



Christian Healthcare Ministries

The biblical solution to healthcare costs

April 2013

In This Issue

Christians helping Christians.....1
 Free health care: impossible?.....1
 CHM members not penalized.....2
 Meet your staff: Tina Gentile.....3
 Northeast Ohio members.....3
 Healthwatch.....4
 Members' books.....5
 CHM income statements.....5
 Participation levels quiz.....6
 Prayer Page.....7-10
 Member recognition.....11
 Get more done by doing less.....12
 Letters to CHM.....14
 Prayer requests.....15

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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Christians helping other Christians—not through insurance, but shared faith and support

By Rhonda Barfield, St. Charles, Mo.

Editor's note: The following information is excerpted from an article written by CHM member Rhonda Barfield for Crown Financial Ministries' Do Well quarterly magazine (Volume 2, Issue 4).

With the Supreme Court recently upholding the Affordable Care Act, many Americans are concerned. How will they afford the high cost of medical insurance?

Christian Healthcare Ministries

Christian Healthcare Ministries was founded in Barberton, Ohio, in 1981 by Pastor Bruce Hawthorn, though he has no present

connection to CHM. Their membership now includes more than 16,000 households and 33,000 individuals. Since its inception, CHM has served more than 100,000 families who have shared over \$1 billion in healthcare costs.

How it works:

A member with medical needs sees a healthcare provider and receives a bill for the services. He submits the bill to CHM; the ministry encourages



members to either first negotiate with the provider for a lower total, or to send the bill to their Medical Bill Reductions Department for more help. CHM's office draws from an escrow account that holds members' monthly

See "Christian alternative," page 12

Free health care: impossible? Not with CHM

Many advertisements and programs claim to offer something for free. However, people often view such claims with suspicion, assuming that "free" doesn't really mean "free": in other words, there must be a catch.

The CHM Bring-a-Friend program actually does offer something valuable

for free. By using Bring-a-Friend, you will receive a free month of CHM membership—regardless of your participation level or number of units—for each new membership you refer to the ministry.

It's easy to bring a friend. Just follow these steps:

1. Tell your family members, friends and acquaintances about CHM.
2. Make sure your friend puts your name and CHM member number in the sponsor section of their member application.
3. Automatically receive a free month of membership after

See "Free health care," page 11

Will CHM members be penalized for not having health insurance? No!



Rev. Howard Russell
President and CEO,
Christian Healthcare
Ministries

Is Christian Healthcare Ministries included in the Patient Protection and Affordable Care Act, often referred to as the ACA, most commonly known as Obamacare?

Yes.

Will you face a financial penalty if you're a member of CHM and do not have typical, traditional insurance?

No.

We get these questions quite often these days, with good reason. The ACA is the law of the land. Congress passed it, the president signed it, and the Supreme Court upheld it. Some love it, some hate it, and some are in-between.

The "News on Healthcare" (www.newsonhealthcare.com) website explained ACA exemption for health cost sharing ministries:

"The new legislation also provides another type of Obama healthcare bill exemption for those individuals who are members of a Health Care Sharing Ministry. These organizations are in fact the only 'organized healthcare concept' that has obtained an exemption from the requirement to purchase health insurance or face a fine.

"Health Care Sharing Ministries are defined by the law as an

organization that:

- *Is described in Section 501(c)(3) and is exempt from taxation under Section 501(a);*
- *Has members of which share a common set of ethical or religious beliefs and share medical expenses among members in accordance with those beliefs and without regard to the State in which a member resides or is employed;*
- *Has members of which retain membership even after they develop a medical condition;*
- *Has (or has a predecessor of which) has been in existence at all times since December 31, 1999, and the medical expenses of its members have been shared continuously and without interruption since at least December 31, 1999; and*
- *Which conducts an annual audit which is performed by an independent certified accounting firm in accordance with generally accepted accounting principles and which is made available to the public upon request."*

Each of those definitions apply to CHM members.

In the midst of the storm we find a cleft has been made in the rock, hewed by the Master who cares for us in every situation.

Whatever your position on the ACA, Christian Healthcare Ministries is a cleft in the rock where Christians can find safety and provision.

The Body of Christ has faithfully borne one another's burdens for more than 2,000 years. CHM enables Christians to do that for each other in the area of health care costs, which have for years been climbing like a mountain goat to ever-higher elevations. Today the cost of being treated for many illnesses is beyond our individual financial capabilities.

As the Bible attests, God provides for His people when the need arises—whether it's manna in the wilderness, an ark in the time of a flood, or banding believers together to support, help, and pray for each other through a ministry like CHM.

Of course, the greatest provision is of a Savior, rising from a tomb and—if we believe on His name—reconciling us to God through the forgiveness of sins.

Members often tell me they use CHM as an evangelism tool. They tell their unbelieving friends how God cares for His people. They use CHM as an example of how knowing God means placing yourself under His protection.

Real, wonderful joy comes through God's kingdom. When you're part of His kingdom you fall under His protection.

We remain secure in the cleft of the ultimate rock: Jesus, our Lord.

Meet your CHM staff: Tina Gentile

Tina Gentile is a recent addition to the Christian Healthcare Ministries staff.

Tina joined the CHM Reductions department team in early 2013 and spends much of her time speaking with health care providers to get the best possible discount on members' medical bills. She also researches programs that

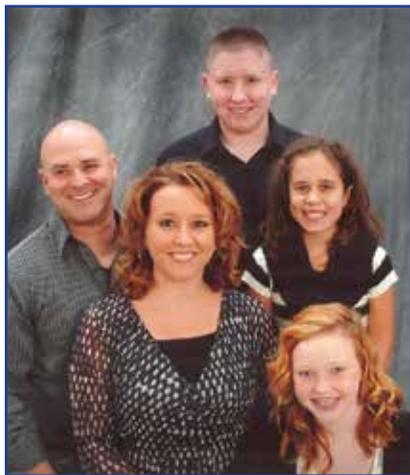
Family Church in North Canton, Ohio, and is actively involved in the children's department. Committed to God's direction for her life, she has been on several mission trips to Africa.

"Jeremiah 29:11 is my favorite Bible verse because no matter how I'm feeling, God has a plan for my life," Tina said. "His plan is always good and is the right path for my life and my family. I have this verse written on a plaque in my kitchen. I see it every morning and it's a constant reminder that God is in control, not me.

"The people I work with here at CHM are truly loving, amazing people of God. I also enjoy speaking with members and telling them how this Bible-based ministry works on their behalf to reduce their bills and meet their health care costs."

She and her husband, Mike, are blessed with three children: Shawn, 15; Josie, 12; and Sidney, 10. Tina also is a certified Zumba Fitness instructor and marathon runner. She enjoys cheering for her kids at softball, soccer and basketball games.

Tina and her family will soon welcome into their home 15-year-old Issac Kamara from Sierra Leone, Africa. He will continue his high school education and college studies during his stay in the United States. She asks members, "Please keep my family and Issac's family in your prayers as we wait to see God's will.



L-R: Mike, Tina, Shawn, Sidney and Josie

help members with their costs and creates arrangements with providers for future discounts.

Tina has more than 15 years of experience dealing with health care costs and medical providers, having divided her time between AultCare Insurance in Canton, Ohio, and Chesterfield Insurance Agency, Uniontown, Ohio—a third-party administrator for Salvation Army health care. CHM, which is not health insurance, is a new world for her.

At age nine, she dedicated her life to the Lord and has been serving Him ever since. She attends Faith

Attention northeast Ohio members!

The Imaging Center in Stow, Ohio, provides affordable MRI and nuclear medicine services to self-pay patients (since CHM is not insurance, members technically are self-pay patients).

CHM members can receive MRI/MRA services at The Imaging Center for \$600 to \$750; a \$100 discount is offered for those who pay upfront.

MRI/MRAs performed by many health care providers—especially hospitals—can cost thousands of dollars. "The prices offered by The Imaging Center are a slight fraction of the average cost," said CHM President Rev. Howard Russell. "In my personal experience, providers have quoted \$6,500 to \$10,000 for MRIs for my son, Joseph (Joseph has a tumor in his brain; however, since the tumor isn't growing he is doing very well). We recently discovered The Imaging Center, which we'll definitely use instead from now on."

Nuclear medicine services also are available to self-pay patients at discounted rates.

To learn more about The Imaging Center, call 330-920-3770 or visit www.theimagingcenter-ohio.com. To compare fair health care pricing for many medical services, see www.healthcarebluebook.com.

It's a great time to "like" CHM

Christian Healthcare Ministries is giving away a free month of membership to the 2,000th "like" on our Facebook page. As of this writing, we have nearly 1,400 "likes."

Visit www.facebook.com/christianhealthcareministries and "like" us today; a free month could be yours!

10 lesser-known tips for better health

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Health education resources at:
www.chministries.org/healthinfo.aspx

This month, we continue our series discussing Bonnie Liebman's article, *Still Not Getting It?* Last month, we reviewed her first three recommendations:

1. Extra weight increases your risk of cancer.
2. Use subtle cues to make you eat less.
3. Cut back on your grain intake.

Here are her next two suggestions for better health:

4. Eat animal protein to help, not hurt, your bones.

For years, I've heard that eating animal protein leeches calcium from your bones, making them weaker because animal protein is acidic.

Therefore, when you eat animal protein, your blood pH drops. In order to "buffer" the increased acid in your blood, calcium is released from your bones.

But there's always been one case that puzzles me: Bill Walton, the former basketball star of the UCLA Bruins and Portland Trail Blazers, was plagued with stress fractures of the foot during his career. The reason? Some speculated it was because he was a strict vegetarian. However, that doesn't line up with the idea that animal protein makes bones weaker. Shouldn't he have been the least likely player to get stress fractures?

Recent research has shed light

on the issue. Apparently, the key factor is not how much animal protein you eat (although that is important), but on how much calcium is in your diet.

In Framingham, Mass., the town famous for Harvard's research on heart disease, researchers surveyed 3,700 residents for calcium intake. Residents who



averaged 500 milligrams of calcium per day and had the highest intake of animal protein were almost three times more likely to have a hip fracture than those who ate the least amount of animal protein.

However, that's only half the story. The residents who ingested an average of 1,000 milligrams of calcium per day (and who also ate a high level of animal protein) *cut* the risk of hip fracture by 85 percent compared to those who ate the least amount of animal protein.

How do we reconcile these seemingly contradictory findings? The answer is that whether animal protein is

helpful or hurtful depends on your *calcium* intake. Your body naturally adjusts calcium absorption efficiency depending on your animal protein intake. When protein intake is high, the body absorbs more calcium from food in the gut, which counteracts the tendency of animal protein to deplete bones of their calcium. However, low calcium is insufficient to make up for bone loss, resulting in weaker bones when animal protein intake is high.

The bottom line is to make sure your diet includes at least 1,000 milligrams of calcium per day. Females—especially those who are pregnant or breast-feeding—adolescents and people over 70 should get between 1,200 to 1,300 milligrams per day.

One final note: reduced calorie intake associated with dieting also can reduce calcium absorption, potentially weakening your bones.

5. Eating one less pound of calories does not mean you will lose a pound of fat. Each pound of fat contains approximately 3,500 calories. Therefore, conventional wisdom says that if you eat 500 calories less per day, you will lose one pound of fat in one week. In fact, that is what I have taught for years.

See "Lesser-known tips," page 13

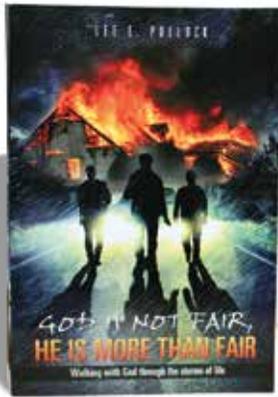
Members' books reveal God's nature through author life experiences

God Is Not Fair, He Is More Than Fair
Lee E. Pollock
 Bartlesville, Okla.

"Have you ever wondered if God really cares about you? Have you ever wondered if God even exists?" These questions are addressed in Christian Healthcare Ministries member Lee. E. Pollock's book *God is Not Fair, He Is More Than Fair*.

Lee answers two of the most important questions all people ask. The book features 19 real-life stories of God actively working in

people's lives. Each story demonstrates God's provision and protection when His children learn to fully trust in Him.



"Life might seem overwhelming and confusing," said Lee, "but through these stories, readers will be inspired to believe and worship a God who is concerned

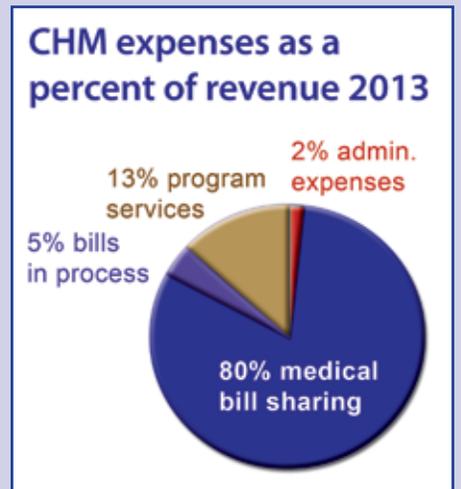
about every part of their lives. They will relate to a variety of people in the book and learn from their most painful experiences."

Lee is a retired, ordained pastor. Before being called into full-time ministry, he owned and operated a hardware store for more than 20 years. His faith in the Lord was tested when his home burned down in the middle of the night. However, his experience strengthened his faith and inspired him to encourage others to come face-to-face with the goodness of God.

See "Members' books," page 12

CHM income statements 2008-2013* (in thousands of dollars)

	2008	2009	2010
Total revenues	\$18,039	\$17,533	\$18,667
Medical bills shared	\$13,981 78%	\$13,881 79%	\$14,647 78%
Bills in process			
Program services	\$2,842 16%	\$2,982 17%	\$3,314 18%
Administrative expenses	\$677 4%	\$622 4%	\$671 4%



Editor's note: To request more information about CHM finances, contact chief financial officer Roger Kittelson at rkittelson@chministries.org.

**Percentages may not add up to 100 percent due to rounding.*

	2011	2012	2013 (budget)
Total revenues	\$23,259	\$30,037	\$39,000
Medical bills shared	\$15,947 69%	\$23,493 78%	\$31,200 80%
Bills in process	\$2,631 11%	\$1,347 4%	\$1,900 5%
Program services	\$3,980 17%	\$4,399 15%	\$4,982 13%
Administrative expenses	\$701 3%	\$798 3%	\$918 2%

"Christian Healthcare Ministries' increased revenues over the past five years have shortened the sharing time for members' medical bills. Also, we are keeping administrative costs very low. The ministry is in good financial health."
 -Roger Kittelson
 CHM chief financial officer

CHM participation levels self-quiz

This quiz does not need to be returned to the CHM office. The CHM Guideline providing the correct answer is included in italics.

1. The CHM participation levels are Platinum, Gold, Silver, and Bronze (*Guideline G*)

True False

2. The monthly gift amount for an individual participating at the Gold level is: (*Guideline G.1*)

a. \$135 b. \$150 c. \$200 d. \$235

3. Maternity needs are eligible for sharing according to the length of time you have been a CHM member. (*Guidelines R.1 to R.3*)

True False

4. Pre-existing and Brother's Keeper needs are eligible for sharing according to your participation level. (*Guidelines AA.2 and AA.3*)

True False

5. Bills for routine doctor visits and prescriptions are eligible for sharing: (*Guideline O*)

- a. at all participation levels
- b. at none of the participation levels
- c. at the Gold level only

6. Different family members can participate at different levels within one membership. (*Guidelines C and G*)

True False

7. A bill discount you help obtain can apply to your personal responsibility amount if: (*Guideline G*)

- a. you are a Gold member
- b. you are a Gold or Silver member
- c. you are a Gold, Silver or Bronze member
- d. discounts cannot be applied to your personal responsibility amount

8. For Gold level members, the Brother's Keeper program provides an additional \$100,000 of sharing support per year. (*Guidelines Y.1 and Y.2*)

True False

9. Medical needs cannot be shared totaling less than \$500 for Gold, \$1,000 for Silver and \$5,000 for Bronze. (*Guidelines G and O*)

True False

10. Christian Healthcare Ministries shares eligible medical bills after: (*Guidelines J, N.2 and O*)

- a. the member has submitted the appropriate paperwork
- b. the member pays his/her personal responsibility amount
- c. all other forms of assistance (insurance, Medicare, etc.) have been exhausted
- d. all of the above



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

April 2013

What is the Prayer Page?

The Prayer Page is an additional means by which CHM members help other Christians.

Most of the medical needs listed on these pages are ongoing bills from pre-existing conditions, which do not qualify for sharing under Christian Healthcare Ministries Guidelines. (They are *not* bills incurred before members joined CHM.)

Giving to needs listed on these pages is not your CHM monthly gift. It is an opportunity to give over and above your gift amount. We urge you to send cards of encouragement even if you are unable to contribute financially.

See the sidebars on pages 8-10 for more information on how to give.

Christian Healthcare Ministries Prayer Page

127 Hazelwood Ave
Attn: Prayer Page
Barberton, OH 44203

Phone: 800-791-6225
(ask for the Prayer Page)

Fax: 330-798-6105

www.chministries.org
E-mail: prayerpage@chministries.org

Prayer Page needs do not qualify for sharing under Christian Healthcare Ministries Guidelines. (See left sidebar)

1. 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. **UPDATE: Nurys received \$1,326 in gifts, bringing the need to \$4,299.**

2. 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 \$6,210 in gifts, bringing the need to \$1,260.**

3. 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 \$6,299 in gifts, bringing the total need to \$398.**

4. 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 \$13,223 in gifts, bringing the total to \$1,170.**

5. 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 \$3,359 in gifts, bringing the need to \$855.**

6. 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 \$2,257 in gifts, bringing the need to \$632.**

7. 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 \$31,194 in gifts, bringing the need to \$25,037.**

8. 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 \$3,294 in gifts; she now needs \$406.**

9. 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 \$45,666 in gifts. He now needs \$2,989.**

10. 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 \$13,394 in gifts. She now needs \$832.

11. 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 \$6,214 in gifts, bringing the need to \$260.**

12. 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 \$9,749 in gifts, bringing the need to \$623.**

13. 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 \$4,152 in gifts, bringing the need**

Continued on page 8

Financial: Prayer Page Giving

Prayer Page total needs remaining this month: \$137,471

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

- \$8.28 this month *-or-*
- \$2.76 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

to \$923.

14. 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 \$6,352 in gifts, bringing the need to \$3,717.**

15. 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 \$545 in gifts, bringing the need to \$443.**

16. 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 \$17,356 in gifts and \$15,140 in reductions, bringing the need to \$2,943.**

17. 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 \$11,871 in gifts and added \$400 in bills; she now needs \$1,913.**

18. 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 \$9,022 in gifts, bringing the need to \$1,031.**

19. 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 \$5,045 in gifts, bringing the need to \$647.**

20. Marion Holdeman: 4043 Mennonite Church Rd., Stapleton, GA 30823

Marion had ankle replacement surgery, esophageal reflux, and esophagitis stretch procedure. He asks for assistance with bills totaling \$5,138.

21. Cindy Jackson: 23216 Nameless Rd. Unit A, Leander, TX 78641

Cindy suffers from non-Hodgkins lymphoma and incurred bills totaling \$21,971. She trusts that God will help meet her need through CHM members. **UPDATE: Cindy received \$19,269 in gifts and added \$1,717 in bills, bringing the need to \$4,419.**

"I was listed on the Prayer Page for \$105,548 and now I'm medical debt-free! There are no words to express my gratitude to the CHM members who donated to my need. I have thanked many, made friends with others and have enjoyed all of the cards, notes and prayers. May God bless all CHM members as I have been blessed."

-Pam Apodaca, Corinne, Utah

22. 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 \$15,194 in gifts, bringing the need to \$899.**

23. 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 \$4,835 in gifts. She**

added \$99 in bills; the need is now \$504.

24. 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 \$3,137 in gifts, bringing the total to \$366.**

25. 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 \$4,666 in gifts, bringing the need to \$1,042.**

26. 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 \$39,508 in gifts, bringing the need to \$4,405.**

27. William Newton: 5911 Country Brook Ct., Sugar Land TX 77479

William underwent knee replacement surgery and incurred bills totaling \$17,277. **UPDATE: William received \$16,595 in gifts, bringing the need to \$682.**

28. 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 \$1,718 in gifts, bringing the need to \$1,130.**

29. Calvin Ratzlaff: 40596 307th St., Avon, SD 57315

Calvin suffers from hyperparathyroidism and has \$16,213 in bills. **UPDATE: Calvin received \$15,188 in gifts; the need is now \$1,025.**

30. 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 \$3,286 in gifts and added \$4,014 in bills, bringing the need to \$1,018.**

31. 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 \$10,210 in gifts, bringing the need to \$1,316.**

32. 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 \$51,177 in gifts, bringing the need to \$8,285.**

33. 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 \$10,443 in gifts, bringing the need to \$830.**

34. 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 \$12,539 in gifts, bringing the need to \$977.**

35. 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 \$16,735 in gifts, bringing the total to \$1,149.**

36. 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 \$4,077 in gifts, bringing the need to \$1,831.**

37. 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 \$3,454 in gifts, bringing the need to \$546.**

38. 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 \$9,040 in gifts, bringing the need to \$332.**

39. 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 \$36,010 in gifts, \$73,515 in reductions and \$3,046 in added bills, bringing the need to \$3,092.**

40. James Sowards: 10684 Lynns Rd., Etna, OH 43062 James had a tonsillectomy after struggling with throat problems for several years.

Giving Guide

Membership #	Need #	Membership #	Need #
100025-100419	11	113676-114005	30
100424-100954	38	114006-114365	29
100986-101829	24	114367-114698	18
101870-102687	03	114700-114972	25
102708-103619	08	114978-115457	28
103702-104427	45	115466-116181	35
104428-105122	15	116182-117332	04
105123-105822	52	117337-118479	02
105833-106406	23	118489-119835	31
106421-107132	51	119838-121822	40
107134-107559	37	121825-124096	36
107565-108053	53	124098-126071	17
108057-108470	12	126114-128789	16
108471-108865	06	128791-132485	09
108870-109250	19	132487-136185	39
109262-109634	48	136186-140783	14
109635-109982	41	140787-143757	01
109984-110323	27	143758-144852	26
110325-110675	49	144853-145844	21
110676-111043	33	145849-146804	43
111052-111366	10	146805-148179	20
111370-111745	05	148180-149786	50
111755-112118	44	149787-151531	32
112121-112486	22	141532-153025	46
112487-112887	13	153027-154731	47
112892-113337	34	154732-156524	54
113340-113675	42	156525-159798	07

"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 #27.

These directions are only suggestions; if you are not a CHM member or feel led by the Lord to give to a need other than the one suggested, please do so!

How do I send my gift? (Continued from the page 8 sidebar)

Option 2: You can send financial gifts to the CHM office and they will be forwarded to the recipient you choose. The advantage is that gifts sent in this manner are tax deductible.

Please make your check out to CHM and write "Prayer Page" and the name of the gift recipient in the memo line. We will deposit your check and generate another check to send to the recipient of your choice. We will forward any card or encouraging note that you include, or you can send it directly to the recipient.

Continued on the page 10 sidebar

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

Please send your gift to: Christian Healthcare Ministries
Attn: Gift Processing
127 Hazelwood Ave.
Barberton, OH 44203

Any gifts designated for a person not on the Prayer Page will be forwarded to another recipient.

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

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

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

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

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

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

He asks the CHM family for help with \$4,659 in bills. **UPDATE: James received \$2,870 in gifts, bringing the need to \$1,789.**

41. 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 \$15,345 in gifts, bringing the need to \$680.**

42. 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 \$4,892 in gifts, bringing the total need to \$1,002.**

43. 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 \$10,009 in gifts, bringing the need to \$4,469.**

44. 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 \$2,202 in gifts, bringing the need to \$890.**

45. Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227 Lessie underwent bladder surgery and asks for help with bills totaling \$29,605. **UPDATE: Lessie received \$29,198 in gifts; the need is now \$407.**

46. 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. **UPDATE: Naomi received \$2,964 in gifts, bringing the need to \$8,366.**

47. 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 \$27,236 in gifts; he now needs \$9,730.**

48. 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 \$2,730 in gifts, bringing the need to \$670.**

49. 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 \$7,739 in gifts, bringing the need to \$761.**

50. Sharon Warden: RR 1 Box 69-8F, Poca, WV 25159 Sharon underwent surgery for tumor removal and asks the CHM family for prayer and financial help with \$23,100 in medical bills. **UPDATE: Sharon received \$16,617 in gifts, bringing the need to \$6,483.**

51. 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 \$28,018 in gifts, bringing the need to \$541.**

52. 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 \$7,198 in gifts, bringing the need to \$486.**

53. 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 \$590 in gifts, bringing the need to \$590.**

54. 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 \$14,046 in gifts, bringing the need to \$11,244.**

CHM self-quiz answers (continued from page 6)

- 1.False 2.b 3.False
- 4.True 5.b 6.True 7.c
- 8.False 9.True 10.d

Free health care (continued from page 1)

your friend has submitted three monthly gifts!

From July to December 2012, more than 160 member families brought two or more memberships into CHM—and 11 of those families have earned at least six months of free participation. Hundreds more families participated in Bring-a-Friend by bringing

one new membership to CHM.

Is free health care impossible? Not according to these families—they are receiving free health cost support, freeing up personal funds for other uses *and* helping other Christians with their medical costs.

Please bring a friend today and help yourself while helping fellow Christians.

Editor's note: For tips on telling others about CHM, please visit www.chministries.org/sharingtips.aspx.

Member recognition: Bring-a-Friend

The following people brought two or more friends from July through December 2012:



William Allen Branson, MO
Terence Amann Clive, IA
Dennis Applegarth Beatrice, NE
Jeremy Austin Jackson, WY
Clifton Bamford Oroville, CA
Donald Barber Vidor, TX
Bruce Becker Stafford, VA
Jason Benham Concord, NC
Molly Berglund Acworth, GA
Brian Bisbee Carthage, MO
Robert Boeckner Macon, MS
Joel Boggs Fairbanks, AK
Laura Boyd Livingston, TN
Craig Boyette Patterson, GA
Deric Brock Chelsea, OK
Devon Brueckner Pagosa Springs, CO
Bobby Bryant Neosho, MO
Brian Cahill Bryan, TX
Nancy Calvin N. Richland Hills, TX
Dana Carbone Grove, OK
Steven Carr Griffith, IN
Lisa Chamberlain Pioneer, OH
Sun Choi Irvine, CA
Steven Chong Los Angeles, CA
John Churchill Hobe Sound, FL
Shane Claiborne Philadelphia, PA
Gerald Clemmons Chattanooga, TN
Kenneth Cloud Bainbridge, GA
LeAnn Cogburn Eddy, TX
Kevin Connors Stillwater, MN
Polly Cooper Tulsa, OK
Ashlynn Coriell Covington, LA

M. Jay Courtney
Eric Cox
Steven Dornbierer
James Downer
Julie Duffy
Otis Ee
Terry Estes
Christopher Faddis
Martin Ferguson
Eileen Fields
Jacob Fischer
Henry Fisher
Allan Fisher
Keith Freeburg
Grace Gamb
Bobby Gates
Paul Gingerich
William Goehring
David Goff
Leigh Graf
Ernest Greif
E. Ward Guthrie
James Hambrick
Clarence Hamlett
Theron Harmon
Simone Hefelfinger
Christin Heller
Beth Henry
John Hisey
Karen Holder
Steve Hostetler
John Howell
Larry Hughes
Hyun Joo Im
Gary Ivory
Kenneth Janik
Jamie Jarrard
James Jones
David Jones
Valparaiso, IN
Woodward, OK
Davenport, NE
Haines, AK
Black Creek, WI
Cypress, CA
Stony Point, NC
Gilbert, AZ
South Jordan, UT
Metamora, IL
Deer Park, WA
Mifflin, PA
Gap, PA
Landrum, SC
Payette, ID
Mesquite, TX
Hartwell, GA
Wisconsin Rapids, WI
Fairbanks, AK
Farmington, MO
Edna Bay, AK
Bozeman, MT
Jacksonville, FL
Claremont, NC
Lehi, UT
South Bend, IN
Cleveland, TN
Oakland, CA
Jackson, WY
Brigham City, UT
Camden, OH
Kirksville, MO
Groesbeck, TX
Irvine, CA
Polson, MT
New Harmony, IN
Richmond, VA
Houston, TX
Windsor, CO

Philip Jonker
Violet Kasa
Ephraim Kensinger
Margaret Killackey
Wynne Kimbrough
Lawrence King
Brian Kiser
Danette Klein
Jeff Klein
Titus Lambright
Katie Lapp
Jeremy Leman
Susan Long
Lamuel Lucescu
Sondra Markwardt
Aaron Marshall
John Martin
Barry Martin
Michael Martin
Kimberly Mast
Jimmy Mattingly
Patrick McClelland
Pauletta McClure
Andrew McLeran
James Moore
Sally Moran
Timothy Morbitzer
Diane Morrell
Michael Nagy
James Neff
David Nofziger
Michael Norris
John Nosol
Darrell Orange
Garvel Owens
Gary Panepinto
Jieon Park
Grand Rapids, MI
Colorado Springs, CO
E. Rochester, OH
Wayne, NJ
Niagra, WI
Boerne, TX
Shelbyville, KY
Tomball, TX
Pendleton, OR
Worthington, IN
Dornsife, PA
Strawn, IL
Mount Vernon, OH
Boring, OR
Palmer, AK
Arlington, IN
Philadelphia, NY
Smithsburg, MD
Akron, OH
Pamplin, VA
Moody, MO
Olympia, WA
Pinson, AL
Ontario, OR
Indianapolis, IN
Frazeyburg, OH
North Manchester, IN
Dunbar, WI
Copley, OH
Effingham, IL
Defiance, OH
New Tazewell, TN
Chagrin Falls, OH
Deweyville, TX
Marcellus, MI
Concord, NC
Cypress, CA

See "Bring-a-Friend," page 13

Get more done by doing less Excerpted from Saurage Research's "Key Findings" newsletter

“The way Americans work isn’t working,” says Tony Schwartz, performance expert and author of *Be Excellent at Anything*. Schwartz cites more than 100 studies to support his case, including a Towers Perrin Global Workforce Study of 90,000 employees in 18 countries that found only 20 percent of them feel fully engaged at work, while 40 percent are actively disengaged. And it’s no surprise this lack of

engagement negatively impacts employee productivity and business performance, as well as employee health. According to Schwartz’s findings, most of us wake up tired, feel stressed and overwhelmed, skip meals and eat on the run (or at our desks) and work long hours on the job. By working with companies like Google, Coca-Cola, and the LA Police Department and reviewing a growing body

of multidisciplinary research, he found the paradoxical remedy is what he and others call “strategic renewal.” In other words, the best way to get more done may be to spend more time doing less. His tips for personal renewal and boosting our energy include daytime workouts, short afternoon naps, longer sleep hours, more time away from the office and longer, more frequent vacations.

Christian alternative (continued from page 1)

payments. The office issues a check to the member, who then pays his provider.

What it costs:

CHM offers three separate levels of participation, varying in both the cost and the kinds of services eligible for sharing. For example, at the Gold Level, members pay \$150 per unit: that is, a single person pays \$150 per month, a married couple, \$300, and a family, regardless of the

number of children, \$450, with a \$500 personal responsibility per unit, per calendar year.

The Silver Level costs \$85 per unit per month (\$85 for an individual, \$170 for couples, or \$255 for families) and offers fewer services, with \$1,000 personal responsibility per incident. At the Bronze Level, members assume a \$5,000 personal responsibility per *incident but pay only \$45 per unit (\$45 for an individual, \$90 for*

couples, or \$135 for families).

Unique features:

- CHM requires no physical, nor an application fee, annual fee or waiting period for acceptance. No one’s membership is denied or canceled because of health status, age, chronic condition, etc.
- The ministry includes programs for

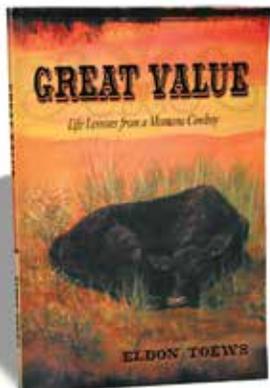
See “Christian alternative,” page 13

Members’ books (continued from page 5)

God Is Not Fair, He Is More Than Fair can be purchased online through www.amazon.com and www.barnesandnoble.com. You may also buy the book by contacting Xulon Press at 866-381-2665. The paperback version ranges from \$14.81 to \$18.99, and the hardback version is priced between \$22.03 and \$28.99.

Great Value: Life Lessons from a Montana Cowboy
Eldon Toews
Miles City, Mont.

“Many times, Jesus used allegories to show us the great value of people. This book is a



collection of personal experiences with livestock that will help you see your value to God.”

That excerpt is from the foreword of Christian Healthcare Ministries member Eldon Toews’ book, *Great Value: Life Lessons from a Montana Cowboy*. In the book, Eldon relates his daily experiences as a cowboy to readers seeking God’s truths in everyday, ordinary moments.

Having spent most of his life on a ranch, compiling a collection of real-life experiences and Scriptural reflection was the perfect

way for Eldon to share his testimony and strengthen others to grow in Christ. Nearly every story is coupled with a sketch—drawn by the author himself.

Eldon married his high school sweetheart, Carol, in 1976 where the two began working at Miracle Ranch, a horse camp for youth. He presently is pastor of Living Way Fellowship in Miles City, Mont.

Great Value: Life Lessons from a Montana Cowboy can be purchased online through www.WestbowPress.com and www.amazon.com. Orders may also be made by calling 800-279-3452. Paperback copies are generally \$11.95 and hardbacks are typically \$28.95.

Lesser-known tips (continued from page 4)

However, the Liebman points out a fact that is often overlooked: your metabolic rate. As you reduce your calorie intake, your body recognizes that you're eating less and slows down the rate at which it burns fuel—your metabolic rate, a protective mechanism that prevents starvation.

In addition, once you have lost some

weight, it takes less fuel to move around, burning fewer calories. As a result, you need to reduce your calorie intake more than you may have initially planned and for a longer period of time to achieve permanent weight loss success.

The National Institutes of Health suggests this guideline: cut your intake 10 calories

per day for every pound you desire to permanently lose. For example, if you want to lose 20 pounds, cut your intake by 200 calories each day and maintain that reduced calorie intake long-term.

Next month: 10 Lesser-known tips for better health (part 3)

Christian alternative (continued from page 12)

- members to receive financial help for preexisting conditions.
- Members need no pre-authorization for medical care. All such decisions are made by the doctor and patient.
- Medical provider discounts can be applied toward members' personal responsibility amount (out-of-pocket expenses). For example, if a hospital bill totals \$15,000 but the provider discounts the bill by \$5,000 for a Bronze Level participant, he pays no out-of-pocket expense.
- Administrative costs average between 2 and 3 percent. CHM has required only one financial gift increase, a minimal one, in the last 10 years.

- An outside, independent accounting firm annually audits the ministry. It is also governed by an independent board of directors, and employs various internal control measures to operate with integrity and accountability.
- CHM facilitates member-to-member communication and prayer. The CHM staff prays with, and for, members.
- The Prayer Page section of the monthly newsletter lists members' ineligible needs. Readers are invited to voluntarily send a designated amount to meet the bills.

Rhonda Barfield is the author of five books: Real-Life Homeschooling: The Stories

of 21 Families Who Teach Their Children at Home (Fireside/Simon & Schuster) and four on saving money on groceries, including Feed Your Family for \$12 a Day. She has also written more than 80 published articles. In addition, Rhonda coaches writing students for WriteAtHome.com and teaches piano.



Member Rhonda Barfield

Bring-a-Friend (continued from page 11)

James Pellegrino	Bay Shore, NY	Isaac Smith	Sundance, WY	Dan Vandewarker	Escondido, CA
Michael Persinger	Coal City, IN	Lisa Smith	Houston, TX	Steve Vetter	Douglas, WY
Robert Pettet	Wanaque, NJ	Steven Smith	Narvon, PA	Michael Vogel	Bend, OR
Gregory Randol	Cape Girardeau, MO	Hamlet Smith	Rupert, WV	Ricke Wade	West Plains, MO
Lee Robertson	Westminster, CO	Joseph Smith	Shelbyville, IN	John Weaver	Woodleaf, NC
Gregory Ross	Arlington, TX	Sharon Smith	Hilton Head, SC	Matthew Weaver	Windsor, SC
Timothy Rude	Johnston, IA	James Spaak	Walker, MI	Kelsi Webber	Keller, TX
Alan Sales	Fairview, NC	Steve Spacek	Schwenksville, PA	Steven Westfahl	Laramie, WY
Neil Schaurer	Pleasant Hill, OH	Phil Spriggs	Stuart, FL	Don Wiehe	Houston, TX
Lamar Schlabach	Pfafftown, NC	Rick Steele	Auburn, WA	William Willis	Kennesaw, GA
John Schmucker	New Haven, IN	Eileen Stern	Houston, TX	Cheryl Wills	Asheville, NC
David Schroeder	Truckee, CA	Daniel Stertz	Beloit, WI	Todd Winkler	Wakefield, MI
Peter Schultz	Ramona, CA	Daniel Stoltzfus	Parkesburg, PA	Lori Winter	Nashville, TN
Linda Shenk	Lancaster, PA	James Strohecker	Lancaster, PA	Joseph Wolf	Kings, IL
Timothy Shipley	Indianapolis, IN	James Strylowski	Charlotte, NC	Roger Wooten	Belmont, MS
Tempa Silva	Ridgedale, MO	Harmony Tomaszewski	Fairbanks, AK	Sadie Yoder	Sudlersville, MD
Richard Sinclair	Madrid, NY	Daniel Treat	South Burlington, VT	Chung Hwan Yoo	West Covina, CA
David Sitton	Los Fresnos, TX	James Trimble	Belle Fourche, SD	Wayne Zimmerman	Cantril, IA

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 CHM members are accomplishing for each other and for the cause of Christ.

-Rev. Howard Russell

We'd love to hear from you! Send us your letters:

Christian Healthcare Ministries
Attn: Editor
127 Hazelwood Ave.
Barberton, OH 44203

editor@chministries.org

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

Dear Christian Healthcare Ministries:

I would like to thank you for the financial gift I recently received. My heart cannot express my gratitude or what CHM means to me.

I became ill two years ago and have incurred a few medical bills along the way. I had surgery last August, and I can thank CHM for helping me to pay that bill. What a wonderful service that you provide for us.

Many blessings to you!

Amanda Jakubowski
Port Charlotte, FL

Dear Christian Healthcare Ministries:

It is an answer to prayer to become a member of CHM. To be able to afford health care and to be able to go to the doctors and hospitals of our choice is truly a blessing, especially in this day and age.

However, the most important blessing is being able to help our brothers and sisters in Christ. I believe it is important to apply biblical principles and teaching to every aspect of life, and it is God's will for us to serve one another.

God bless you all!

Nancy Loughlin
Sharon, CT

Dear Prayer Page contributors:

I recently received a check from CHM. A letter with the check showed it was from someone donating to my Prayer Page need. The address of the person was included, and I am sending a very big "thank you" to that person directly, but also wanted to let CHM know how grateful I am. This donation will help me tremendously!

From the bottom of my heart, I thank you so very much. May God bless and keep you forever.

Carol Finch
East Jordan, MI

Dear CHM Staff:

As all of the medical needs come across your desks, may God continue to bless this very special ministry that He has called you to. May He give you wisdom as you continue in the days to come. 2 Corinthians 1:3-5.

Roger and Wilma Parrish
Victoria, TX

Dear Christian Healthcare Ministries:

Thank you for helping with my medical bills. I would have preferred not to have had a need that required your assistance, but—as I tell others about CHM—it helps to have the personal experience that your

ministry does come through for people!

May you be full of the peace and presence of God.

Sincerely,

Ann Hatley
Mena, AR

Dear Christian Healthcare Ministries:

Thank you for the quick response to our prayer and sharing request earlier this year. Your ministry is a great blessing and an example of Christ's love for us.

We will continue to pray for each of you and for CHM. We will also continue to spread the word.

Sincerely,

Joe and Fran Heider
Dayton, OH

Dear Christian Healthcare Ministries:

Thank you so much for the gift you sent to me after my wife passed away. Susie was my soul mate, and she passed into Christ's arms in December 2012. I am starting to heal with God's help.

Thanks,

Robert Charlton
Salem, OH

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.*

Steve Letonek: 32 Georgetown Rd., Hadley, PA 16130 Steve broke his hip and has bad arthritis. Please pray for his recovery.

Kimberly Klokus: 1247 Legendary Blvd., Clermont, FL 34711 Kimberly is pregnant and found out that the baby has Trisomy 18 defect.

Charles Jarrett: PO Box 383, Minden, NV 89423 Charles has sleep apnea and would appreciate prayer for consistent sleep.

Russell and Jennifer Porter: 6736 Tabor St., North Richland Hills, TX 76180 Jennifer thought she was 11 weeks pregnant

but found out she has a tumor instead. Please pray for comfort and healing.

Eddie Creer: 503 S 9th St., Salina, KS 67401 Eddie was recently told he may need to have a stem cell transplant.

Daniel Robbins: 187 Brookfield Dr., Hughsville, PA 17737 Daniel’s sister-in-law has been diagnosed with untreatable cancer.

John Mark Van Eerden: 420 Hilton Rd., Stokesdale, NC 27357 John Mark recently underwent testing to determine the cause of several seizures.

Robin Jones: 600 S Park, El Dorado

Springs, MO 64744 Robin recently had a stroke. Please pray for a quick recovery.

Carol Mercer: 2026 Edward Lane West, Kimball, MI 48074 Carol lost her husband and would like prayer for comfort.

Fern Begly: PO Box 264, Kidron, OH 44636 Fern is recovering from major surgery and is in a lot of pain.

Steve Fuhrman: 1641 Camp Betty Washington Rd., York, PA 17402 Steve is having intense spinal pain and is nearly bedridden. There is no cure, and it continues to grow worse.

Christian Healthcare Ministries

April 2013

In this issue:

Christians helping other Christians—not through insurance, but shared faith and support • Free health care: impossible? Not with CHM • Will CHM members be penalized for not having health insurance? No! • Meet your CHM staff: Tina Gentile Healthwatch • Members' books reveal God's nature through author life experiences • CHM income statements 2008-2013 Participation levels self-quiz • Prayer Page • Member recognition • Get more done by doing less Letters to CHM • Monthly prayer requests

Christian Healthcare Ministries
The biblical solution to healthcare costs



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