroscientists hope that recovery of a “soft” brain in adults may stop the decline in vision that occurs with old age, reverse the effects of stroke or possibly even repair a severed spinal cord.

Neuroscientists are working to discover what causes the critical period to end and what can be done to bring back the impressionable brain system of youth. For example, research shows that one of the structures involved in cementing nerve cells into place, a *perineuronal net*, forms a tight mesh with texture resembling cartilage similar to your earlobes. Mice brains with abnormal or missing perineuronal nets can be, in effect, sculpted.

Myelin, the fatty sheath that envelopes nerve axons (fibers), may contain another such substance. Functioning like insulation around an electric wire, myelin speeds messages through nerves to the brain. Although speed is an advantage, neuroscientists determined that high speed produces less flexibility because the nerve cell fibers are held in place by myelin. Removing myelin from nerve cells in mice restores plasticity (although it

See “Flexible once again,” page 13

Member's books help readers make wise decisions

Are You Sure? Are You Really Going to Heaven? and *Choosing a Nursing Home and Living with Your Choice*
Mary Stormont (BS, RN), Rockford, Ill.

Christian Healthcare Ministries member Mary Stormont (BS, RN) has written two books entitled *Are You Sure? Are You Really Going to Heaven?* and *Choosing a Nursing Home and Living with Your Choice*. Mary



wrote both books to fill a void she felt existed in the publishing world.

Are You Sure? Are You Really Going to Heaven? was written by Mary for her non-believing family and loved ones. “Frankly, I got tired of people dancing around the subject with those they cared about because they didn’t want to ‘offend them,’” Mary said. In the book, she

broaches difficult topics and off-target reasons many people feel ensure their salvation—such as being baptized or attending church regularly—but that miss the single most important reality: having a personal relationship with Jesus Christ.

Having worked in healthcare—particularly home health and nursing homes—Mary is particularly qualified

to write *Choosing a Nursing Home and Living with Your Choice*. In this book, she shares helpful information to those approaching a decision on nursing homes. Mary explains the differences between assisted living facilities and nursing homes, what clothes and personal possessions to bring, and aspects—like laundry and bathing—that many people don’t consider when approaching the decision.

Those interested in purchasing one or both of the books may do so by writing to Mary at 7491 Montague Road, Rockford, Ill. 61102. *Choosing a Nursing Home and Living with Your Choice* sells for \$7.00 and *Are You Sure? Are You Really Going to Heaven?* is available for \$3.50. These prices are charged to cover Mary’s cost in producing the books.

Taxes and CHM

Your monthly financial gifts required for CHM membership are not deductible for federal income tax purposes.

However, extra giving above your minimum monthly gift amount—including Prayer Page gifts sent through the CHM office—are deductible. (Prayer Page gifts sent directly to other members are not tax-deductible).

Prayer Page (continued from page 3)

- treatment of their pre-existing conditions (such bills are ineligible for sharing through any CHM program)
- 2. For Gold level members: bills incurred for medical incidents after members have begun a maintenance treatment regimen (such bills can be shared through the regular CHM sharing program according to a predetermined schedule)
- 3. For Gold, Silver and Bronze members:

Special tax advantage for Missouri members

All CHM members who gave extra gifts in 2012 will receive a statement of charitable contributions in January 2013. The statement contains the total deductible amount if your giving fits IRS requirements for deductibility.

Missouri state law provides residents with a special tax advantage. The Missouri Form MO-1040 lists a “health care sharing

ministry” line item deduction. When you file your taxes, write on this line the total amount you sent to Christian Healthcare Ministries in 2012 (indicated on the aforementioned statement).

If you have further questions, please speak with your tax professional.

bills incurred for medical incidents after members have begun a maintenance treatment regimen (such bills are eligible for sharing through the Prayer Page)

“The Prayer Page is a powerful, effective and compassionate tool,” said CHM President Rev. Howard Russell. “Members often express their gratitude not only for financial donations received through the

Prayer Page, but for the encouragement and support they receive when other members reach out to them via letters or cards of encouragement.”

Editor's note: To learn more about the Prayer Page and view CHM's complete pre-existing conditions policy, please visit www.chministries.org/preexistingconditions.aspx.

Spiritual: Prayer Page encouragement

Meet the Prayer Page participants

Note: The Prayer Page begins on page 7.

Charlotte Vieth

Martell, Neb.

- Total need: \$3,400
- Prayer Page gifts received to date: \$1,930
- Need remaining: \$1,470

As a single mom with six children—two of whom have special needs—things are always tight financially. However, God shows me His faithfulness by providing for me and my family. One of those provisions has been CHM. I've been a member since July 2005.



Charlotte Vieth and family

I've suffered from varicose veins since my first pregnancy 30 years ago, and the pain grew worse with each of the pregnancies that followed. I am the primary caregiver for my 12-year-old son, who has cerebral palsy and requires a lot of physical assistance. When God eventually provided me with help from other caregivers who could come to my home, I knew it was time to stop putting off my surgery.

I had two laser procedures done on my right leg in March 2012. I made it clear that I was a self-pay patient and belonged to a Christian health cost-sharing ministry that would help me pay the bills. My health care provider was kind enough to give me a discount

on the related bills, and I was able to set up a monthly payment plan.

My condition was pre-existing, so these bills did not qualify for CHM's regular cost-sharing program. However, the staff at CHM told me that I could have my need listed on the Prayer Page, which has been very encouraging.

I'm now waiting for a follow-up procedure to help with my condition, and I know that God will be faithful in providing for that as well.

I've really appreciated receiving gifts from other CHM members each month toward my bill. Many of them come with a personal note. The fact that my monthly gift goes to help fellow believers like the ones who have helped me with my bills is one of my favorite things about CHM.

Thank you, CHM members, for faithfully sharing one another's burdens!

Rachel Weaver

Mohnton, Pa.

- Total need: \$28,559
- Prayer Page gifts received to date: \$27,388
- Need remaining: \$1,171

I've been a CHM member since May 2010, and I'd like to offer my thanks to the ministry and the Prayer Page contributors who shared the cost of my cervical surgery. Your help, as my Christian family and friends, has meant much to me.

I was involved in a car

accident in Feb. 2009, which caused very severe neck and arm pain. My doctors recommended cervical disc replacement surgery on my C4 and C5 vertebrae the following year.

In Dec. 2010, the neck and arm pain returned. I underwent several medical tests, which revealed that my body rejected the disc replacement and never completely healed. My doctors recommended cervical fusion surgery in May 2011.

Because my back problems began before I joined CHM, they were considered a pre-existing condition. Though my need was not eligible for CHM's regular cost-sharing program, the generosity of those who give to Prayer Page needs has been a great blessing to me. I'm feeling much better and my back continues to heal. I want to thank God for his healing and the CHM team for all of the work that they have put into making this ministry work.

Financial: Prayer Page Giving

Prayer Page total needs remaining this month: \$316,635

Each need would be met **in full** if each member family contributed:

- \$20.73 this month *-or-*
- \$6.92 for the next three months *-or-*
- \$3.46 for the next six months

Together, we can make eliminating these bills a reality! These amounts are suggestions; please consider giving today.

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

January 2013

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 under Christian Healthcare Ministries Guidelines. (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 8-10 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. Pamela Apodaca: 2533 N 4000 W Box 8, Corinne, UT 84307**
Pam had surgery to replace a critical aortic valve. She then contracted an infection and needed two more surgeries. After discounts of \$147,507, her remaining bills total \$105,548. *UPDATE: Pamela received \$64,586 in gifts, bringing the need to \$40,962.*
- 2. Sarah Ashley: 459 E River Rock Rd., Belgrade, MT 59714**
Sarah underwent hernia repair and incurred medical bills totaling \$7,200. *UPDATE: Sarah received \$9,946 in gifts and added \$4,192 in bills; she now needs \$1,446.*
- 3. Jennifer Ashlock: 4917 Dietzen Blvd., Anderson, IN 46013**
Jennifer had two surgeries to treat endometriosis and incurred medical bills totaling \$7,470. *UPDATE: Jennifer received \$3,959 in gifts, bringing the need to \$3,511.*
- 4. Kathy Barnes: 1445 Ink Grade Rd., Pope Valley, CA 94567**
Kathy requests help with \$6,697 in bills she incurred from treatment of rheumatoid arthritis. *UPDATE: Kathy received \$5,625 in gifts, bringing the total need to \$1,072.*
- 5. Vickie Brock: 1470 Fitts Dr., Gaston, SC 29053**
Vickie underwent a biopsy and surgery to remove a breast tumor. She asks the CHM family for help with bills totaling \$16,998. *UPDATE: Vickie received \$2,605 in reductions and \$11,666 in gifts, bringing the total to \$2,727.*
- 6. James Callista: 3104 Ventnor**

Ave., Longport, NJ 08403 After suffering from severe degenerative arthritis, James underwent major hip surgery. He asks the CHM family for help with \$4,214 in remaining bills. *UPDATE: James received \$2,572 in gifts, bringing the need to \$1,642.*

7. Jean Christopher: 235 Jumping Branch Rd., Tamasee, SC 29686
Jean suffered from a torn meniscus and underwent surgery. She asks the CHM family for help with \$2,889 in bills. *UPDATE: Jean received \$1,476 in gifts, bringing the need to \$1,413.*

8. Rosa Coffey: 622 Zola Rd., Lake City, SC 29560
Rosa underwent treatment for pancreatic cancer. She asks the CHM family for help with \$56,231 in bills. *UPDATE: Rosa received \$6,299 in gifts, bringing the need to \$49,932.*

9. Tiffany Collins: 33483 Mill Pond Dr., Wildomar, CA 92595
Tiffany became pregnant before joining CHM and incurred bills totaling \$3,700. She asks the CHM family for prayer and financial gifts. *UPDATE: Tiffany received \$2,901 in gifts; she now needs \$799.*

10. Michael Copeland: 8126 Cambridge Gables Ln., Knoxville, TN 37938
Mike underwent septuple bypass heart surgery and requests financial help and prayer. After reductions, his bills total \$48,655. *UPDATE: Michael received \$40,467 in gifts. He now needs \$8,188.*

11. Kim Cornett: 80 Grimes Rd., London, KY 40741
Kim had surgery to repair a hernia. After nearly \$11,300 in reductions, she requests prayer and help with \$14,226 in bills. *UPDATE: Kim*

received \$11,668 in gifts. She now needs \$2,558.

12. June Dalton: 1500 Edgington Rd., South Salem, OH 45681
June underwent removal of basal cell cancer and asks the CHM family for help with bills totaling \$6,474. *UPDATE: June received \$5,329 in gifts, bringing the need to \$1,145.*

13. John Paul Dodd: 711 Kimberly Ct., Caldwell, ID 83605
John Paul underwent a pacemaker replacement operation and incurred \$10,372 in medical bills. *UPDATE: John Paul has received \$8,639 in gifts, bringing the need to \$1,733.*

14. Lindsay Ferguson: 512 Apple Way Dr., Danville, IN 46122
Lindsay has an eye disease that began before she joined CHM. She needs shots every three to six months and requests help from the CHM family to share her bills totaling \$1,550. *UPDATE: Lindsay added \$3,525 in bills and received \$2,645 in gifts, bringing the need to \$2,430.*

15. Nova Ferguson: 5466 Knauss Rd., Sycamore, OH 44882
Nova suffered severe shoulder, arm and chest pain. She did not experience a heart attack but incurred \$7,482 in medical bills. *UPDATE: Nova received \$6,532 in gifts, bringing the need to \$950.*

16. Carol Finch: PO Box 133, East Jordan, MI 49727
Carol underwent treatment for several bulging discs that caused her severe back and neck pain. She asks for help with bills totaling \$988.

17. Sheri Friedman: 111 Heidi

Continued on page 8

Who can give?

All readers are invited to give to Prayer Page needs (above regular monthly gifts) as they feel led.

All giving is voluntary; there is no obligation to give to Prayer Page needs to remain a CHM participant.

How much should I give?

Give however much you feel led to give.

See the "Financial: Prayer Page giving" box on page 6 for suggestions.

How do I send my gift?

You have two options for sending your gift to a fellow Christian listed on these pages:

Option 1: You can send financial gifts directly to people listed on these pages.

Please make your check out to the recipient you choose. You also can send a card or encouraging note.

The Giving Guide on page 9 can help you choose a recipient.

Continued on the page 9 sidebar

Dr., Swansea, IL 62226 Sheri incurred \$4,070 in bills for the treatment of breast cancer. She asks the CHM family for prayer and financial help. **UPDATE:** *Sheri added \$31,369 in bills. She received \$12,993 in gifts and \$15,140 in reductions, bringing the need to \$7,306.*

18. Brooklyn Goad: 1344 Gilford Point Lane, Champions Gate, FL 32896 Brooklyn became pregnant before joining CHM and incurred \$13,384 for the birth of her son, Pierce. **UPDATE:** *Brooklyn received \$9,177 in gifts and added \$400; she now needs \$4,607.*

19. Nancy Graham: 2401 2nd Ave., Upper Chichester, PA 19061 Nancy underwent treatment for a bladder condition. Her bills total \$8,422. **UPDATE:** *Nancy received \$7,684 in gifts, bringing the need to \$738.*

20. Jack Hannum: 1112 Barbara Dr., New Castle, IN 47362 Jack underwent heart testing and surgery. After reductions and a gift from his church, his remaining bills total \$10,540. **UPDATE:** *Jack received \$9,109 in gifts, bringing the total need to \$1,431.*

21. Amanda Hanson: 5120 Sunset Ln., Everett, WA 98203 Amanda became pregnant before joining CHM and incurred bills totaling \$10,053 for the birth of her daughter, Katie. **UPDATE:** *Amanda received \$7,711 in gifts, bringing the need to \$2,342.*

22. Deborah Hayes: 1279 W Camino Mesa Sonorens, Sahuarita, AZ 85629 Deborah underwent knee replacement surgery and incurred bills for \$380. **UPDATE:** *Deborah received \$40 in gifts and added \$119 in bills, bringing the need to \$459.*

23. Judy Hayes: 168 W Poplar St., Jesup, GA 31545 Judy underwent

total knee replacement surgery. After reductions, her medical bills total \$5,692. **UPDATE:** *Judy received \$4,187 in gifts, bringing the need to \$1,505.*

24. Linda Ingham: PO Box 38, Witmer, PA 17585 Linda had five eye surgeries following a detached retina and macula. She is blind in one eye and incurred \$21,294 in bills. **UPDATE:** *Linda received \$15,446 in gifts, \$47,244 in reductions, and added \$44,839 in bills, bringing the need to \$3,443.*

25. Cindy Jackson: 23216 Nameless Rd. Unit A, Leander, TX 78641 Cindy suffers from non-Hodgkins lymphoma and incurred bills totaling \$21,971. She trusts that God will help meet her need through CHM members. **UPDATE:** *Cindy received \$17,692 in gifts and added \$1,717 in bills, bringing the need to \$5,996.*

26. Linda Lavanchy: 1730 N State Hwy 7, Camdenton, MO 65020 Linda underwent back surgery for a pre-existing condition and incurred bills totaling \$16,093. She asks the CHM family for prayers and financial help. **UPDATE:** *Linda received \$13,294 in gifts, bringing the need to \$2,799.*

27. Kathynne Leesley: 3306 Ave. A, Council Bluffs, IA 51501 Kathynne had uterine cancer and underwent a hysterectomy. She asks the CHM family for help with \$31,073 in medical bills. **UPDATE:** *Kathynne received \$25,833 in reductions and \$4,268 in gifts and added \$99 in bills; the need is now \$1,071.*

28. Angelyn McMurray: 109 W 5th Ave., Runnemede, NJ 08078 Angelyn became pregnant before joining CHM. She asks the ministry family for help with \$3,503 in bills. **UPDATE:** *Angelyn received \$2,624 in gifts, bringing the total to \$879.*

29. Lana Miller: 14737 Countryside Ct., Middlebury, IN 46540 Lana underwent surgery for hand pain and bilateral trigger finger. After reductions, her bills are \$4,088. **UPDATE:** *Lana received \$3,466 in gifts, bringing the need to \$622.*

30. Michelle Miller: 219 Brookfield St. Unit C, Louisville, OH 44641 Michelle incurred \$5,708 in bills from the birth of her daughter, Delaney. The pregnancy was pre-existing and Michelle asks the CHM family for help meeting this need. **UPDATE:** *Michelle received \$2,981 in gifts, bringing the need to \$2,727.*

31. James Muncy: 1730 Village Circle, Mishawaka, IN 46545 James underwent surgery for a diabetic ulcer on his foot. After reductions, he has \$8,871 in bills. **UPDATE:** *James added \$35,042 in bills and received \$33,199 in gifts, bringing the need to \$10,714.*

32. William Newton: 5911 Country Brook Ct., Sugar Land TX 77479 William underwent knee replacement surgery and incurred bills totaling \$17,277. **UPDATE:** *William received \$15,351 in gifts, bringing the need to \$1,926.*

33. Mark Palmer: 722 Jay Rogers Ct., Traverse City, MI 49696 Mark received treatment for atrial fibrillation and asks for help with \$2,848 in medical bills.

34. Calvin Ratzlaff: 40596 307th St., Avon, SD 57315 Calvin suffers from hyperparathyroidism and has \$16,213 in bills. **UPDATE:** *Calvin received \$13,784 in gifts; the need is now \$2,429.*

35. Rebecca Reeves: PO Box 13460, Spokane Valley, WA 99213 Rebecca was diagnosed with a brain aneurysm and underwent surgery. So far, her bills total \$290; she asks the CHM family for prayer and

financial gifts. **UPDATE: Rebecca has received \$2,050 in gifts and added \$4,014 in bills, bringing the need to \$2,254.**

36. Debbie Roberts: 429 Sidney St., West Liberty, OH 43357
Debbie incurred medical bills for biopsy and removal of a growth. Her bills total \$8,467. **UPDATE: Debbie received \$4,111 in gifts, bringing the remaining need to \$4,356.**

37. Diana Roccograndi: 138 Lathrop Ct., Kingston, PA 18704 Diana suffers from reactive hypoglycemia and fatigue. She asks for help with medical bills totaling \$555. **UPDATE: Diana received \$201 in gifts, bringing the need to \$354.**

38. Tally Schmidt: 202 Holly Place, Walters, OK 73572
After undergoing a tumor removal, doctors determined they needed to remove Tally's ovary. She praises God that she is now pain free but she still needs help with \$11,526 in medical bills. **UPDATE: Tally received \$8,987 in gifts, bringing the need to \$2,539.**

39. James Schreiber: 12113 W 82nd Terrace, Lenexa, KS 66215
James underwent extensive sextuple bypass heart surgery. After more than \$200,000 in reductions, his remaining bills total \$59,462. **UPDATE: James received \$39,437 in gifts, bringing the need to \$20,025.**

40. Donald Schwarz:

3209 Nottingham St., Pearland, TX 77581 Donald underwent partial shoulder replacement surgery and is trusting God to meet his need through CHM members. After large reductions, Donald's remaining bills are \$11,273. **UPDATE: Donald received \$9,224 in gifts, bringing the need to \$2,049.**

41. Kathleen Settle: 4114 Bowman Ave., Indianapolis, IN 46227
Kathleen had surgery to remove a uterine polyp and her ovaries and fallopian tubes. After reductions,

her bills total \$13,516. She asks the CHM family for prayer and financial help. **UPDATE: Kathleen received \$10,742 in gifts, bringing the need to \$2,773.**

42. Kent Shoop: PO Box 86, Easton, WA 98925 Kent had surgery and radiation treatment for prostate cancer. He trusts God to meet his \$17,884 need through the generosity of CHM members. **UPDATE: Kent received \$14,276 in gifts, bringing the total to \$3,608.**

43. Debra Simmons: 7386 Chagrin Rd., Chagrin Falls, OH 44023 Debra underwent treatment for carpal tunnel syndrome and for a tendon injury. Her bills total \$5,908; she asks the CHM family for financial help and prayer. **UPDATE: Debra received \$1,497 in gifts, bringing the need to \$4,411.**

44. Jerry Sizemore: 7720 Surrey Dr., Indianapolis, IN 46227
Jerry suffered a swollen retina and loss of vision. He also underwent testing for stroke and aneurysm. He asks CHM members for help with \$1,806 in medical bills. **UPDATE: Jerry added \$2,194 in bills and received \$2,559 in gifts, bringing the need to \$1,441.**

45. Barbara Smith: PO Box 1167, Rupert, WV 25984
Barbara underwent a hysterectomy to remove uterine cancer cells. She has bills totaling \$9,372. **UPDATE: Barbara received \$8,092 in gifts,**

Giving Guide

Membership #	Need #	Membership #	Need #
100025-100215	37	113303-113588	35
100218-100541	22	113589-113889	21
100551-100954	29	113890-114222	34
100986-101608	19	114223-114536	14
101631-102366	09	114537-114826	38
102385-103011	62	114827-115098	11
103021-103901	28	115100-115590	05
103934-104580	15	115601-116578	30
104586-105147	16	116633-117562	41
105203-105797	27	117574-118647	26
105822-106344	04	118654-119765	33
106347-106974	59	119767-121271	49
106976-107332	12	121272-123093	24
107345-107749	58	123101-124508	03
107757-108096	60	124519-125844	42
108104-108429	45	125847-127568	36
108436-108794	07	127575-129185	43
108798-109088	20	129189-131427	18
109093-109385	44	131429-133624	47
109393-109755	02	133636-136519	25
109760-110044	55	136523-139292	57
110056-110352	23	139303-143128	17
110353-110655	06	143129-143897	46
110656-110935	48	143903-144685	10
110938-111248	13	144686-145620	31
111250-111539	32	145621-146572	51
111547-111915	53	146573-148583	39
111916-112238	56	148584-150514	54
112239-112547	52	150515-152426	61
112551-112883	40	152427-155101	01
112887-113298	50	155102-157708	08

"I love the way that the newsletter breaks down the per-family dollar amount needed to pay off Prayer Page needs [page 6]. When everyone helps, it is such a small amount."
—Member Joy Ruckel, Eubank, Ky.

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 110000, you can send to need #55.

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)

Option 2: You can send financial gifts to the CHM office and they will be forwarded to the recipient you choose. The advantage is that 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 10 sidebar

How do I send my gift?
(Continued from the page 9 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.

I am listed on the Prayer Page. What are my responsibilities?

Individuals listed on the Prayer Page must report what monies they receive each month by the 15th (or the first business day after the 15th) of the following month.

Mail in your Donor Information Form, e-mail prayerpage@chministries.org or call 800-791-6225 and ask for the Prayer Page.

The Donor Information Form also is available online at www.chministries.org/downloadforms.aspx

To act fairly to everyone listed, Prayer Page guidelines state that CHM staff may rotate needs and remove listings of unresponsive persons without notice.

To obtain a copy of Prayer Page guidelines, contact us at the e-mail address or phone number listed above.

bringing the need to \$1,280.

46. James Snyder: 24848 Starlight Mtn. Rd., Ramona, CA 92065

James underwent emergency surgery for coronary heart disease. After discounts, his bills total \$109,571. The Snyders trust God to work through CHM to meet this need. **UPDATE: Praise God! James received \$31,660 in gifts, \$73,515 in reductions and \$3,046 in added bills, bringing the need to \$7,442.**

47. James Sowards: 10684 Lynns Rd., Etna, OH 43062

James had a tonsillectomy after struggling with throat problems for several years. He asks the CHM family for help with \$4,659 in bills.

48. Tricia Supan: c/o Gus Supan, 38011 Princeton Dr., N Ridgeville, OH 44039 Tricia suffers from Lyme disease and asks the CHM family for help with \$18,200 in bills. **UPDATE: Tricia received \$2,175 in reductions and \$14,373 in gifts, bringing the need to \$1,652.**

49. Billy Thomas: 5642 Naomi Dr., Milford, OH 45150 Billy underwent hernia repair surgery and asks the CHM family for help with \$8,548 in medical bills. **UPDATE: Billy received \$5,182 in gifts, bringing the need to \$3,366.**

50. Robert Thresher: 9681 Mosquito Rd., Placerville, CA 95667 Robert suffered a work-related hernia and underwent surgery to repair it. After significant reductions, his medical bills total \$5,894. **UPDATE: Robert has received \$3,725 in gifts, bringing the total need to \$2,169.**

51. Debra Tracy: 21977 Flagstaff Ave., Farmington, MN 55024

Debra underwent hiatal hernia repair surgery. She previously took medication for the condition that caused muscular side effects and eating discomfort. She asks the

CHM family for help with bills totaling \$14,478. **UPDATE: Debra received \$3,658 in gifts, bringing the need to \$10,820.**

52. Diana Trahan: 6339 Taft Rd., Maurice, LA 70555

Diana had bladder surgery and incurred bills totaling \$3,092. She asks for financial help and prayer from the CHM family. **UPDATE: Diana received \$1,061 in gifts, bringing the need to \$2,031.**

53. Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227

Lessie underwent bladder surgery and asks for help with bills totaling \$29,605. **UPDATE: Lessie received \$27,643 in gifts; the need is now \$1,962.**

54. David Urschel: 400 Washington St., Oldsmar, FL 34677 After years of pain and limited mobility, David underwent bilateral knee replacement surgery. He has incurred \$36,966 in bills. **UPDATE: David received \$14,042 in gifts; he now needs \$22,924.**

55. Charlotte Vieth: 1500 Pella Rd., Martell, NE 68404 Charlotte underwent laser surgery for varicose veins. After reductions, her medical bills total \$3,400. **UPDATE: Charlotte received \$1,930 in gifts, bringing the need to \$1,470.**

56. Phillip Vollman: 13924 Radcliffe Rd., Chardon, OH 44024 Phillip underwent surgery for hernia repair and asks the CHM family for help with \$8,500 in bills. **UPDATE: Phillip received \$6,522 in gifts, bringing the need to \$1,978.**

57. Sharon Warden: RR 1 Box 69-8F, Poca, WV 25159 Sharon underwent surgery for tumor removal and asks the CHM family for prayer and financial help with \$23,100 in medical bills. **UPDATE: Sharon received \$16,963 in gifts, bringing the need to \$6,137.**

58. Rachel Weaver: 1380 Oaklyn Dr., Mohnton, PA 19540 Rachel was in a car accident and underwent cervical disc replacement. She had a second surgery due to complications. She asks the CHM family for help with bills totaling \$28,559. **UPDATE: Rachel received \$27,388 in gifts, bringing the need to \$1,171.**

59. Merrily Wright: 600 9th St., Elko, NV 89801 Merrily underwent removal of a thyroid nodule. After reductions totaling nearly \$19,000, her remaining bills are \$7,684. **UPDATE: Merrily received \$6,575 in gifts, bringing the need to \$1,109.**

60. Barbara Yess: 357 Parkview Dr., Sabetha, KS 66534 Barbara underwent a procedure to treat ulcerative colitis. She asks the CHM family for prayer and help with \$1,180 in bills.

61. Kimberlee Yount: 423 Lane 12, Powell, WY 82435 Kimberlee is grateful for the opportunity to receive help with \$25,290 in bills she incurred due to a hysterectomy.

62. Janette Zarkovacki: 4845 Old Farm Cir West, Colorado Springs, CO 80917 Janette incurred \$4,670 in bills from the birth of her daughter, Brianna. **UPDATE: Janette received \$570 in reductions and \$3,252 in gifts, bringing the need to \$848.**

Triple blessing (continued from page 1)

“After having our first child, Cannon, with regular health insurance, it took nearly two years to pay off our hospital bills,” Adrienne said. “In contrast, the financial side of Carver’s birth was streamlined. I wrote a letter to CHM when I found out I was pregnant, then called my hospital and inquired about discounts for cash-paying patients. Because we received more than \$500 in discounts, we had no out-of-pocket expenses. Furthermore, CHM did an exceptional job in sending us a check in a timely manner so we could prepay everything.”

Preston, Adrienne, Justin and Aimee joined Christian Healthcare Ministries in April 2011. “Preston and Justin own a small business, and we had finally become fed up with spending a great deal of our income on health care,” said Adrienne. “Though Preston and I had always wanted four or five children, we questioned whether we’d be able to afford it. With CHM, we are no longer concerned about how the maternity bills will be paid.”

Similarly, Matthew and Ashlynn didn’t think they could afford insurance coverage even though Matthew was an insurance salesman. Their siblings recommended CHM and the Coriells joined in September 2011. Matthew now tells many of his clients about the ministry.

“I tell all of my friends in the same stage of life about CHM and how much the ministry helped us,” Adrienne said. “My advice to other young couples is to promptly

“Though Preston and I had always wanted four or five children, we questioned whether we’d be able to afford it. With CHM, we are no longer concerned about how the maternity bills will be paid.”

-Adrienne Cadis, Madisonville, La.

Matthew and Ashlynn received \$5,000 from CHM members for the birth of their daughter, Esther, born Sept. 23, 2012.

Justin and Aimee have three children—Conrad, Landon and Aniston—born before the family joined CHM. Their fourth child is due March 24; they also plan to use the ministry’s maternity program.

2013 (continued from page 2)

were encouraged and comforted to know that other Christians were praying for us throughout the entire surgery and recovery process. Thank you so much!”

You cannot imagine—well, actually, as Christians perhaps you can—how inspiring it is for us to daily receive messages like this from members sharing their appreciation for what this ministry

means to them. Those of us who work for you at CHM are the ones who are grateful to you. And we’re working in January—and every day—to ensure that 2013 is the best year yet for you as a member of Christian Healthcare Ministries.



Top left: Matthew and Ashlynn Coriell. Bottom left: Esther Coriell. Top right (L-R): Aniston, Landon, Conrad, Cannon and Carver Cadis.

send your bills to CHM so the maternity process goes smoothly and you can focus on the most important part: your new bundle of joy!”

Editor’s note: We highly recommend the Gold sharing level for women who may become pregnant. Please note that the Silver and Bronze levels exclude most maternity costs. To learn more, visit www.chministries.org/maternity.aspx.

Send us your baby stories and pictures!

We’d love to hear news of your baby blessing. Send to: Christian Healthcare Ministries, Attn: Editor, 127 Hazelwood Ave., Barberton, OH 44203 Or e-mail to: editor@chministries.org

Some recent additions to the CHM family:



*Aaron Joseph Motyka
Born May 25, 2012
to Bryan & Renee Motyka
Louisville, Ky.*



*Julia Grace Brady
Born July 4, 2012 to
David & Sonja Brady
Springfield, Ill.*



Attention CHM members!

Please complete at your earliest convenience and return to: Christian Healthcare Ministries, Attn: Editor, 127 Hazelwood Ave., Barberton, OH 44203. (You do not need to fill this out if you have already done so.) Thank you!

To assist our members in locating Christian health care providers, the CHM staff is compiling a nationwide list* of medical and dental providers.

If your doctor, dentist, or other medical professional is a Christian or is someone you think might consider CHM a good option for his or her patients, please let us know by filling out as much information as possible below.

We also welcome information about Christian nurses, physician assistants, medical office workers, hospital employees or other people you know in the medical field.

Christian Healthcare Ministries will not share, sell, or rent this information to third parties for their marketing purposes.



Your name: _____

Member number: _____

Medical professional's name: _____

Specialization/occupation: _____ Phone: _____

Address/city/state/zip: _____

Medical professional's name: _____

Specialization/occupation: _____ Phone: _____

Address/city/state/zip: _____

Medical professional's name: _____

Specialization/occupation: _____ Phone: _____

Address/city/state/zip: _____

**The list is updated continually and is available as a free download at www.chministries.org/downloadforms.aspx*

Your fitness program (continued from page 3)

for a minute at least three times per day.”
(Editor's note: For examples of one-minute moves you can do at your work desk, see Judi's article in the CHM November 2012 newsletter, available at www.chministries.org/newsletter.aspx.)

Action step: Journal your intentions and

share them with a friend.

2. Be reasonable. Many people become overly zealous in the beginning of their fitness programs. We start out too hard, work out for too long or say we're going to commit to a daily routine that isn't realistic. Remember the tortoise: slow and

steady wins the race. Make small first steps and expand from there.

Action step: Review your intention inventory. Are your plans reasonable and sustainable?

See "Your fitness program" page 13

CHM growth (continued from page 1)

Christian media personalities, grassroots ministry organizations and more,” he said. “We’re also expanding and strengthening our ties with membership groups of all kinds—Christian schools, camps, businesses and ministries.”

As the ministry grows, so does its ability to share medical needs. CHM Chief Financial Officer and Vice President Roger Kittelson commented on the ministry’s financial health.

“The increase in memberships and trend toward the Gold sharing level have increased our revenue, which means faster sharing of members’ medical bills,” he said. “Average bill sharing time is under three

months, and many bills—especially those with large discounts—are shared in less than 30 days.”

He added that at three percent, CHM administrative costs remain very low.

If you have friends or family members weary of high health care costs and expensive insurance policies, tell them about Christian Healthcare Ministries. They’ll experience efficient and compassionate service from CHM staff and genuine expressions of Christian love and concern from their fellow members.

Plus, through the Bring-a-Friend program you’ll receive a free month of CHM

participation after your friend sends their third monthly gift amount. Simply tell your friend to write your name and member number in the sponsor section of their online or paper membership application.

Share CHM today—there’s never been a better time to join this affordable, biblical solution to health care costs.

Editor’s note: For more information on CHM group memberships, visit www.chministries.org/employers.aspx or call 1-800-791-6225, ext. 1002. To learn more about Bring-a-Friend, see www.chministries.org/bringafriend.aspx or call 1-800-791-6225, ext. 5993.

Your fitness program (continued from page 12)

3. Keep track. It’s great to say that you’re going to exercise three times per week, but if you don’t keep track you’re less likely to succeed. Mark your calendar or create a weekly log. You must keep track to keep on track.

Action step: Start keeping a fitness log in which you record your exercise routine, food choices and moods. More helpful information is available by video at www.fitnessconsulting.com/featured/video/257. As long as you keep track, share your log with someone. The power of accountability is amazing.

4. Pay it forward. One of the best ways

to strengthen your resolve is to encourage another person. How can you encourage someone else to eat a healthy breakfast if you leave home each day without fueling your body? The more you support and encourage others in their wellness journey, the more you’ll stay committed.

Action step: Who in your life could use some encouragement and support in their fitness program? Is there someone to whom you can pay it forward?

5. Celebrate success. Pat yourself on the back for a job well done. You were intentional about it. You did it. Celebrate it!

Action step: How will you celebrate your success? Identify specific ways you will acknowledge both your small and large progress steps. Note: Chocolate sundaes are not recommended!

Be intentional. Live life well.

Editor’s note: Judi Ulrey has been promoting employee wellness since 1985 and now exclusively offers web-based health education. She presents to her clients a unique wellness message every month via video, audio, text, discussion boards and more. She can be reached at Judi@FitnessConsulting.com.

Flexible once again (continued from page 4)

dramatically slows conduction, which impairs the nerve’s function).

The future looks very interesting, with hopes that further research might reveal wonderful ways in which the adult brain

might appropriately recover some of the capabilities of youth. “It is the glory of God to conceal a matter, but the glory of kings to search out a matter” (Proverbs 25:2).

*Kwok, J. C., G. Dick, et al. (2011). Extracellular matrix and perineuronal nets in CNS repair. *Developmental neurobiology* 71(11): 1073-1089.*

Letters to Christian Healthcare Ministries

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

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.

These letters represent what you who participate in CHM are accomplishing for each other and for the cause of Christ.

-Rev. Howard Russell

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

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

Dear Christian Healthcare Ministries:

I would like to thank everyone for praying for my niece, Julie-Ann. It truly is a miracle that Julie-Ann is now in remission from chronic leukemia syndrome.

Thank you for all of the wonderful cards I received from people all over the country praying for her.

We now need prayers for my daughter-in-law, Marilyn. Doctors don't know yet what the problem is, but hopefully she will be well soon. She has two little girls (my granddaughters) who need their mother.

Thank you so much! God bless you all.

Milena Foley
Clermont, FL

Dear Christian Healthcare Ministries:

We want to thank you from the bottom of our hearts for all of the hard work and time that you put into getting our medical bills shared. It seemed so overwhelming with all of the bills hanging over our heads, but God remained faithful and CHM reimbursed us for *everything*.

We never would have imagined that the hospital would give us 100 percent financial aid. We want

to thank Jonathan (at The Karis Group) for his diligence at helping us obtain financial assistance. He was so thorough and kind, even giving us reminder calls to check our progress.

Thank you all so much! We pray that God will richly bless your ministry and each one of you. We have been beyond blessed by CHM and The Karis Group.

With love in Christ and thankful hearts,

Josh, Brenda, Jake, Caleb, & Jed Yunginger
Schaefferstown, PA

Editor's note: The Karis Group is a Christian ministry that helps CHM members qualify for financial assistance and discounts.

Dear Christian Healthcare Ministries:

We have been CHM members for a long time and would like to express our appreciation for the fine job that you are doing.

We couldn't believe how fast we received your help. You went to great lengths to work with all of us to keep things going. Praise God for answered prayer.

Thank you again from the bottom of our hearts!

In Christian service,

Gene & Norma Howard
Bryan, TX

Dear Prayer Page Contributors:

Thank you so very much for the gifts you've sent over the last two months for my Prayer Page need.

My knee surgery was such a surprise, but it gave me the chance to see how much it means to know other Christians truly care and share the burden of health costs. My faith has been strengthened by this ministry. It also has been an amazing experience for my husband, who has always been so independent in his responsibility to provide for our family.

When we signed up for CHM, we didn't have any idea that the journey would be so faith-building. It's good for your health to know that others care and that you don't need to fight with a health insurance company for marginal coverage and high premiums. We only wish we had listened to a friend of ours and joined CHM sooner!

Thank you from the bottom of my heart,

Jeanie Christopher
Tamassee, SC

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.*

Jerry Smith: 514 Houston St., Spartanburg, SC 29303 Jerry has atrial fibrillation and other health issues. He asks the CHM family to pray for him.

Kaylene Bacon: 332596 E 1030 Rd., McLoud, OK 74851 Kaylene has Stage 4 cancer; she has brain masses, swelling and blood clots. Please keep Kaylene in prayer.

Eugene Schweitzer: 6315 W 147th Ave., Crown Point, IN 46307 Eugene is battling colon cancer and will soon need surgery.

Pamela Cox: 117 Ravenna St. N, Nokomis, FL 34275 Pamela suffers from a brain tumor, high blood pressure, diabetes

and skin cancer. Please pray for Pamela.

Rich & Jean Bartoe: 1537 Wayne St., Barberton, OH 44203 Jean recently suffered a stroke and isn’t recovering well.

Lenny Espeseth: 30760 Oak Ave., Aitkin, MN 56431 Lenny suffers from an unusual, painful and debilitating eye condition.

Tempa Silva: 419 Amanda Rd., Ridgedale, MO 65739 Tempa’s son-in-law passed away unexpectedly from a heart attack. Please pray as the family grieves this loss.

Janet Jakus: 3785 Green Rd., Saint Johns, MI 48879 Janet requests prayer for healing.

Thomas Smith: 4130 Main, Parsons, KS 67357 Thomas’ wife, Jerrie, passed away recently. Please keep him in your prayers.

Serena Hochstetler: 1198 Redhawk Dr., Cheyenne, WY 82007 Serena and her parents are having difficulty finding financial help for Serena’s prosthetic limb.

Linda Waldeck: 202 Caladium Rd., Taylor, AL 36301 Linda has lung cancer and requests prayer for healing.

Martha Hershey: 82 Cherry Hill Rd., Ronks, PA 17572 Martha is unable to walk due to an infection in her spine; she asks the CHM family for prayer.



127 Hazelwood Ave. • Barberton, OH 44203
www.chministries.org

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Christian Healthcare Ministries

January 2013

In this issue:

Extended family experiences triple blessing using CHM maternity program • Ministry memberships up 42 percent since 2010 2013: Starting CHM's fourth decade • Prayer Page needs down 60 percent in 2012 • Your fitness program: intentional or just good intentions? • Healthwatch • Member's books help readers make wise decisions • Taxes and CHM • Prayer Page testimonies • Prayer Page • Letters to CHM Monthly prayer requests

Christian Healthcare Ministries
The biblical solution to healthcare costs



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