



# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

**February 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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## Brother's Keeper: Four straight quarters with no financial gift due

Brother's Keeper—CHM's sharing program for catastrophic medical bills—saw four straight quarters with no financial gift required from members.

That means in 2012 the thousands of Christian Healthcare Ministries members who also participate in Brother's Keeper had health cost sharing support for needs exceeding \$125,000—for free.

Though there have been other quarters with no financial gift due, four straight quarters has never before occurred.

CHM members who participate in Brother's Keeper ordinarily contribute approximately \$25 per membership unit per quarter to help other members with unusually high medical bills. The quarterly amount varies because members are asked to help with the exact dollar amount of bills exceeding CHM's regular program limit of \$125,000 per diagnosis. (In contrast, regular program monthly gifts are pre-set.)



Norma Mull, Brother's Keeper administrator, attributed four quarters of zero gifts to a large number of members getting big reductions (discounts) on their medical bills and that Brother's Keeper

*See "Brother's Keeper," page 3*

## LifePointe Church's group membership experience

When LifePointe Church (Fort Collins, Colo.) needed to cut costs, its staff decided to look into health care alternatives. After an individual in the 600-member congregation suggested looking into Christian Healthcare Ministries, the church staff researched the CHM program.

"We investigated a few different options for health cost sharing ministries, but CHM was the only one we



found that offered a group option," said Steve Paxton, Executive Pastor. That fact, in addition to CHM's case-by-case consideration of group needs and characteristics, made it an easy decision. "We could not have made the change without the unique options CHM made available

to us," Steve said.

Still, there were initial concerns among the six families—two with college-age children, two with school-age children (1st grade through junior high) and two with young children (age five

*See "LifePointe Church," page 11*

## What doesn't kill you still hurts: it's what we do with it that matters



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

We've all heard the saying "What doesn't kill you makes you stronger." But what everyone seems to ignore is this reality: what doesn't kill you can still hurt a whole lot.

What matters is how we handle the hurt.

A good friend of mine was "Dear Johned" shortly after entering U.S. Army basic training. On the first evening his basic training company was allowed to use the phone, he called his girlfriend only to be told, "This isn't going to work. I'm sorry." And she hung up.

This was his dream girl. They'd planned to be married once he was assigned to his permanent duty station. Now, those plans were dust.

He says, "I sat down on my bunk in the barracks and put the palm of my hand on my chest. I was surprised that I could feel such awful pain without being physically injured."

Looking back on it, he says that the saying, "What doesn't kill you makes you stronger" didn't make sense to him because though the breakup didn't kill him, it "made me more miserable than I can describe."

However, he says, "I eventually



got even with her. A year later, I married her. I was hurting, she was sorrowful about her previous decision, but together we made something good out of it. We're having a wonderful life, for which we're grateful to God."

When I was a child my parents used a similar "makes you stronger" saying they stated so often I didn't consider its meaning. It was: "It is what you make it; it can destroy you or make you stronger." "It" could be anything that threatens or harms us. And there's plenty of that around.

There's a reason why so many Bible verses and songs talk about this world of woe: there's a lot of woe in the world. Headlines remind us. The evening news reminds us. Hearing of illness, personal tragedy or family breakups reminds us.

Problems can be stumbling blocks, or they can be steps to help us climb to the next level of spiritual maturity.

This is not a life-shattering example, but it fits. Many years ago I supervised the retail sales floor in a large office supply store. The place was a mess. The employees sat around doing nothing when not waiting on customers. The store's shelves were a disaster. I began to change the culture.

One day the store owner dropped a stack of inventory sheets on my desk. They were from departments other than mine. He was upset. He wanted pricing information for every department ready for the auditors. The next morning,

The other employees had failed to do their jobs. Rather than complain about the unfairness of it all, I worked all night, showered, went to the office and put the stack of papers on his desk. He barely thanked me.

Some months later the owner hired a management consultant,

See "What doesn't kill you," page 13

# Don't "jump ship" if you're eligible for Medicare

By CHM member Donnie Scarlett, Lynchburg, Va.

If you're eligible for Medicare, for your own benefit please don't "jump ship" and automatically discontinue your CHM membership.

My wife, Nancy, and I have been blessed by using God's money to help others with their health care costs for more than 20 years. Now, in retirement, we see God's hand still working for our good. We're so grateful that we remained CHM members and used the ministry as a supplement to help offset charges Medicare wouldn't pay.

Social Security has been our only source of income since I retired in 2010 from my role as a pastor. We maintained our faith that God would meet our medical and financial needs, clinging to Philippians 4:19: "And my God will meet all your needs according to the riches of his glory in Christ Jesus." Serving in ministry nearly 40 years in three states, we had often experienced God's peace in our decisions—and dealing with my cancer was no different.

In October 2011 I was diagnosed with prostate cancer and began a long journey to recovery. We didn't know what to expect, how serious the cancer had become or how expensive the treatment would be.

We assumed the cost would be significant. Nancy and I immediately prayed for God to use us so that my cancer would be an open door to minister to other people.



Members Donnie and Nancy Scarlett

The Lord directed our steps to wonderful doctors and a superb cancer clinic in Georgia, where I underwent treatment from February through April 2012. While there, I had many opportunities to proclaim the Gospel of our Lord Jesus Christ and minister to many families across the United States—families like us who were facing serious diseases. We listened to their stories, encouraged them and prayed with them. We remain in touch with many of them.

The results of my treatment were better

than we could have hoped: I feel great! We serve a prayer-answering, healing God who lowered my PSA levels significantly.

Our medical bills totaled approximately \$91,000. Medicare paid for everything except about \$7,000, which is still a large amount to someone on a fixed income. However, our brothers and sisters in Christ at CHM stepped in to share most of the remaining bills, leaving only a small amount we were responsible to pay.

Now we have begun a new "ministry" to encourage our retired friends to join Christian Healthcare Ministries. What CHM does is a model for other ministries to follow because this body of believers truly carries out the command to "bear one another's burdens and so fulfill the law of Christ" (Galatians 6:2).

May God continue to bring new members to CHM and may it continue to bless many Christians until the Lord returns.

*Editor's note: For more information on how CHM works for Medicare-eligible people, call the Member Assistance department at 1-800-791-6225, ext. 5993.*

## Brother's Keeper (continued from page 1)

membership—like CHM membership—is growing rapidly.

"We can't predict the gift amount due from quarter to quarter, but our members and staff work hard to keep it low and we've been very successful," she said. "Because there have been no gifts due for four quarters, we've encouraged members to give instead toward Prayer Page needs." (The Prayer Page assists members with

many pre-existing conditions and appears on pages 7-10 of the monthly newsletter.)

CHM President Rev. Howard Russell said that all ministry members should seriously consider joining Brother's Keeper.

"Brother's Keeper is extremely low-cost and provides peace of mind if major illness strikes," he said. "It's an incredible help if it's needed. We hope that our members

never become ill enough to need Brother's Keeper, but it's available to all members—they just need to join."

*Editor's note: To learn more or to sign up for Brother's Keeper, visit [www.chministries.org/catastrophicbills.aspx](http://www.chministries.org/catastrophicbills.aspx) or call 1-800-791-6225, ext. 5993.*

## Activate your brown fat!

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

I'm not against exercise—I try to work out six days per week—but swimming for 25 minutes or running at 5mph for 30 minutes only burns 250 calories. That's roughly the energy contained in a plain donut, large cookie or medium latte. In other words, it takes far more effort to burn extra fuel than it does to take it in.

However, scientists have learned that harnessing the “brown fat” (brown adipose tissue) within our bodies and enduring colder temperatures for three hours might also burn those extra 250 calories.

Researchers at the Dana-Farber Cancer Institute and Harvard Medical School in Boston uncovered an uncharted hormone that is manufactured by muscles during exercise. When given to mice, this newly discovered hormone not only caused weight loss, a greater amount of energy was burned and insulin response improved, regardless of how much the mice exercised or ate.

Named for its color, brown fat has been largely ignored because all it does is burn energy—with heat as the only byproduct—especially in animals and newborn humans.

Until recently, most researchers believed that brown fat “melts

away” during childhood. However, three independent studies published in 2009 found that adults have deposits of brown fat, particularly around the neck and collarbone. In addition, some studies suggest that brown fat may become more active in colder environments. In this day of ever-enlarging waistlines, that may be welcome news. Activating brown fat may help combat obesity and the



plethora of diseases that go along with it.

Skeptical of the energy-consuming potential of brown fat, Andre Carpentier of the University of Sherbrooke in Canada conducted an experiment in which six healthy men were placed in bodysuits and chilled with cold water to 38.8 degrees Fahrenheit. The temperature was selected specifically to activate the brown

fat while preventing inducing heat from shivering (though shivering is not an unfavorable method of shedding calories, the research goal was to determine only the activity and energy consumption of brown fat, which was tracked via full-body PET scans).

After three hours in the cold bodysuits, all six men had burned an average of 250 calories more than they did at room temperature, although the degree of brown fat activation varied.

The researchers also noted that significant increases in brown fat activity not only consumed more glucose, it also caused the volume of brown fat to shrink. As Carpentier remarked, “[the brown fat] was actually burning its own fat.”

In addition to burning through lipids contained in its own cells, other research shows that the brown fat of mice burned through the lipids contained within white fat cells. In Carpentier's research study, activation of brown fat caused the men's metabolic rate to jump 1.8 times higher than resting metabolic rate.

Although this study was the first to demonstrate that brown fat enhances adult human metabolism, it is obvious that brown fat is not the magic

# Submitting medical bills to CHM: help us help you

All of us at CHM are thankful for the privilege of serving you. As we see to your needs there are steps you can take that will help us help you:

- When calling the CHM office please understand that with tens of thousands of members and fewer than 50 employees, there may sometimes be occasions when you might be on “hold” for a few minutes. Please be assured that we will get back with you just as quickly as we can.

- Have your paperwork properly completed when you submit a medical need. You can't imagine how much more quickly the process can move forward when your paperwork is filled out correctly. Here's a checklist of key things to remember when preparing your paperwork:

1. We need itemized bills, not just a receipt. Just ask your health care provider(s) for an itemized bill; they should have no problem giving you one. It merely explains exactly what services were performed and what was charged for each step.

2. Fill out the Needs Processing Form. This is pretty straightforward. If you got a discount you just need to write down how much it was.

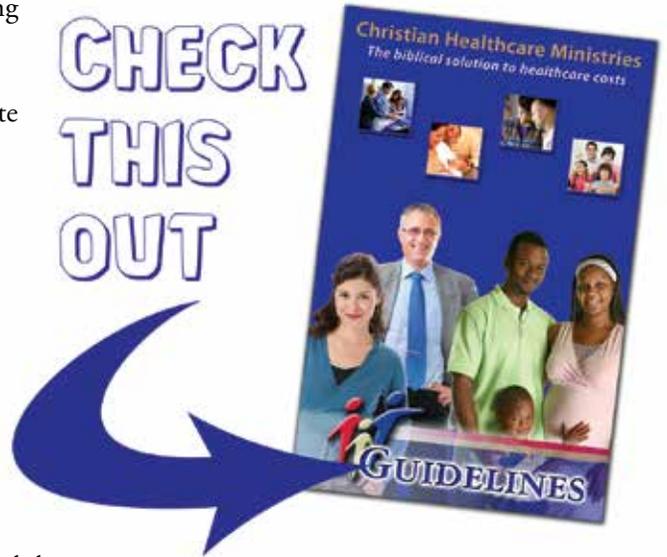
3. Sign the Medical Release Form. Without this signed form your provider(s) won't talk to us about your need, which means we can't do anything on your behalf – including helping you get a discount.

4. Have your Pastor's Form (soon to be renamed Accountability Form) signed. This form testifies that you are a Christian living by biblical principles.

5. Write a short letter of explanation describing the medical event.

Making sure these things are done properly makes a world of difference in speeding your medical bill sharing time.

*Editor's note: All of the forms necessary for*



**Coming soon to a mailbox near you: updated, easy-to-read CHM Guidelines**

*submitting medical bills are available as a free download at [www.chministries.org/downloadforms.aspx](http://www.chministries.org/downloadforms.aspx). Click the link that says, "I want to submit medical bills for sharing among CHM members."*

## Special guests at Christian Healthcare Ministries



*Above: Professional trumpeter and recording artist Chiz Rider at the CHM Chapel service on Dec. 20, 2012*

*Right: The CHM Board of Directors on Dec. 13, 2012. (L-R): Board secretary Vic Porter, Vice President Roger Kittelson, Roy Hamilton, President Rev. Howard Russell, Jeff Yount, Board Chairman Jim Detwiler, Bruce Hugill, Joe Emert*



## Spiritual: Prayer Page encouragement

### Meet the Prayer Page participants

Note: The Prayer Page begins on page 7.

#### Lindsay Ferguson

Danville, Ind.

- Total need: \$5,075
- Prayer Page gifts received to date: \$2,993
- Need remaining: \$2,082

While attending Johnson University (formerly Johnson Bible College) in Knoxville, Tenn., I awoke in my dorm room one morning and could barely open my eyes. They hurt and looked very red. I hoped that I had simply scratched my eye while putting in my contact lenses and that the pain would be relieved in a day or two. Unfortunately, I was wrong.

The pain in my eyes became so intense I couldn't leave my bed. I promptly made an appointment to see an eye doctor.

The doctor diagnosed me with "uveitis," an inflammation of the uvea, the vascular middle part of the eye. He prescribed eye drops, and it cleared up within a few weeks.

When I went home for Christmas, my regular optometrist—who'd heard about my eye problems at school—wanted to examine my eyes. On New Year's Eve 2003, my mom and I made what we thought would be a quick trip to the optometrist. However, when my doctor looked at my eyes, she quickly left the room. When she returned, she said "I could only find one ophthalmologist's office open because of the holiday, but they are waiting for you in the next town. Go now!"

My uveitis was back, and it was the worst case my doctor had ever seen.

The ophthalmologist said that, on a scale of one to 10, my uveitis was an 11. I was prescribed oral steroids and the same eye drops I had been taking before. This time, the uveitis did not go away. In fact, nine years later, my body is still fighting my eyes.



Lindsay Ferguson with her niece, Ella

I've visited more than 15 doctors in three states and have incurred more than \$40,000 in medical debt. I've been tested for every possible cause for uveitis, but the tests always come back normal. I've been told that often a specific cause can't be identified. Rather, it's an autoimmuneological reaction in which my body thinks my eyes are the enemy. In the last nine years, I've undergone numerous surgeries and procedures in hopes of eradicating the inflammation and preserving my vision.

During this time, God has taught me so much about who He is. I've learned that God's will is always good and perfect, even if it means that I am not always happy or healthy. I have prayed for healing for nine years, but God has allowed my illness to continue. Still, I've learned to rejoice in His plan for me and to bring glory to Him in my response to the illness.

Additionally, God has shown

*"I've learned that God's will is always good and perfect, even if it means that I'm not always happy or healthy. I have prayed for healing for nine years, but God has allowed my illness to continue. Still, I've learned to rejoice in His plan for me and to bring glory to Him in my response to the illness."*

me how to rely on Him as well as other people. This was hard because I have fiercely independent spirit. However, by being unable to read menus in restaurants or to see across a busy street, God has reminded me that He created us for community and collaboration. God continues to remind me that He created me perfectly and that, though my eyes aren't great, He has gifted me in many ways for ministry to his Church.

Now I'm maintaining the vision I have

See "Ferguson testimony" page 13

### Financial: Prayer Page Giving

**Prayer Page total needs remaining this month:**  
**\$269,351**

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

- \$17.16 this month *-or-*
- \$5.72 for the next three months *-or-*
- \$2.86 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*

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## 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](http://www.chministries.org)  
E-mail: [prayerpage@chministries.org](mailto: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 \$70,414 in gifts, bringing the need to \$35,134.**

**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 \$10,180 in gifts and added \$4,192 in bills; she now needs \$1,212.**

**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 \$4,620 in gifts, bringing the need to \$2,850.**

**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 \$5,774 in gifts, bringing the total need to \$923.**

**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 \$12,145 in gifts, bringing the total to \$2,248.**

**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 \$2,789 in gifts, bringing the need to \$1,425.**

**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 \$1,653 in gifts, bringing the need to \$1,236.**

**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 \$12,919 in gifts, bringing the need to \$43,312.**

**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 \$3,016 in gifts; she now needs \$684.**

**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 \$41,882 in gifts. He now needs \$6,773.**

**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 \$12,166 in gifts. She now needs \$2,060.**

**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 \$5,624 in gifts, bringing the need to \$850.**

**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 \$8,855 in gifts, bringing the need to \$1,517.**

**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 \$2,993 in gifts, bringing the need to \$2,082.**

**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 \$6,705 in gifts, bringing the need to \$777.**

**16. John Fernald: 22421 E Broad Ave., Otis Orchards, WA 99027**

John underwent testing for his pre-existing heart condition and incurred \$10,069 in medical bills. **UPDATE: John received \$3,783 in gifts, bringing the need to \$6,286.**

*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*

**17. 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. **UPDATE: Carol received \$116 in gifts, bringing the need to \$872.**

**18. Sheri Friedman: 111 Heidi 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 \$14,179 in gifts and \$15,140 in reductions, bringing the need to \$6,120.**

**19. 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 \$10,033 in gifts and added \$400 in bills; she now needs \$3,751.**

**20. Nancy Graham: 2401 2nd Ave., Upper Chichester, PA 19061** Nancy underwent treatment for a bladder condition. Her bills total \$8,422. **UPDATE: Nancy received \$7,757 in gifts, bringing the need to \$665.**

**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 \$8,051 in gifts, bringing the need to \$2,002.**

**22. Deborah Hayes: 1279 W Camino Mesa Sonorens, Sahuarita, AZ 85629** Deborah underwent knee replacement surgery and incurred bills for \$380. **UPDATE: Deborah received \$94 in gifts and added \$119 in bills, bringing the need to \$405.**

**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 \$4,403 in gifts, bringing the need to \$1,289.**

**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 \$15,864 in gifts, \$47,244 in reductions, and added \$44,839 in bills, bringing the need to \$3,025.**

**25. Cindy Jackson: 23216 Nameless Rd. Unit A, Leander, TX 78641** Cindy suffers from non-Hodgkins lymphoma and incurred bills totaling \$17,426. She trusts that God will help meet her need through CHM members. **UPDATE: Cindy received \$18,445 in gifts and added \$1,717 in bills, bringing the need to \$698.**

**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 \$13,827 in gifts, bringing the need to \$2,266.**

**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 \$4,385 in gifts and added \$99 in bills; the need is now \$954.**

**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**

**\$2,734 in gifts, bringing the total to \$769.**

**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 \$3,558 in gifts, bringing the need to \$530.**

**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 \$3,423 in gifts, bringing the need to \$2,285.**

**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 \$35,083 in gifts, bringing the need to \$8,830.**

**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 \$15,650 in gifts, bringing the need to \$1,627.**

**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. **UPDATE: Mark received \$343 in gifts, bringing the need to \$2,505.**

**34. Calvin Ratzlaff: 40596 307th St., Avon, SD 57315** Calvin suffers from hyperparathyroidism and has \$16,213 in bills. **UPDATE: Calvin received \$14,054 in gifts; the need is now \$2,159.**

**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 \$2,405 in gifts and added \$4,014 in bills, bringing the need to \$1,899.**

**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 \$4,742 in gifts, bringing the remaining need to \$3,725.**

**37. 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 \$9,369 in gifts, bringing the need to \$2,157.**

**38. 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 \$42,474 in gifts, bringing the need to \$16,988.**

**39. 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 \$9,717 in gifts, bringing the need to \$1,556.**

**40. 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 \$11,186 in gifts, bringing the need to \$2,329.**

**41. 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 \$14,944 in gifts, bringing the total to \$2,940.**

**42. 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 \$2,295 in gifts, bringing the need to \$3,613.**

**43. 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 \$2,782 in gifts, bringing the need to \$1,218.**

**44. 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 \$8,371 in gifts, bringing the need to \$1,001.**

**45. James Snyder: 24848 Starlight Mtn. Rd., Ramona, CA 92065**  
James underwent emergency surgery for coronary heart disease.

### Giving Guide

Membership #	Need #	Membership #	Need #
100025-100327	22	113474-113787	21
100331-100745	29	113791-114120	11
100758-101385	60	114123-114447	14
101390-102101	20	114452-114762	37
102108-102786	09	114763-115055	34
102792-103759	28	115057-115516	05
103765-104403	15	115519-116345	26
104421-105001	12	116346-117388	30
105011-105646	17	117394-118447	40
105697-106266	04	118450-119681	33
106285-106840	27	119692-121121	48
106842-107316	57	121125-122910	03
107322-107747	56	122914-124332	41
107749-108132	58	124338-125644	24
108139-108436	44	125645-127498	42
108438-108814	02	127501-129148	36
108816-109129	43	129154-131351	19
109133-109455	54	131360-133652	46
109456-109800	07	133655-136663	25
109803-110097	23	136674-139846	18
110101-110434	06	139850-143336	16
110436-110741	52	143337-144124	45
110745-111085	47	144126-144897	10
111088-111356	13	144898-145846	31
111357-111677	39	145849-146778	50
111682-112019	32	146779-148937	38
112022-112346	51	148939-150919	53
112349-112697	55	150926-152872	59
112698-113123	49	152873-155661	01
113125-113472	35	155662-158357	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 #23.

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](mailto: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](http://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.

After discounts, his bills total \$109,571. The Snyders trust God to work through CHM to meet this need. **UPDATE: Praise God! James received \$32,655 in gifts, \$73,515 in reductions and \$3,046 in added bills, bringing the need to \$6,447.**

**46. 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. **UPDATE: James received \$665 in gifts, bringing the need to \$3,994.**

**47. 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 \$14,566 in gifts, bringing the need to \$1,459.**

**48. 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 \$5,944 in gifts, bringing the need to \$2,604.**

**49. 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 \$4,014 in gifts, bringing the total need to \$1,880.**

**50. 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 \$5,312 in gifts, bringing the need to \$9,166.**

**51. 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 \$1,395 in gifts, bringing the need to \$1,697.**

**52. Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227** Lessie underwent bladder surgery and asks for help with bills totaling \$29,605. **UPDATE: Lessie received \$28,148 in gifts; the need is now \$1,457.**

**53. 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 \$17,302 in gifts; he now needs \$19,664.**

**54. 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 \$2,181 in gifts, bringing the need to \$1,219.**

**55. 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 \$6,753 in gifts, bringing the need to \$1,747.**

**56. 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 \$27,534 in gifts, bringing the need to \$1,025.**

**57. 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 \$6,729 in gifts, bringing the need to \$955.**

**58. 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. **UPDATE: Barbara received \$138 in gifts, bringing the need to \$1,042.**

**59. 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. **UPDATE: Kimberlee received \$3,046 in gifts, bringing the need to \$22,244.**

**60. 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 \$3,441 in gifts, bringing the need to \$659.**

**LifePointe Church (continued from page 1)**

and under)—participating in LifePointe Church’s group membership. “We had some uncertainty as to how our health care would work with CHM,” said Steve. “However, the ministry staff was—and continues to be—extremely helpful in walking our group through the process.”



and being—in the eyes of health care providers—self-pay patients required a change in mindset. It didn’t take long, though, as Steve noted: “We love that any discounts

employee.

Having just passed their one-year anniversary with CHM, the group members from LifePointe Church are still happy with their decision. “We have seen our health care costs cut in half by switching to CHM, and we expect that to



*Clockwise from top left: Steve, Carol, Samantha, Alex, Whitney and Amanda Paxton; Cheryl, Amanda, Tim and Nate Blatchley; Craig, Olivia, Jamie, Rhonda and Emma Fortunato; Hannah, Paul, Rachel, Craig, Rebecca and Lily Hasselbach.*



continue—and even improve—as health insurance rates continue to skyrocket,” said Steve. “CHM provides better

Additionally, getting used to the idea of pursuing medical bill discounts

or write-offs we receive go toward our personal responsibility amount!”

service with fewer risks, and it put us in control of our health care. No regrets.”

***“We have seen our health care costs cut in half by switching to CHM, and we expect that to continue—and even improve—as health insurance rates continue to skyrocket. CHM provides better service with fewer risks, and it put us in control of our health care. No regrets.”***

**-Steve Paxton, Executive Pastor, LifePointe Church**

LifePointe Church has taken advantage of a Health Reimbursement Arrangement (HRA), a tax-favored medical savings plan, for incidental medical expenses not eligible for CHM sharing. LifePointe puts a specific amount of money into each person’s HRA account on the 15th of the month. As families incur expenses, the group members fill out a form to document it—just as they would an expense report. Within a week of form submission, a check is issued to the

*Editor’s note: For more information about group memberships, e-mail [groups@chministries.org](mailto:groups@chministries.org) or call 1-800-791-6225, ext. 1002.*

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# Innovative uses of “mHealth” are radically changing health care

*Brookings Institute • Source: Saurage Research’s “Key Findings” newsletter*

By 2016, some 10 billion mobile devices will be in use around the world, according to the Cisco Visual Networking Index. Thanks to the explosive growth in the use of smart phones and tablets, mobile technology is now poised to radically alter health care delivery, the patient experience and the cost of health care.

mHealth (mobile health) technologies are currently being used successfully in telemedicine, accessing patient records and physician decision support—saving lives, reducing medical errors and freeing doctors from routine office visits. Managing chronic diseases via mobile devices and remote monitoring could save \$197 billion

over the next 25 years in the United States.

Annual revenues for the mHealth industry are predicted to reach \$23 billion worldwide by 2017.

## What doesn't kill you (continued from page 2)

who recommended that the owner hire a general manager. After a nationwide search, the consultant told the owner, “I found the right man. He already works here. It’s Howard Russell.” I got the job.

Staying up all night on that task wasn’t going to kill me, but it did make me a stronger person professionally. That, along with doing the best job I could every day, resulted in a good thing.

When such moments come, it’s what we do with them that matters.

CHM has tens of thousands of members. Every day there is someone hurting physically, emotionally, or spiritually. Our role, through God’s grace and under scriptural guidance, is to do—however we can—something that matters for you and for the Lord.

What hurts you hurts us. We’re a family of

believers. And we want to help.

In this month of February, known for its emphasis on love, let’s remember that God’s love is being shown by you and every other CHM member as we bear one another’s burdens and so fulfill the law of Christ (Galatians 6:2).

Whatever our situation, let’s make it matter for each other, and for the King. Remember, it is what you make it.

## Activate brown fat (continued from page 4)

bullet to solving the obesity and diabetes epidemics sweeping our nation. However, it could lead to other obesity-fighting measures. It also provides more incentive to exercise and make your body work on occasion to produce extra heat.

*Bostrom, P., J. Wu, M. P. Jedrychowski,*

*A. Korde, L. Ye, J. C. Lo, K. A. Rasbach, E. A. Bostrom, J. H. Choi, J. Z. Long, S. Kajimura, M. C. Zingaretti, B. F. Vind, H. Tu, S. Cinti, K. Hojlund, S. P. Gygi and B. M. Spiegelman (2012). A PGC1-alpha-dependent myokine that drives brown-fat-like development of white fat and thermogenesis. Nature 481(7382):*

*463-468.*

*Saey, T.H. Turning on brown fat in humans may boost weight loss. ScienceNews, p. 20-21, June 16, 2012*

## Ferguson testimony (continued from page 6)

with steroid injections in my eyes and immunosuppressants. My ability to see ebbs and flows depending on how recently I’ve had a shot, but God continues to preserve my eyes.

I’m so thankful for CHM’s willingness to help me carry my burden. Because of my

illness, I had been rejected by traditional insurance providers, or couldn’t afford them in any case.

With CHM, I not only have access to financial help, but also to spiritual help through prayer and encouragement! I have been blown away by the family of

God coming together to take care of one another’s needs. Being part of the Prayer Page has been such an encouragement to me and my family. We are so appreciative of your prayers and gifts.

Thank you!

# 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](mailto: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:**

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

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

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

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

Because Christ lives,

Nelson & Twila Wenger & family  
Downing, MO

**Dear Christian Healthcare Ministries:**

Thank you so much for all of your help during and after my hospitalization. I was working away from home when I got very sick and had to be hospitalized. After I was well, my husband began to receive the bills. I called all of the health care providers and received

reductions on most of the bills. I called CHM many times in the process and was always helped with caring compassion.

It was a huge leap of faith when we joined CHM. This was our first (and hopefully our last) need, and I am thankful for the financial support. Thank you so much! I tell everyone I know about CHM and the incredible blessings I have received through your ministry.

In His service,  
Eileen Williams  
Peyton, CO

**Dear Christian Healthcare Ministries:**

May God continue to bless your ministry. I received the check today to pay hospital bills for my accidental fall. I'm still doing therapy at home but improving every day. Thank you again for all your prayers and support. We are so blessed by all you do.

Love and prayers to all of you,  
Mary Anne Tate  
Wise, VA

**Dear Rev. Russell:**

Just recently we were reimbursed by the ministry for a need I had submitted. This was my first need shared, and I was truly blessed to see how efficiently the organization

works.

The turn around time from need shared to reimbursement was much shorter than I expected. Christina Farnsworth was the representative who helped me along the way, and she was wonderful – very professional, very kind, and a true blessing to me as I dealt with unfamiliar issues.

Thank the Lord for Christian Healthcare Ministries! May our dear Heavenly Father continue to use you to help those with healthcare expenses.

Sincerely,

Frances Simpson  
Cross Hill, SC

**Dear Christian Healthcare Ministries:**

This ministry is truly a blessing in our lives. Not only do we save money and get better health care, but we also now have the opportunity to someday move out of state to be near our grandchildren. That has been a dream of ours that we couldn't figure out how to make into reality until now, since we otherwise would have lost our health care provision.

Thanks for all you do,

Ron Ruiz  
Napa, CA

## 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.*

**Bernard Murrin: 115 N Market St., Mt. Carmel, PA 17851** Bernard’s wife, Violet, recently passed away. Bernard asks the CHM family to pray for his family.

**Robert Nuss: 408 SW 4th St., Richmond, IN 47374** Robert’s wife, Carol, has many health problems. She suffers from diabetes and has had two strokes.

**Gus Quintero: 45761 Church Dr., Great Mills, MD 20634** Gus has a chronic condition and takes medicine that leaves him relatively incapacitated.

**Barbara Winchester: PO Box 292, Summerdale, AL 36580** Barbara is

cancer-free but faces continual pain. Please remember Barbara in prayer.

**Lilly Dodge: 5 Walnut St., Oskloosa, KS 66066** Lilly’s cancer has recurred many times and she has now moved in with her son to receive the care she needs.

**Mark & Tara Wolfe: 51 E Katina Ct., Bozeman, MT 59718** Tara suffers from bipolar disorder and the Wolfes also request prayer for their financial situation.

**Bob Kujawa: 5022 Beal Rd., South Branch, MI 48761** Bob is undergoing hyperbaric oxygen therapy for stroke-like symptoms. Please keep Bob in prayer.

**Sandra Morris: 10933 Aurelian Springs Rd., Littleton, NC 27850** Sandra’s leukemia treatment has been ineffective and she requests prayer from the CHM family.

**Steven Sweeney: 2117 Turtle Run Dr., Apt. 11, Richmond, VA 23233** Steven requests prayer for his double knee replacement surgery.

**Dan & Diane Morrell: Northland Int’l University, W10085 Pike Plains Rd., Dunbar, WI 54119** Dan suffers from Stage 4 liver cancer and Diane has Stage 3 breast cancer. Please remember the Morrells in your prayers during this difficult time.



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

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*Brother's Keeper: Four straight quarters with no financial gift due  
LifePointe Church's group membership experience  
What doesn't kill you still hurts • Don't "jump ship" if you're  
eligible for Medicare • Healthwatch • Submitting medical bills  
to CHM: help us help you • Special guests at CHM  
Prayer Page testimony • Prayer Page • Valentine word find  
Innovative uses of "mHealth" are radically changing health care  
Letters to CHM • Monthly prayer requests*

*In this issue:*

*February 2013*

# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

Christian Healthcare Ministries



*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.*

