



# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

**March 2013**

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

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## In your own words: CHM members tell the ministry story

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

**Dear Christian Healthcare Ministries:**

Thank you so much for all of the prayers and gifts you and others have sent to our family. A year and a half ago, we welcomed a healthy baby boy, Benjamin. I had gestational diabetes, and a C-section was planned. Everything went well and we adjusted to being a new family of nine (with seven children).

We thank God for your

ministry and for all of the dear people who opened their hearts to help us in our time of need.

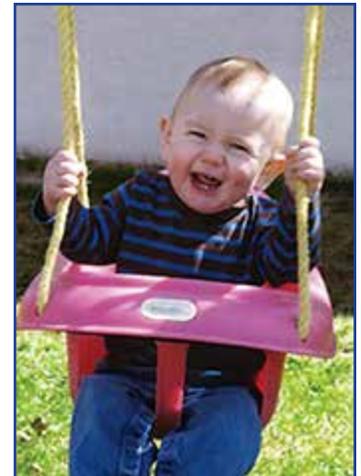
God bless you!

Ryan, Amber, Zade, Blaize, Elijah, Lilli, Daizzi, Emma, and Benjamin Erickson Baker, MT

**Dear Donna and CHM members:**

You may remember that our teenage daughter, Katy, had stress fractures in the growth plates on both hips, keeping her from being able to participate in the sports she loves. You graciously offered to request prayer from your ministry team and from CHM members around the country.

Katy has since received dozens



*Benjamin Erickson, son of Ryan and Amber Erickson of Baker, Mont., was born under the CHM maternity program.*

of cards and letters from caring CHM members who have been lifting her up in prayer and encouraging her with their words and stories. She has been amazed—as have we!—at the compassion and concern people have poured out towards her.

She recently had a follow-up exam, and we had the privilege of seeing healed bones with our own eyes. Her growth plates were closed, whereas they used to be wide open. They have had 18 years to close, but the Lord chose to close them during the 12-week period when people were asking Him for help and knocking on His door for



*See "In your own words" page 5*

## At CHM, it's really—in a good way—about time



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

Time. You can't see it, feel it, touch it, or make it go faster or slower.

There is little in our lives that isn't impacted by time. And of all the things about time we love or hate, waiting is probably at or near the top of the "hate" list.

We don't like to wait.

We've all heard and used these phrases:

- Time and tide wait for no man.
- What are you waiting for?
- It's about time!
- Wait for it, wait for it...
- Why wait?
- Hurry up and wait.
- All things come to those who wait.

The last two are especially significant. "Hurry up and wait" has us thinking about all the times we hurried up, only to

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*"When you send your medical bills to CHM for sharing, we don't want you to wait one minute longer than necessary. That's one reason we're so grateful to God that we've been able to shorten sharing time from 120 days down to 60 to 90 days."*

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stand around wondering why because what we hurried up for wasn't happening.

The last one extols the virtue of the fisherman who waits patiently for the fish.

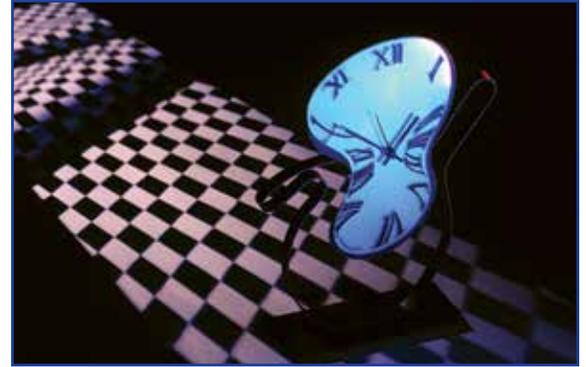
When I was in school I thought of the day when I would get out, but I had to wait. After meeting Barbara, who would become my bride, I had to wait for our wedding day. When we learned we would have a child, we waited until he arrived.

None of it was easy, but the end results were wonderful.

When we're waiting for the fish to bite, patience is truly a virtue. When we're in the emergency room, in pain and waiting for the doctor, each minute of waiting is intolerable.

When you send your medical bills to CHM for sharing, we don't want you to wait one minute longer than necessary. That's one reason we're so grateful to God that we've been able to shorten sharing time from 120 days down to 60 to 90 days.

Both we and our members are subject to the time schedule of the post office, which can sometimes—not always, but sometimes—be frustrating. When CHM receives your bills we stamp them with the date they're received. Each day many



bills arrive and are queued up to be entered into the computer system.

For the protection of all members, we take time to make sure that the illness, incident, health care provider(s), place of service, prices and a great deal of other information is accurately recorded. A mistake at any point would mean the process would take more—you guessed it—time.

Waiting for your bills to be shared and your money to be sent can take some time. While we want your bills to be shared quickly, we also must make sure that we're doing it correctly. Otherwise we risk losing out on discounts or making errors that cost money and—wait for it—time.

One of the CHM's valuable advantages is that you and your physician are never required to call this ministry to ask for "pre-authorization" for medical treatment. Those are decisions made between you and your

# The power of asking questions that heal

By Dr. Rita Hancock

*Editor's note: Dr. Rita Hancock has an Ivy League education in nutrition and the psychology of obesity. She also is an official spokesperson on matters of diet and nutrition for the Christian Medical and Dental Association and writes health and wellness books from a Christian perspective. Check out her website at [www.TheEdenDiet.com](http://www.TheEdenDiet.com) and look for her latest book, *Radical Well-being: A Biblical Guide to Overcoming Pain, Illness, and Addictions (Charisma House)*, to be released in early 2013.*



Dr. Rita Hancock

You wouldn't have known it by her outward appearance, but my patient, Angie, was a nervous wreck on the inside. Outwardly, she looked primed, polished, and perfectly manicured—an attractive 50-year-old—but internally she dealt with a number of stress-induced illnesses and pain that made her feel closer to 80.

I don't know why the other 20 doctors she saw didn't tell her that her illnesses were stress-induced. Either they didn't notice how tense she was or they were afraid to broach the subject because she was resistant to the diagnosis.

Many stressed out and sick patients don't like the diagnosis of "stress." They prefer to hunt for physical causes that feel less personal. So, they go from doctor to doctor, hoping and wishing and praying that one will uncover the hidden, mysterious cause of all their problems.

Many patients would rather hear their doctors say things like, "Maybe you're gluten or lactose intolerant" rather than, "Maybe you're just under stress."

Physical diagnoses can be easier to wrap our minds around. We like the idea of taking dietary supplements or prescription

medications to solve our problems rather than going down the harder road of confronting the emotional issues and conflicts that contribute to our aches and pains in the first place.

From my point of view as a pain management doctor, a very large proportion of patients have physical symptoms due to hidden stressors in their lives. Common stress-induced diagnoses in my world include spinal pain, jaw pain, headaches, muscle spasms, and fibromyalgia.

Obviously, real physical problems often coexist with emotional stress. Many people have herniated discs, bone spurs, pinched nerves and muscle spasms. I'm simply saying that emotional issues add to and magnify physical factors to make the pain seem even worse.

Not surprisingly, a number of illnesses and symptoms outside the musculoskeletal system are also brought on or exacerbated by stress. Examples include ulcers; irritable bowel syndrome; interstitial cystitis; unexplained hives and other rashes; nervous tics; shingles; pseudo-seizures;

*See "Questions that heal," page 6*

## 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).

### *Special tax advantage for Missouri members*

In January 2013, all CHM members who gave extra gifts in 2012 received a statement of charitable contributions. 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.

# 10 lesser-known tips for better health

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Once in a while, it's good to step back and try to regain a broader perspective on a subject. A recent issue of *Nutrition Action Healthletter* did just that.

In an article entitled, "Still Not Getting It?" author Bonnie Liebman reviewed 10 recommendations for improving health through dietary lifestyle changes. These were referred to as "10 messages that don't seem to stick." Rather than focusing on the conventional advice we always hear (such as eating less saturated fat, salt and sugar), the article addresses a number of concepts that are supported by research, but are not getting across to the general public.

I'll explore these 10 messages for you:

**1. Extra weight increases your risk of cancer.** Purely by coincidence, I reviewed another research study in the same issue that further established the link between obesity and cancer. Being overweight has been associated with a number of specific cancer types, including cancer of the breast, esophagus, intestinal tract, uterus, kidney and pancreas. Obesity has been linked directly with inflammation, an underlying contributor to cancer formation. Researchers also believe that insulin, which tends to be high in overweight people, may stimulate cancer growth.

Additionally, for those who are concerned that "yo-yo dieting" is

dangerous, it's not. Research now shows that it's healthier to lose the weight— even if you regain it and have to lose it again—than to never lose it in the first place. That was news to me.

**2. Use subtle cues to eat less.** I recently saw an advertisement for



a high-tech fork that tracks the quantity of food and frequency of how quickly you put food into your mouth. In another example, researchers studying college students who ate potato chips while watching a movie found that eating a red (tomato-basil flavored) potato chip after every four to 13 ordinary potato chips reduced consumption of potato chips by 50 percent. The idea is to establish visual cues that alert you to your food intake and cause you to make more conscious decisions.

These examples reflect the concept behind taking smaller servings, even if you have to take more of them. Instead of eating

ice cream directly out of a whole tub of it, take a serving from the tub and put it into a small bowl. That puts a boundary around your intake and requires that you actually make a decision to eat more (such as to go back to the freezer to get more ice cream).

Another key to reducing mindless snacking is to make a rule for yourself that you won't eat food while being entertained by other people, the media or an event. For example, if you determine that you will only eat food in a designated area, such as in a kitchen or restaurant, your intake will likely drop.

**3. Cut back on your grain intake.** When I've tried to diet, I've found that it's almost impossible to lose weight without cutting back deliberately on my pasta and bread intake. The author of the reference article points out an interesting statistic. Americans increased their grain intake from an average of 430 calories per day in 1970 to 620 daily calories by 2009. And, my guess is that the average is considerably higher now, just a few years later.

In addition, most of the grains we eat are refined—depleted of the healthy vitamins, minerals, fiber, essential oils and other ingredients that our Creator put into them. The current recommendations by the USDA for six servings a day of grains is likely too high. In one major

See "Lesser-known tips," page 13



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

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

# Keep a comprehensive fitness log and reap the benefits

By Judi Ulrey

When people “get serious” about losing weight or getting in shape, they often jot a rough exercise schedule on the back of a napkin or begrudgingly make a list of foods they can’t eat anymore. It’s therefore not a surprise when enthusiasm for the program quickly wanes.

According to a Kaiser Permanente Health Research study, “the most powerful predictor of weight loss success is how many days per week someone keeps a food diary.”

A food diary is a great start, but our bodies are highly integrated. If multiple factors impact our physical condition—exercise, sleep, rest and emotions—shouldn’t our fitness journals also be comprehensive?

Let’s take a look at some of the important components:

**Start with “gut goals.”** Journal your answer to: “Why am I doing this?” Really—*why?* Don’t simply write, “to lose weight.” Instead, think of emotional, meaningful gut goals: “I want to be around to see my kids graduate.” The more significant the goal, the more likely you will achieve it.



## Keep tabs on physical stats.

Normally, folks simply salute the scale. But weight is definitely **not** the entire picture. Have you considered your body fat percentage? What about blood pressure, resting heart rate and cholesterol? Each of these stats improve with a comprehensive fitness program.

pressure, resting heart rate and cholesterol? Each of these stats improve with a comprehensive fitness program.

**Log your exercise.** Tracking encourages trekking. But don’t stop with just

acknowledging the active days. Also note:

- Duration: How long did you move?
- Intensity: What was your heart rate?
- Type of exercise: cardio, strength, flexibility or balance
- How did it feel? Like a breeze? A bit of a struggle? This is important when reviewing your results.

**Track your food intake.** Obviously it’s helpful to log what you’ve eaten. But especially since we tend to have a diet mentality—“I need to lose weight so I can’t eat anything good”—focus instead on what you *can* eat. Log the amount of:

- fruits and veggies: are you getting five servings per day?
- whole grains: barley, millet and wild rice are good examples.
- fiber: many healthy foods are fiber-filled.
- lean protein: beans, fish and low-fat dairy are good sources of lean protein.

See “Fitness log,” page 12

## In your own words (continued from page 1)

healing.

I hope there is a way to communicate this good news to the people who have prayed for Katy. We are humbled by their acts of love toward us. Would you be able to help us with that? Thank you for all that you do.

Sonya Waters  
Fishers, IN

*Editor’s note: Donna Greer is a CHM Needs Processing representative.*

## Dear Christian Healthcare Ministries:

In 2008, I moved from a full-time to a part-time job. Though I love the special calling God has given me, I was disappointed not to have the employment benefits package I previously enjoyed. Being on the insurance policy my husband’s employer provides is very costly and would hurt our family finances. After participating in a few catastrophic insurance programs, God brought our attention to CHM.

I joined in spring 2011. Later that year, the world’s healthiest person (me!) had

an unexpected cancer diagnosis. One of the greatest fears was about the financial setback this would cause. I wondered if and how CHM would help us. I don’t typically read small print or do research, but one of my friends does. When she recently led her whole Christian organization to join CHM, God used that to give me great comfort and reassurance.

Now—after two surgeries, four chemotherapy sessions, and 38 radiation sessions—I rejoice to see what God has done. I received thousands of dollars from

See “In your own words,” page 13



*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*

March 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](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 \$76,847 in gifts, bringing the need to \$28,701.**

**2. Nurys Aristy: 4215 SW 33 Dr., West Park, FL 33023**

Nurys received treatment for kidney stones, which caused a major infection. She needs help with \$5,625 in medical bills.

**3. Sarah Ashley: 459 E River Rock Rd., Belgrade, MT 59714**

Sarah underwent hernia repair and incurred medical bills totaling \$7,200. **UPDATE: Sarah received \$10,741 in gifts and added \$4,192 in bills; she now needs \$651.**

**4. 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 \$5,479 in gifts, bringing the need to \$1,991.**

**5. 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 \$5,939 in gifts, bringing the total need to \$758.**

**6. 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 \$12,599 in gifts, bringing the total to \$1,794.**

**7. 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 \$2,977 in gifts, bringing the need to \$1,237.**

**8. Jean Christopher: 235 Jumping Branch Rd., Tamassee, 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 \$1,925 in gifts, bringing the need to \$964.**

**9. 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 \$19,289 in gifts, bringing the need to \$36,942.**

**10. 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 \$3,144 in gifts; she now needs \$556.**

**11. 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 \$43,146 in gifts. He now needs \$5,509.**

**12. 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 \$12,642 in gifts. She now needs \$1,584.**

**13. 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 \$5,843 in gifts, bringing the need to \$631.**

*Continued on page 8*

### Financial: Prayer Page Giving

**Prayer Page total needs remaining this month: \$223,284**

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

- \$13.75 this month -or-
- \$4.58 for the next three months

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

## Who can give?

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

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

## How much should I give?

Give however much you feel led to give.

See the "Financial: Prayer Page giving" box on page 7 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*

**14. 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 \$9,064 in gifts, bringing the need to \$1,308.*

**15. 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 \$3,530 in gifts, bringing the need to \$1,545.*

**16. 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 \$6,841 in gifts, bringing the need to \$641.*

**17. 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 \$4,657 in gifts, bringing the need to \$5,412.*

**18. 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 \$253 in gifts, bringing the need to \$735.*

**19. 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 \$15,185 in gifts and \$15,140 in reductions, bringing the need to \$5,114.*

**20. 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 \$10,838 in gifts and added \$400 in bills; she now needs \$2,946.*

**21. Nancy Graham: 2401 2nd Ave., Upper Chichester, PA 19061** Nancy underwent treatment for a bladder condition. Her bills total \$8,422. **UPDATE:** *Nancy received \$7,935 in gifts, bringing the need to \$487.*

**22. 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 \$8,447 in gifts, bringing the need to \$1,606.*

**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 \$4,656 in gifts, bringing the need to \$1,036.*

**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 \$16,345 in gifts, \$47,244 in reductions, and added \$44,839 in bills, bringing the need to \$2,544.*

**25. 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 \$14,376 in gifts, bringing the need to \$1,717.*

**26. 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 \$4,529 in gifts. She added \$99 in bills; the need is now \$810.*

**27. 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 \$2,873 in gifts, bringing the total to \$630.*

**28. 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 \$3,880 in gifts, bringing the need to \$208.*

**29. 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 \$4,034 in gifts, bringing the need to \$1,674.*

**30. 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 \$37,114 in gifts, bringing the need to \$6,799.*

**31. William Newton: 5911 Country Brook Ct., Sugar Land TX 77479** William underwent knee replacement surgery and incurred bills totaling \$17,277. **UPDATE:** *William received \$16,040 in gifts, bringing the need to \$1,237.*

**32. 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 \$871 in gifts, bringing the need to \$1,977.**

**33. Calvin Ratzlaff: 40596 307th St., Avon, SD 57315** Calvin suffers from hyperparathyroidism and has \$16,213 in bills. **UPDATE: Calvin received \$14,344 in gifts; the need is now \$1,869.**

**34. 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 \$2,710 in gifts and added \$4,014 in bills, bringing the need to \$1,594.**

**35. 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 \$9,759 in gifts, bringing the need to \$1,767.**

**36. 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 \$46,116 in**

**gifts, bringing the need to \$13,346.**

**37. 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 \$9,962 in gifts, bringing the need to \$1,311.**

**38. 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 \$11,679 in gifts, bringing the need to \$1,836.**

**39. 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 \$15,730 in gifts, bringing the total to \$2,154.**

**40. 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 \$3,056 in gifts, bringing the need to \$2,852.**

**41. 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 \$3,203 in gifts, bringing the need to \$797.**

**42. 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**

### Giving Guide

Membership #	Need #	Membership #	Need #
100025-100197	28	113215-113570	12
100202-100666	58	113571-113882	34
100669-101232	21	113883-114220	22
101245-102023	10	114222-114552	29
102047-102766	27	114553-114838	25
102775-103759	13	114839-115229	35
103765-104428	16	115233-115730	06
104456-105001	03	115746-116806	38
105011-105697	18	116829-117719	33
105698-106288	55	117722-118974	32
106301-106842	05	118992-120120	04
106850-107325	42	120121-121592	39
107330-107749	41	121597-123602	24
107757-108132	26	123607-125218	40
108139-108451	54	125223-127075	20
108453-108804	56	127078-128707	44
108808-109107	08	128710-132221	43
109110-109456	45	132238-136064	19
109457-109811	23	136080-139679	17
109817-110107	52	139681-143335	11
110111-110464	49	143336-144185	02
110466-110788	48	144186-145142	30
110798-111137	07	145144-146082	47
111143-111421	31	146083-147515	50
111423-111770	14	147516-149678	36
111772-112091	37	149679-151553	51
112092-112432	53	151554-153503	57
112435-112805	46	153504-156264	01
112811-113211	15	156265-159110	09

*"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 #52.

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.

*received \$8,592 in gifts, bringing the need to \$780.*

**43. 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 \$34,264 in gifts, \$73,515 in reductions and \$3,046 in added bills, bringing the need to \$4,838.**

**44. 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 \$1,659 in gifts, bringing the need to \$3,000.**

**45. 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 \$15,005 in gifts, bringing the need to \$1,020.**

**46. 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 \$4,364 in gifts, bringing the total need to \$1,530.**

**47. 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 \$7,548 in gifts, bringing the need to \$6,930.**

**48. 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 \$1,865 in gifts, bringing the need to \$1,227.**

**49. Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227** Lessie underwent bladder surgery and asks for help with bills totaling \$29,605. **UPDATE: Lessie received \$28,438 in gifts; the need is now \$1,167.**

**50. Naomi Troyer: 1001 E Main St., Lake Andes, SD 57356** Naomi had surgery to remove a large fibroid tumor and an ovarian cyst. She would appreciate your prayers and help with \$11,330 in bills.

**51. 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 \$22,000 in gifts; he now needs \$14,966.**

**52. 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 \$2,359 in gifts, bringing the need to \$1,041.**

**53. 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 \$7,135 in gifts, bringing the need to \$1,365.**

**54. 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 \$27,722 in gifts, bringing the need to \$837.**

**55. 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 \$6,933 in gifts, bringing the need to \$751.**

**56. 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 \$291 in gifts, bringing the need to \$889.**

**57. 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 \$7,028 in gifts, bringing the need to \$18,262.**

**58. 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 \$3,644 in gifts, bringing the need to \$456.**

# Member's book discusses sharing the faith with those who believe differently

## *Communicating Christ in a Religious World*

**John Thomas Rogers**  
Russiaville, Ind.

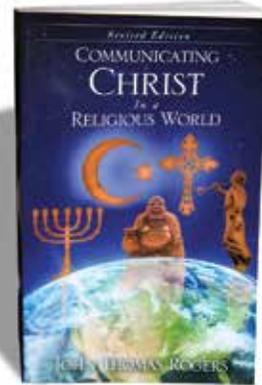
“The fact is that religious people are everywhere, from the next door neighbor to the person sitting next to you on the plane. They follow multiple systems of beliefs, and some of them have very different living practices. Not all belong to cults. Some come from common, acceptable religious systems, while others appear extreme. How do you talk to these people and share the message of Christ? How do you even begin to prepare when so many different groups teach so many different doctrines?”

That excerpt comes from the back of Christian Healthcare Ministries member John Thomas Rogers' book, *Communicating Christ in a Religious World*.

The book aims at helping regular Joe and Jane Christians to have loving conversations about Christ—not with non-religious people, but with believers of other religions.

Having served in ministry for 30 years, John felt qualified to author the book. Particularly during the 18 years he, along with his wife Beabea, served as

a missionary pastor in Utah, John had numerous opportunities to practice sharing the faith with those who believe differently.



*Communicating Christ in a Religious World* can be purchased online through [www.amazon.com](http://www.amazon.com) and [www.barnesandnoble.com](http://www.barnesandnoble.com). The retail cost is \$15.99 plus shipping fees. By contacting Xulon Press at 1-866-381-2665, churches, ministries, and colleges may order it at a 30 percent discount and bookstores may receive copies at a 40 percent discount.

## Questions that heal (continued from page 6)

daughter—like her choice is your fault? Or is it something else?”

“No. That’s it, exactly.”

“So, how can you let go of those emotional burdens that no longer belong to you? You do know that you can’t ‘make’ her do anything she doesn’t want to do, right?”

“I’m going to pray about it, Doc. I know from my faith that I’m not in control, anyway. God is in control. I guess I’m acting like I don’t believe it, though, huh?”

I’ve seen that scenario before, too—sometimes even personally experiencing it in my own life.

If you are anything like Angie, who carries stress that doesn’t even belong to her—if you carry false burdens, other people’s responsibilities, or guilt, or if you tend toward self-condemnation, depression or

anxiety—please understand that those things can make you experience pain and illness, not to mention unwanted behaviors.

Carrying around stress makes everything worse, not only physically, but also behaviorally. Feeling emotional stress contributes to compulsive behaviors like overindulging in shopping, eating, smoking, drinking, gambling and other potentially unhealthy habits.

So, the next time you have mysterious physical pain or symptoms that none of your doctors can figure out, or the next time you catch yourself in the middle of a binge of some kind (food, gambling, drinking—anything), consider that your problem might be stress. And then get busy asking questions, like I did with Angie.

What kind of burden are you carrying

around in your physical body? Is it a person you falsely feel responsible for? Or is it some other kind of burden? Maybe you hold a grudge against someone and you need to let go and forgive him or her (for your own benefit). Or maybe you need to face up to something you did wrong. Maybe it’s time to make things right and apologize. It’s not always the other person’s fault.

If you do these things—ask the right questions to discover the real issues behind your stress—don’t be surprised if you feel better physically, too. That’s what happens to the majority of my patients who have mysterious pain that no test and no other doctor have been able to diagnose.



## 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 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](http://www.chministries.org/downloadforms.aspx)*

### Fitness log (continued from page 5)

You may also want to allow yourself a few of your favorites (i.e. sodas, red meat and fried foods), but keep track so you're accountable.

Finally, **take note of how you're sleeping.** Rest is an important—and often undervalued—part of the wellness

formula. Most experts recommend seven to eight hours per night. How much sleep are you getting? Are you sleeping well? Why or why not? What is your stress level these days? What are you doing to manage it? Talk to your log.

Why keep a fitness journal? Take a look at

some of the benefits:

1. Motivation: Monitoring improvements inspires continued progress.
2. Accountability: Keeping yourself honest helps create consistency. Plus, it's

See "Fitness log," page 13

**It's about time (continued from page 2)**

physician. You'll never have to wait on us to get the medical care you need.

CHM employees are wonderful people who work diligently to get the information right every time. Their job isn't profit-motivated, because we don't make profits. We're strictly in the service-to-you business. And we want that service to be as fast as it can be as efficiently as it must be. As the Roman Emperor Augustus said, "More haste, less speed."

Sometimes as I contemplate the pressures of time I think about the eternal God. All time flows from Him, exists because of Him, and He is affected by His creation only to the extent He chooses to be affected.

In the person of Jesus Christ, God made flesh; the Creator put Himself within the confines of time. He assigned Himself the role of waiting. He waited some 30 years to begin His ministry. Jesus waited for the moment when He would be nailed to the

cross. He waited three days to rise again. And He did it all for me and you.

Time often causes us problems and headaches. It's therefore incredible to think that God chose to accept the restriction of time by becoming one of us. Why? So we could have redemption.

At CHM our purpose is to glorify God and to serve you, His people. For us, that's time wonderfully spent.

**Lesser-known tips (continued from page 4)**

study, the healthiest diets for lowering blood pressure and cholesterol were eaten by people who got four or fewer servings of grains per day. Eat fewer grains overall. And, when you

do eat them, choose whole grains over refined (white) grains.

**Next month: More of the 10 lesser-known tips for better health**

*Liebman, B. (2012). Still Not Getting It? 10 messages that don't seem to stick. Nutrition Action Healthletter 39(5): 1.*

**In your own words (continued from page 5)**

medication reimbursement programs. CHM and its affiliates helped me get deep discounts on my remaining bills. Afterwards, CHM sent me a large check to pay off the remaining bills completely!

We serve a great God, and He has

wonderful servants. Thank you for giving your time and talents to minister to me and to many other people. I am humbled and very grateful to God and to you.

May He continue to bless your ministry and use you to be a blessing to thousands

of others.

Theresa Bixby  
Greenville, SC

*See "In your own words," page 14*

**Fitness log (continued from page 12)**

- amazing how many M&M'S you'll avoid when you have to write them down!
3. Education: You'll learn so much about yourself and the way your body works.
  4. Surprises: Who knew there were that many calories in a cheeseburger? Or that making small changes could bring such dramatic results?
  5. Rewards: In addition to the positive impact it can have on your health, watching multiple fitness stats improve warrants multiple pats on the back!

If you're Internet-savvy and interested,

there are multiple websites that can help you to keep a virtual log. Two that I recommend are [www.myfitnesspal.com](http://www.myfitnesspal.com) and [www.loseit.com](http://www.loseit.com)—both of which also have mobile device apps.

If keeping your journal online feels too cumbersome, worry not. Keeping a good old-fashioned spiral bound notebook close at hand to document your days will be just as effective.

Live life well.

*Editor's note: Judi 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](mailto:judi@fitnessconsulting.com) and on Facebook at [www.facebook.com/LiveLifeWellWithJudiUlrey](http://www.facebook.com/LiveLifeWellWithJudiUlrey).*

*Judi has a new e-book! The book includes 20 embedded videos and is a great resource for small groups. Take a peek at [www.fitnessconsulting.com/simplesteps](http://www.fitnessconsulting.com/simplesteps).*

**In your own words (continued from page 13)**

**Dear Joy Spriggs and CHM Family:**

I'm writing to thank you and give praise to God for the way this organization worked to relieve the financial stress that came along with the joyful news of my pregnancy. I was delighted to learn that you had achieved a greater discount on the hospital bill than initially quoted!

I also was blessed by the timeliness of your financial gifts; they allowed me to pay the bills in full. It was such a relief.

I had heard good things about CHM and, in faith, applied for membership when our health insurance premiums became unaffordable. To see this ministry working in such a professional and prompt manner really edifies my faith!

Praise God for what you're doing at CHM, and thank you so much for your continued support through our pregnancy.

Blessings,

Kim Grammer  
Wichita Falls, TX

*Editor's note: Joy Spriggs is the CHM Needs Processing department supervisor.*

**Dear fellow CHM members:**

Thank you so much for your gifts. Your extra giving toward my bills is very much appreciated.

God has proven over and over His love for His servants. He is so faithful. I pray His blessings on all of you!

His servant,

Rebecca Reeves  
Spokane Valley, WA

**Dear Prayer Page contributors:**

Thank you all so much for the extra giving you've sent toward my Prayer Page need. It is greatly appreciated. Thank you!

God bless you,

Jennifer Ashlock  
Anderson, IN

**Dear Christian Healthcare Ministries:**

I'm writing to thank CHM and the members for all of the love and support I received when I went through cancer surgery recently.

Thank you so much for the continuous phone calls, prayers, cards from so many members, and for giving me such encouragement throughout this difficult time. My prayer is that God will richly bless every one of you.

Love in Christ,

Beverly Starkweather  
Wauseon, OH

**Dear Christian Healthcare Ministries:**

Thank you so much for the check we recently received. We praise God for His graciousness during John's medical ordeal this past spring and summer. The timing of all that unfolded during that season was such a witness to our loving God's sovereignty and grace.

Thanking God for your ministry,

John and Mary Wenninghoff  
Bellevue, NE

**Dear Christian Healthcare Ministries:**

Our son, Lincoln David Hull, was born 10 days past my due date. I needed to be induced, but thankfully I was still able to have the natural childbirth I desired. By God's grace, Lincoln is a strong and healthy boy.

We are so thankful to God for him. We're also thankful to CHM for the bills that were shared. Thank you so much!

In Him,

Peter and Hannah Hull  
Covington, WA

**Dear Lori Perko, Yvonne Wooldridge and CHM:**

After calling my health care providers about getting bill reductions, I was astounded beyond belief at the amount of discounts the hospital and providers extended. One hospital gave us financial assistance without us even requesting it. Following suit, several other providers matched the 100 percent write-off. As of this writing, I'm still waiting on negotiations with three other providers.

Thank you, thank you, thank you for all of your support and encouragement! It's challenging to go through an illness—and mine was nearly life-threatening at one point. It's such a comfort to know that the caring CHM staff is available to help. It means so much more than I can express.

Thanks again,

Rhonda Barfield  
St. Charles, MO

*Editor's note: Lori Perko and Yvonne Wooldridge work in the CHM Reductions and Needs Processing departments, respectively.*

## 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.

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**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.*

**Jalisa Strite: 683 Spruce Rd., New Holland, PA 17557** Jalisa needs surgery for a gallbladder problem and finances are tight.

**Emil Telschow: 2525 Massachusetts Ave., Metairie, LA 70003** Emil has high PSA levels and underwent a biopsy. He is concerned about his results and finances.

**Joyce Chance: 3661 Dornoch Dr., Wooster, OH 44691** Joyce has only one kidney and is experiencing problems with it. Please pray for Joyce.

**Larry Waid: 1575 Hogback Rd., Albany, KY 42602** Larry had a heart attack and had a stent put in. Please keep Larry in prayer.

**Geraldine Colucci: 87 S Port Royal Dr., Hilton Head Island, SC 29928** Geraldine’s husband passed away only 18 days after being diagnosed with a brain tumor. Please remember Geraldine in your prayers.

**Cynthia Miller: 1700 Martinsburg Rd., Utica, OH 43080** Cynthia awaits a kidney donor and requests prayer from the CHM family.

**James Shade: 16910 Sugarcrest Dr., San Antonio, TX 78232** James was in a car accident and suffered multiple broken bones, which impair his ability to work.

**Phillip Pionke: PO Box 2054, Pagosa**

**Springs, CO 81147** Phillip requests prayer for healing of pressure on the nerves in his neck.

**Eileen Cogburn: 1420 Hwy 16, DeLeon, TX 76444** Eileen requests prayer that the treatment she’s receiving will improve her multiple sclerosis symptoms.

**Michael & Gaye Philpot: 3122 Chelsea, Augusta, GA 30909** Michael’s dementia caused him to lose his job. The Philpots request prayer for tight finances.

**Sam Lloyd: 11461 Glenpark Rd. NE, Bolivar, OH 44612** Sam is undergoing testing for atrial fibrillation.



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

# Christian Healthcare Ministries

## March 2013

### In this issue:

*In your own words: CHM members tell the ministry story  
At CHM, it's really—in a good way—about time  
The power of asking questions that heal • Taxes and CHM  
Healthwatch • Keep a comprehensive fitness log and reap the  
benefits • CHM's online presence is growing: are you taking  
advantage of it? • Prayer Page • Member's book discusses  
sharing the faith with those who believe differently  
Attention CHM members! • Monthly prayer requests*

The biblical solution to  
the 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.*