



Christian Healthcare Ministries

The biblical solution to healthcare costs

September 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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Health care trend: direct-pay doctor offices

Cash-only. Private-pay. Third-party-free. Direct-pay.

These all describe patients paying their doctors for routine care without the influence of third-party insurance companies.

“We’re hearing about more doctors turning to the direct-

“It’s important that [CHM] members are aware of the direct-pay trend because it can potentially save them money on their out-of-pocket costs.”

-Rev. Howard Russell, CHM President

pay option,” said CHM President Rev. Howard Russell. “CHM helps our members with costs from major medical events rather than incidental charges for doctor well visits, annual physicals and other routine treatment. It’s important that members are aware of the direct-pay trend because it can potentially save them money on their out-of-pocket costs.”

Direct-pay physician practices usually share the following characteristics:

- Doctors set affordable rates



Dr. Paul Dibble of Simple Traditions Family Health, a direct-pay practice in Magnolia, Texas

for well check-ups, testing and treatment of common ailments; prices are usually posted publicly (such as on the practice’s website) or are readily available to patients

- Doctors typically see fewer

See “Direct-pay,” page 6

Maternity program blesses member families (part 3)

John and Molly Berglund of Atlanta, Ga., and Lee and Jerin Yoder of Brownsville, Ore., are couples who recently received



The Berglund family

health cost support through CHM’s maternity program for the birth of their children. Our staff asked the families about their experiences. Here’s what

they told us:

Christian Healthcare Ministries: What did you name your children and when were they born?

Molly Berglund: Evelyn Berglund was born February 18, 2013.

Jerin Yoder: Jaidon Lee Yoder

See “Maternity,” page 11

Control, balance and harmony with God



Rev. Howard Russell
President and CEO,
Christian Healthcare
Ministries

“I believe in Christianity as I believe that the sun has risen: not only because I see it, but because by it I see everything else.”—C. S. Lewis

God is so good to me. But, then again, goodness is His nature. The Bible tells me so.

God is all the things we believe: omnipotent; omniscient; omnipresent; never changing; all love; all mercy. These He has been since before time began.

God doesn't need my obedience or my assistance to be completely God. Nothing you or I do will detract from or reduce His deity.

Our world displays the indescribable complexity of creation. Look at your hand and move your fingers. Consider your eye and the overwhelming



complexity of its design. They—and all things—show God's power.

Sir Isaac Newton was one of history's greatest scientific minds. Here's what he said on the subject of creation: “This most beautiful system of the sun, planets and comets could only proceed from the counsel and

dominion of an intelligent and powerful Being.”

God's creation is in perfect balance. When that balance is affected or disrupted, there is danger, whether it involves a star, an earthbound ecosystem or the life of a human being.

In God's universal plan He created a world that had the ability to fail, where people can choose to become out of balance with Him. That's the ultimate definition of failure.

Life out of balance—out of harmony—is a terrible thing. Relationships fracture through greed; lust; envy; pride; gluttony; or other sins. The body weakens. We draw away or sometimes run from God. The peace that comes from confidence that eternity is secure is nonexistent.

We were created to be in harmony with nature and nature was created to be in harmony with itself. But most importantly, we were created to be in harmony with God. That's our starting point. And our ending point. It's the source of true peace.

Is God in control? Yes, He is. As Matthew 28:18 says, “Then Jesus came to them and said, ‘All authority in heaven and on earth has been given to me.’”

God is in control. But He gave Satan the ability to operate in this world. God will one day end Satan's influence. But He tells us that even with Satan at work, the

Holy Spirit provides us all the resources necessary to overcome Satan's power.

Death is part of the bargain Adam and Eve made for us when they disobeyed God in the garden of Eden. We are more than conquerors when we are in harmony with God, so that when physical death comes, a new type of spiritual life begins and we are in harmony with God forever.

Bad things will happen in our lives on earth. Some things we do to ourselves; others are beyond our control. Can we stop them? Not all of them. Can we win? Yes, when we're in harmony with God.

The harmony comes by admitting that your life is out of balance because you have no relationship with Christ. Confess you need Him. Acknowledge He made life available through Jesus's death. Ask Him for forgiveness and turn from your rebellion. Accept His forgiveness.

You will receive His strength for the journey and experience His joy in your life during all situations. Life won't be perfect, but you'll be in balance, having found true happiness.

“And out of that hopeless attempt has come nearly all that we call human history—money, poverty, ambition, war, prostitution, classes, empires, slavery—the long terrible story of man trying to find something other than God which will make him happy.”

—C.S. Lewis, *Mere Christianity*

In your own words: members tell the CHM 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:

When we first started with this program, we were very unsure if we had made the right decision. We have recently experienced how CHM works through the birth of our second daughter. We want to thank you for all the help in sharing our bills. We cannot express enough how much

you have helped us. We will continue to recommend CHM.

Sincerely,

Kaitlyn Koat
Sheboygan Falls, WI

Dear Christian Healthcare Ministries:

I am so grateful to the CHM staff who were able to acquire a 30 percent discount on our behalf for a hospital bill incurred in December. Also, thank you to our fellow Christian brothers and sisters who faithfully contribute and share health care



costs.

Russ was out of work during the winter and early spring. We were very concerned. However, we praise God that he was

See "Your own words," page 10

Member recognition: Bring-a-Friend



Through the Bring-a-Friend program, members can earn a free month of CHM membership by referring

friends and family members to join the ministry. To participate in Bring-a-Friend, make sure your friend writes your name and CHM member number in the sponsor section of his or her membership application.

The following people brought three or more friends from January through June 2013:

Jose Almaraz	Chino, CA
Jason Benham	Concord, NC
David Benham	Concord, NC
Molly Berglund	Atlanta, GA
Paul Blair	Warsaw, IN
Nick Bonura	Louisville, KY
Melissa Brame	Kansas City, KS
Donald Cathey	Waco, TX
Kunwoong Cho	Diamond Bar, CA
Sun Choi	Irvine, CA

John Churchill	Hobe Sound, FL
Shane Claiborne	Philadelphia, PA
Robert Cole	Mckinney, TX
Brian Cook	Lisbon, OH
Arthur Cross	Brooksville, FL
Martin Ferguson	South Jordan, UT
William Gardner	Cumming, GA
Holly Geib	Pine Grove, PA
John Gleaton	Denmark, SC
Suk Kyu Han	Irvine, CA
Theron Harmon	Lehi, UT
Anson Holland	Upland, CA
Young Hong	Santa Ana, CA
Hyun Joo Im	Irvine, CA
Jayun Jeong	Fullerton, CA
Loretta Jones	Manson, NC
Deana Kelly	Norwood, MO
Joseph Kim	Diamond Bar, CA
George Korda	Knoxville, TN
Anthony Kuhns	Plain City, OH
Christopher Lee	Brea, CA
Raehee Lee	La Miranda, CA
Chang Name Lee	Pomona, CA
Seung Jin Lim	Los Angeles, CA
Anita Lindgren	Stromsburg, NE
Charles Manuel	Deridder, LA
Jimmy Mattingly	Moody, MO
Shannessy Michael	Urbandale, IA
Matthew Moore	Escondido, CA

Theodore Mullen	Danbury, CT
Paul Mullet	Columbus, NC
Kenneth Nair	Phoenix, AZ
Jay Oh	Cypress, CA
Daniel Owsley	Salem, IN
William Phillips	Mocksville, NC
Neal Pirolo	San Diego, CA
Vic Porter	Nixa, MO
Lynn Ragsdale	Webb City, MO
Chester Reed III	Grand Lake, CO
Ronald Ruiz	Napa, CA
Jay Russell	Great Falls, MT
David Schroeder	Truckee, CA
Roger Settje	Lynchburg, VA
David Sitton	Los Fresnos, TX
Isaac Smith	Sundance, WY
Lisa Smith	Houston, TX
Byungjoo Song	Walnut, CA
Yvette Soper	Linn Creek, MO
Dennis Stoner	East Earl, PA
Michael Sullivan	Chicago, IL
Casey Urwin	Austin, TX
Robert Way	Tucson, AZ
Paul Weaver	Woodleaf, NC
Neal Weiler	Denver, PA
Andrew Whitten	Land 'O Lakes, FL
Chung Hwan Yoo	West Covina, CA

Let's get serious about reducing heart disease risk

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

Last month we discussed why Americans must get serious about reducing their cardiovascular disease risk. Heart attacks and disease result in nearly half of all adult deaths—and almost half of those who develop it don't make it to a hospital alive. They (or their families) later discover that the damage resulted from clogged arteries.

The problem isn't education or lack of information; nevertheless, 95 percent of Americans don't take precautions to protect themselves.

In Finland, a 27-year-long research study revealed that children with the lowest risk factors for heart disease during childhood also had the fewest heart attacks and cardiovascular events later in life. Low amounts of fruits and vegetables during childhood directly correlated with artery stiffening in adulthood.

Dr. Brian Reamy, a medical school faculty member and retired Air Force colonel, pointed me to a recent research study. After collecting data for more than 30 years, experts could predict hardening of the arteries simply by looking at the lifestyle of a 9-year-old child. Those with basic risk factors were much more likely to develop heart disease as adults.

The American Heart Association (AHA) has underlined the basic risk factors by consolidating them into seven steps, known as

the "Simple 7."

1. Don't smoke. If you smoke, quit. After one year your risk for heart disease will begin to decrease.

2. Maintain a body mass index (BMI) of less than 25 kilograms of weight per square meter

of body surface area. BMI

is a way of standardizing weight according to height.

For example, a six-foot person should weigh less than 184 pounds for optimum health.

To find your personal BMI, go to http://www.nhlbi.nih.gov/guidelines/obesity/bmi_tbl.pdf.

If you're overweight, following the other Simple 7 guidelines is a good starting point for getting your weight under control. If that isn't adequate, get professional help or contact me and I'll point you to additional resources.

3. Participate in physical activity at least 150 minutes per week. That translates

into at least 30 minutes of moderate to heavy exercise for five out of seven days of the week. I suggest exercising every day except Sunday, making that your day of spiritual and physical rest. Vary the type of exercise to avoid boredom. I set aside Tuesdays, Thursdays and Saturdays as my days for aerobic fitness, primarily through running. Mondays, Wednesdays and Fridays are devoted to strength training and non-impact aerobics, such as bicycling or the elliptical



machine. If you have a long workday, consider 15 minutes before work, then 15 more during your lunch hour or at the end of the day. Again, the recommendation is a *minimum* of 150 minutes of moderate to vigorous exercise each week.

4. Keep your blood pressure below 120 systolic (top number) and 80 diastolic (bottom number). Following the other Simple 7 guidelines also should help reduce blood pressure. However, if elevated blood pressure fails to respond to lifestyle changes, seek further treatment from your doctor.

5. Total cholesterol should be less than 200 mg/dL. Try to keep cholesterol numbers down with proper diet and exercise. However, if that fails, as it did in my case, consider prescription medication. Keep in mind that there is more to a cholesterol number than its total. There's "good" cholesterol (HDL) and "bad" cholesterol (LDL). Ask your doctor if you need more clarification.

6. Maintain your fasting blood glucose level at less than 100 mg/dL (the best time to

See "Let's get serious," page 13

Meet your CHM staff: Sandy Wiggins

Sandy Wiggins answers questions, updates member account information and prays with members, all of it uplifting work for this former administrative assistant who recently joined the CHM Member Assistance department.

“It’s a joy to come to work,” she said. “There is a spirit of unity here; we support and care for one other.”

Before arriving at CHM, Sandy worked



Sandy Wiggins and sons Tyler (left) and Michael.

nine years as an accounting firm’s administrative assistant. She is pursuing her bachelor’s degree through Liberty University’s online program. Sandy is majoring in psychology—with a specialization in crisis counseling—and also is working towards a minor in biblical studies.

Prior to becoming a Christian, Sandy lived with her boyfriend and two sons. When the relationship ended badly her boyfriend put her in physical danger; he held Sandy hostage until police arrived. She and her boys were unharmed. Days later, her boyfriend accused her of theft. The court case against her was dismissed due to false accusations. Sandy was released.

That same week, Sandy was flipping through radio stations and came across Moody Radio’s WCRF 103.3, advertising a “Hope and Help for the Single Mom” conference. “I went, having no idea why I was going, but that night I had an

encounter with Jesus,” she recalled. “I surrendered my life to Him and haven’t been the same since.”

This glorious transformation is evident in Sandy’s life. “Because God offered me a life so different than my life as an unbeliever, I ran fast and hard after Him. I fell in love with Him during that time. That situation—plus many others I endured—birthed a passion to go to school and obtain the necessary tools to minister to and counsel abused and broken people.”

Romans 8:28 and Proverbs 3:5-6 are two of Sandy’s favorite passages. “God loves and cares deeply about us. We can hold onto His truth and believe that He is working for our good in every situation, even when we don’t feel it. We can trust and believe God gives us wisdom and direction if we seek Him for answers. He *always* has our best interest in mind.” “The CHM staff loves and prays for

See “Meet your staff,” page 13

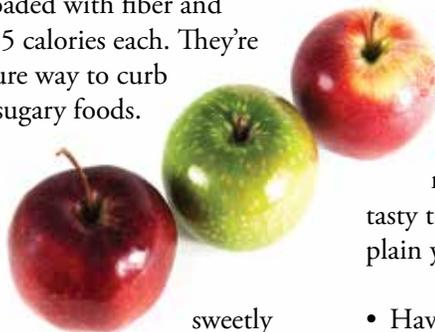
100-calorie snacks *By Judi Ulrey*

After Labor Day, many people commit to get “back on track” with their fitness programs. Distracted by summer fun, we may have packed on a few pounds. But now the kids are back in school so we can settle into a more consistent routine.

Everyone knows the weight management game is ultimately about calories in versus calories out. One way to manage your intake is to monitor your snacks, and 100 calories is a great target. To manage hunger well, try to get a little fiber, protein and complex carbohydrate every time you eat. If you have healthy snacks handy wherever you are, it will help you avoid temptation and calorie chaos.

How many calories do you think snacks have? Let’s look at some healthy 100-calorie options.

- Dates are loaded with fiber and contain just 25 calories each. They’re sweet and a sure way to curb a craving for sugary foods.
- Most fruits are about 100 calories and are a nutritious, satisfying snack. Whether you reach for an apple, orange, banana or pear you can be confident you’re within your 100-calorie budget.



- Try eating more applesauce. If you buy one of the healthiest brands, it’s really just pureed apples—and it’s *yummy*. Dollop a spoonful on cottage cheese for added protein.

- Yogurt and berries are sweet enough to make you think they’re not healthy, but they are! And this tasty treat is under 100 calories. Note: Buy plain yogurt and add a pinch of sugar.

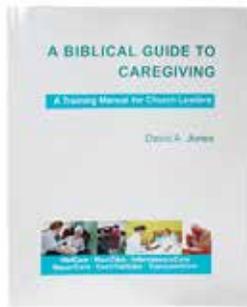
- Have you ever made frozen orange juice cups? They taste like sorbet. One cup is 110 calories and full of Vitamin C. Your kids will love ‘em.

See “100-calorie snacks,” page 13

Members' books offer practical advice on caregiving, show what we can learn about God from creation

A Biblical Guide to Caregiving
David A. Jones
Charleston, W.V.

“Are you having difficulty helping an aging family member deal with life’s struggles? Are you seeking to provide genuine and effective comfort to those



who have been crushed by the loss of loved ones? Are you or others near you struggling with overwhelming financial issues? Do you dread visits to a hospital or a nursing home, not

knowing how to help the folks there?”

These and other difficult questions are effectively answered in David A. Jones’ *A Biblical Guide to Caregiving*. The book’s threefold purpose: to share Scriptural instruction for caregiving; to provide

See “Members’ books,” page 12

Direct-pay (continued from page 1)

- patients, increasing the time spent with patients and decreasing waiting-room time
- Doctors and nursing staff often are accessible via phone or email when the practice is closed
 - Practices have lower overhead and administrative costs
 - Patients pay doctors directly; third-party payment (including insurance, Medicare or Medicaid) is usually not accepted

Dr. Paul Dibble owns Simple Traditions Family Health, a direct-pay family practice in Magnolia, Texas. Dr. Dibble started his practice in 2011 to “regain some of the good things that have been lost in health care.

“We think that the doctor and patient should decide the best treatment,” he said. “We think doctors should discuss the costs of testing and treatment with their patients and help them find the best value. We think doctors should spend plenty of time with their patients and thoroughly discuss their care. Not so long ago, things were done this way—and some things shouldn’t change.”

The Simple Traditions website, www.stfhealth.com, includes a comprehensive price list of charges for visits, patient supplies, vaccinations, in-office procedures

and lab tests. For example, an office visit of up to 30 minutes is listed at \$65. A health screening is \$40 and a nurse visit is only \$20.

CHM member Shannon Davis is one of Dr. Dibble’s patients. “Many of my friends and neighbors who have insurance still see Dr. Dibble and file their expenses with their insurance companies themselves,” she said. “They receive excellent medical care and some have told me that it’s still less expensive than visiting their health insurance company’s preferred providers.”

Another example of a direct-pay provider is Dr. Michael Ciampi (www.ciampifamilypractice.com) of South Portland, Maine. Ciampi, who ceased accepting insurance in April 2013, has lowered his charge for an office visit from \$160 to \$75.

“I’m freed up to do what I think is right for the patients,” Ciampi said. “If I’m providing them a service that they value, they can pay me, and we cut the insurance out as the middleman and cut out a lot of the expense. I’ve been able to cut my prices

in half because my overhead will be so much less,” he said.

Similar to direct-pay practices are providers who offer “concierge medicine.” These practices differ from their direct-pay cousins by charging an annual or monthly fee instead of or in addition to a fee for each medical service. In contrast to most direct-pay providers, some concierge practices accept insurance, Medicare or Medicaid.



“The direct-pay structure is something CHM members will find beneficial,” Russell said. “Though direct-pay might not work for every patient, it can be helpful to many CHM members because it puts the patient and doctor in control of treatment, improves doctor-patient relationships and lowers the overall cost of medical care. We will make more information available

to members as we learn more about this interesting trend in health care.”

Editor’s note: To determine fair prices for health care services in your area, visit www.healthcarebluebook.com.

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

September 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. Bethany Maria Beiler: 99 NBC Lane, Meigs, GA 31765

Bethany incurred \$13,342 in bills as the result of falling off a ladder. She asks the CHM family for prayer and financial help.

UPDATE: Bethany received \$1,254 in gifts. Her need is now \$12,088.

2. Barbara Brackett: 224 Bridgewater Rd., Knoxville, TN 37923

Barbara suffers from diverticulitis and requests prayer and financial assistance from the CHM family. After receiving more than \$35,000 in discounts, she requests help with bills for \$27,709. **UPDATE: Barbara received \$7,788 in gifts. She now needs \$19,921.**

3. Rachel Calvano: 1074 Meadowbrook Dr., Canonsburg, PA 15317

Rachel incurred medical bills from the birth of her child totaling \$3,230.

4. Diana Caringi: 167 Tamarack Ave., Carlsbad, CA 92008

Diana was diagnosed with breast cancer. She asks the CHM family for help with \$6,984 in medical bills. **UPDATE: Diana received \$3,759 in gifts, bringing the need to \$3,225.**

5. Roger Coffey: 622 Zola Rd., Lake City, SC 29560

Roger's wife, Rosa, suffered from pancreatic cancer and recently passed away. Roger asks for continued prayer and financial help with Rosa's \$56,231 in bills.

UPDATE: Rosa had \$79,086 in added bills and received \$118,559 in gifts, bringing the need to \$16,758.

6. Tiona Conrad: PO Box 2670, Bethel, AK 99559

Tiona underwent gall bladder surgery and asks the CHM family for prayer and financial help with \$17,046 in bills. **UPDATE: Tiona received \$461 in gifts, bringing her need to \$16,585.**

7. Deborah Crampton: PO Box 633, Guilford, CT 06437

Deborah incurred \$2,469 in medical bills due to an undiagnosed condition that is possibly Raynaud's syndrome, a blood vessel disorder. **UPDATE: Deborah received \$657 in gifts, bringing her need to \$1,812.**

8. Julie Ertl: 1860 N. Bluff Top Dr., Prescott Valley, AZ 86314

Julie received treatment for breast cancer. She needs help with \$6,647 in medical bills. **UPDATE: Julie received \$1,820 in gifts. She now needs \$4,827.**

9. 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 \$9,568 in gifts, bringing the need to \$501.

10. Eddie French: 4023 Frio Way, Frisco, TX 75034

Eddie was diagnosed with psoriatic arthritis. He asks the CHM family for prayer and financial help with bills totaling \$2,299. **UPDATE: Eddie received \$1,657 in gifts. He now needs \$642.**

11. Kelly Frick: 22 W 3rd Ave N, Columbus, MT 59019

Kelly underwent surgery for thyroid cancer. After nearly \$19,000 in discounts, Kelly has \$3,110 in remaining bills. **UPDATE: Kelly received \$2,447 in gifts, bringing the need to \$663.**

12. Nancy Hanson: 1619 204th Ave. NE, Sammamish, WA 98074

Nancy became pregnant before joining CHM. She requests help with \$350 in bills. **UPDATE: Nancy added \$45,908 in bills and received \$92 in gifts, bringing the total**

Continued on page 8

Prayer Page Giving

Prayer Page total needs remaining this month: \$389,006

Each need would be met **in full** if each member family contributed **\$20.90** this month.

Together, we can make eliminating these bills a reality! This amount is a suggestion; please consider giving today.

Who can give?

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

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

How much should I give?

Give however much you feel led to give.

See the "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

need to \$46,166.

13. Rachel Hawkins: 6006 State Route 269, Castalia, OH 44824

Rachel became pregnant before joining CHM. She requests help with \$7,653 in bills. **UPDATE: Rachel received \$2,117 in gifts. She now needs \$5,536.**

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

Marion had ankle replacement surgery, esophageal reflux and an esophagitis stretch procedure. He asks for assistance with bills totaling \$5,138. **UPDATE: Marion received \$4,675 in gifts, bringing the total need to \$463.**

15. 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 \$23,145 in gifts and added \$1,717 in bills, bringing the need to \$543.**

16. Lawryl Jarrett: 12333 Triple Creek Circle, Dripping Springs, TX 78620

Lawryl was diagnosed with multiple gallstones and underwent surgery to remove her gallbladder. She asks the CHM family for prayer and help with \$3,724. **UPDATE: Lawryl received \$395 in gifts. She now needs \$3,329.**

17. Brandy Kimes: 14015 E. Herndon, Ave., Clovis, CA 93619

Brandy underwent emergency gallbladder surgery and incurred bills totaling \$32,247. After \$27,534 in discounts, Brandy has \$4,713 in remaining medical bills.

18. Peter Kint: 649 Naoma Dr., Crete, IL 60417 Peter underwent heart surgery. After \$86,600 in discounts, he asks the CHM family for help with \$48,750.

UPDATE: Peter received \$4,344 in gifts, bringing his need to \$44,406.

19. Nancy LeAlcala: 3759 Brems St., San Diego, CA 92115

Nancy had a pre-existing nerve sheath tumor removed from her leg. She asks the CHM family to help share \$62,990. **UPDATE: Nancy received \$11,622 in gifts. She now needs \$51,368.**

20. Kara Leff: 2521 Woodland Dr., Ogden, UT 84403

Kara became pregnant before joining CHM. She incurred \$8,524 in bills. **UPDATE: Kara received \$2,101 in gifts. She now needs \$6,423.**

21. Jeffrey Neustaedter: 2225 S. Singing Spur Trail, Cornville, AZ 86325

Jeffrey asks the CHM family for help with medical bills from a pre-existing condition, totaling \$4,714. **UPDATE: Jeffrey received \$391 in gifts. He now needs \$4,323.**

22. Francis Ofoma: 3187 Avalon Cove Court NW, Rochester, MN 55901

Francis went through chemotherapy to stop the spread of prostate cancer. He also had surgery to remove kidney stones. He requests help with \$3,528 in bills. **UPDATE: Francis received \$301 in gifts, bringing the need to \$3,227.**

23. Zlatko Radosavcev: 147 La Amistad Way, Hemet, CA 92545

Zlatko incurred medical bills from a pre-existing condition. He requests help with \$353 in bills. **UPDATE: Zlatko received \$38 in gifts and \$589 in discounts. He**

added \$1,171 in bills. He now needs \$897.

24. Rebecca Reeves: PO Box 13460 Spokane Valley, WA 99213

Rebecca had a brain aneurysm and underwent surgery. She is requesting help with \$1,707.

25. John Rissler: 98 Brethren Church Rd., Leola, PA 17540

John incurred \$85,433 in medical bills; he asks the CHM family for financial help and prayer. **UPDATE: John received \$20,628 in gifts. He now needs \$64,805.**

26. Diana Roccograndi: 151 Newark Pompton Turnpike #B, Pequannock, NJ 07440

Diana suffers from reactive hypoglycemia and fatigue. She asks for help with medical bills totaling \$2,553. **UPDATE: Diana received \$1,489 in gifts. She now needs \$1,064.**

27. Neil & Kayla Schindler: 622 S. Duff St., Mitchell, SD 57301

Kayla became pregnant before joining CHM and incurred \$3,532 for the birth of their daughter, Aurelie. She asks the CHM family for financial help. **UPDATE: The family received \$881 in gifts, bringing the total need to \$2,651.**

28. 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 \$58,943 in gifts, bringing the need to \$519.**

29. Eugene Schweitzer: 6315 W. 147th Ave., Crown Point, IN 46307

Eugene had treatment for Stage 4 colon cancer. He asks the

CHM family for help with \$1,662 in bills.

30. Norman Shetler: PO Box 146, Mt. Eaton, OH 44659

Norman underwent surgery for a right ankle fusion. After \$30,406 in discounts, he requests help with \$4,358 in bills.

31. Frank Stephens: PO Box 244 Paintsville, KY 41240

Frank suffered from a hernia. After over \$15,000 in discounts, he requests help with \$5,751 in remaining medical bills. **UPDATE: Frank received \$2,100 in gifts, bringing the need to \$3,651.**

32. Carol Thiesen: 14011 E. Herndon Ave., Clovis, CA 93619

Carol's husband, Gerald, passed away after intensive treatment for a virus and pneumonia. Carol asks the CHM family with help for \$18,802 in medical bills after receiving \$18,116 in discounts. **UPDATE: Carol received \$5,800 in gifts. She now needs \$13,002.**

33. 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 \$14,044 in gifts, bringing the need to \$434.**

34. 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 \$10,672 in bills. **UPDATE: Naomi added \$5,715 in bills. She received \$14,583 in gifts and \$756 in discounts, bringing the need to \$1,048.**

35. 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 \$36,178 in gifts; he now needs \$788.**

36. Jason & Heather Vanosdol:

14925 County Rd. 15, Perryton, TX 79070 The Vanosdols' daughter, Kayman, underwent surgery to remove a large choledochal cyst shortly after being adopted from China. The Vanosdols ask for help with \$14,154 in medical bills. **UPDATE: The Vanosdols received \$1,842 in gifts, bringing Kayman's need to \$12,312.**

37. Natalie Villalobos: 1003 Bellaire, Amarillo, TX 79106

Natalie incurred bills for her pregnancy totaling \$4,860. After discounts of \$600, she asks for help with \$4,260 in remaining bills.

38. Linda Wellman: 1014 2nd St. NE Apt. A, Elbowlake, MN 56531

Linda received treatment for colon cancer and her medical bills total \$27,056. **UPDATE: Linda received \$4,157 in gifts. She now needs \$22,899.**

39. Kimberlee Yount: 423 Lane 12, Powell, WY 82435

Kimberlee incurred \$25,290 in medical bills for a hysterectomy. She requests prayer as well as financial help. **UPDATE: Kimberlee received \$24,277 in gifts, bringing her need to \$1,013.**

40. Danni Zavadil: 6449 Hatteras Ct., Sun Valley, NV 89433

Danni underwent chemo treatments for pre-existing gastric cancer. After \$32,046 in discounts, Danni is requesting help with \$1,187 in bills.

Giving Guide			
Membership #	Need #	Membership #	Need #
100025-100223	33	111143-111691	16
100250-100558	14	111692-112315	31
100561-100937	09	112320-113093	37
100939-101390	28	113096-113708	21
101414-101978	15	113709-114311	30
102014-102543	10	114313-114894	17
102554-103021	11	114899-115750	08
103034-103901	35	115751-117709	13
103934-104563	23	117719-120333	20
104572-105123	39	120339-125839	01
105127-105757	34	125844-130942	36
105766-106301	26	130947-137017	32
106304-106885	40	137020-143655	06
106970-107515	29	143658-145291	05
107517-108108	24	145292-147071	02
108121-108580	07	147072-149598	38
108591-109201	27	149599-153280	18
109206-109944	04	153282-156600	12
109948-110558	22	156601-159736	19
110560-111137	03	159737-163072	25

Don't see your member number? If you're a new member, chances are this newsletter was printed before you joined CHM. Since the Giving Guide is a suggestion, please give to whatever need God has laid on your heart. Thank you for giving!

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 #22.

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.

Your own words (continued from page 3)

blessed in April with employment.
God has always met our needs.

Martha Ansoorge
Sparr, FL

Thank you for your continued
support through this wonderful
ministry. We are truly blessed and
very humbled.

*Editor's note: Tina Farnsworth
is a CHM Needs Processing
representative.*

Sincerely,

Russ & Mary Heinz
Gowen, MI

Dear CHM:

Thank you for the timely check we
received to pay our hospital bill.
What a blessing! We had many
hospital bills already before we
were with CHM and it was very
stressful. I'm so thankful to be a
part of CHM.

May God bless you all richly.

Sincerely,

The King family
Elizabethville, PA

Dear Tina and CHM staff:

I would like to express my
appreciation. First, Tina, thank
you for handling the sharing
process for my need. And to CHM
I express my sincere gratitude for
providing the assistance needed to
alleviate those medical expenses.

In addition to sharing my needs,
I am grateful to the ministry for
meeting the financial needs of so
many other Christians. CHM is
to be commended for fulfilling the
call of the Savior (to be like Him
in all our ways).

Thanks be to God through our
Lord Jesus Christ,

Dear CHM:

Thank you for all you do and for
this amazing ministry. I am so
happy and amazed that bearing
one another's burdens works.
Praise the Lord and God bless you
all!

Sincerely,

Lynda Marion
Mt. Vernon, WA

Dear Beth:

I received a check for my recent
medical need. Your hard work is
appreciated. May you sense God's
richest blessings as you serve Him
in this precious ministry.

In Christ,

Nigel Probert
Cambridge, PA

*Editor's note: Beth Kabellar
is a CHM Needs Processing
representative.*

**Dear Christian Healthcare
Ministries staff:**

We are so very grateful for the
enormous financial help CHM
has given our family this past year.
I gave birth to twins on April 25;
their names are Eli David Miller
and Gracie Mae Miller. Thank
you, CHM staff, for all you have
done for us!



Jenn Miller
Torrington, CT

**Dear Christian Healthcare
Ministries:**

You will never know the relief I felt
when I received the check to help
with our hospital expenses.

Thank you,

Pam Knapp
Prim, AR

Dear Friends at CHM:

We received your letter indicating
that my need on the Prayer Page
was met in full. What a blessing
the Prayer Page has been to me!
It has been a great witness to my
family and those around us. When
people complain about the cost
of health insurance, we have a
great opportunity to be a witness
of the love of Christ and the love
Christians have for each other.

Thank you for being so faithful
and for providing such an
important service to Christians.
You're doing God's work on earth.
Again, thank you so much.

Merrily Wright
Elko, NV

See "Your own words," page 14

Maternity (continued from page 1)

was born March 18, 2012.

CHM: What influenced your decision to join CHM?

MB: My husband and I moved to Uganda in April 2011 to serve God overseas. We previously had health insurance through my husband’s job. We spent a lot of time looking for a different insurance policy that covered maternity. Few companies offered maternity and the ones that did were unaffordable. We were very excited to learn about CHM’s generous maternity program. We signed up right away.

JY: We’re a young couple and we wanted to start a family. Needing support for health care costs, we looked for something affordable that included a maternity program. CHM had both of these characteristics. We immediately signed up at the Gold level.

CHM: What was your experience with CHM staff members?

MB: Every time I called CHM, someone answered on the first or second ring. They answered all my questions or quickly directed me to the right person (which I appreciated because I was calling from Uganda!). The few times that I had to leave

a message, I received a call back the same day.

JY: I called the CHM office right away. The staff members were very helpful and walked me through every step.

CHM: Did you have any complications with your pregnancy?

MB: My pregnancy and delivery were very smooth. We moved back to the United States one month before Evelyn was born, but living out of the country during most of my pregnancy did make things tricky. As a result, I interacted with six different midwives (four of them in Uganda). Receipts from Uganda weren’t like the itemized bills I received in the U.S. After several conversations with staff members, CHM worked with me to reimburse the total eligible amount. I received reimbursement from CHM about six weeks after submitting our bills.

CHM: What was the cost of your pregnancy? How much of your maternity

costs did CHM share?

JY: My pregnancy cost approximately \$7,000 and CHM met all of these expenses—in a very timely manner! Our experience was great. The ministry took a big burden off our shoulders. We knew our bills would be taken care of, including ultrasounds and unexpected expenses. In

fact, we’d like to say thank you to CHM members and to the staff for all they do. It’s such a blessing to be part of a ministry like CHM. Thank you!

CHM: What are some of the things you like about CHM?



The Yoder family

MB: CHM is affordable and simple. The ministry staff encourages members to be informed and take every opportunity to ask about costs, ask for bill discounts, choose the best treatment and make payment arrangements when necessary.

Learning by “audio osmosis”

During my college days I heard it jokingly



said that students should sleep with books under their pillows—as if the information would move via osmosis into the brain. We’d all laugh, but I wonder if there’s merit to a slight variation of that idea.

At Northwestern University in Evanston, Ill., scientists have found that music skills can be sharpened if soft tones are played during sleep.

Proving that a skill can be strengthened

during a nap, the study showed that a learned skill, such as playing music, can be affected during sleep. Previous studies have demonstrated that sound and odor cues during sleep also help people recall where an object is located.

In this experiment, 16 right-handed participants learned two songs. In addition, each participant was required to play the tune with his or her left-hand on the a, s,

See “Audio osmosis,” page 12

Members' books (continued from page 6)

helpful guidelines and practical suggestions for everyday interaction with others; and to help churches organize, mobilize, and train their congregations in developing individuals' caregiving skills.

"I have found, as every pastor discovers, that the [Lord's] sheep come in differing degrees of maturity, in various stages of changing health, and with an incredibly multitudinous array of circumstances and problems, all of which need frequent touches of the grace and wisdom of God." This book gives practical, Scriptural application for meeting each unique need.

"I heartily believe that it is the Scriptures that the Holy Spirit inspired and uses to equip us for every good work, including that of caring for others," said David. "I also have come to realize the important responsibility that we as church leaders have, not to be doing all of the ministry ourselves, but to be training others to do so" (2 Timothy 3:16-17; Ephesians 4:11-16).

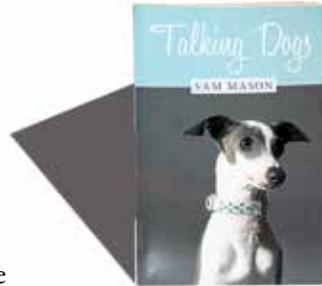
David Jones is an ordained pastor, serving several churches in the last 38 years. He trusted Christ as his Savior at a young age through a backyard Bible Club and his father's witness. David is a humble man with a heart that seeks to equip God's people in a way that reaches those in need.

A graduate of Lancaster Bible College and Baptist Bible Seminary, David currently serves as pastor of Campbell Memorial Baptist Church in Smithers, W.Va. The book developed while serving as Pastor of Care Ministries at Bible Center Church in Charleston, W.Va.

A Biblical Guide to Caregiving is a valuable resource for anyone providing help to others and is for sale at www.amazon.com, www.lulu.com and other online booksellers for \$22.

***Talking Dogs*
Sam Mason
Stephens City, Va.**

"Now, my hounds have never spoken English. Yet over the years, I have heard the Lord talk to my spirit through the lives of the dogs my wife and I have been blessed to own and love."



From the introduction of the Sam Mason's *Talking Dogs*, this statement explains the inspiration and biblical parallel of each chapter's topic: the Lord speaks through His creation.

"Throughout the Bible the Lord employs His creation to communicate His truths to open hearts," Sam said. "Animals, particularly my dogs, become living illustrations of those truths."

Each chapter begins with a verse—or theme—that relates to every believer's relationship with Christ, even in the smallest and least important areas. "God is never uninvolved in any aspect of the lives of His children," said Sam. "He's frequently the unseen director behind the stage curtain."

Sam grew up in a Christian home in western Pennsylvania. He committed his life to the Lord at an early age, eventually pursuing full-time ministry. He attended Zion Bible Institute (now Zion Bible College) in New England. There, he met his wife Carol. The couple lives in Stephens City, Va.

Talking Dogs can be purchased at www.amazon.com for \$8.09 (paperback edition) or for \$3.99 (Kindle edition). The book also is available at www.barnesandnoble.com for \$8.99 (paperback) or \$3.47 (for NOOKs).

Audio osmosis (continued from page 11)

d and f keys of a computer. Circles floating upwards on the computer screen prompted individuals when to hit each key.

The training was followed by a required 90-minute nap, during which scalp electrodes monitored the phase of sleep. When participants entered slow-wave sleep, the phase thought to be important for memory processing, researchers played

one of the two songs that the participants had just learned.

After the 90-minute nap, the participants' ability to play both songs was tested. Amazingly, all were better at playing both songs; however, the level of improvement was measurably greater in the song that was played during the nap. Perhaps a new debate will be this: which is best for

memory: playing something softly in the background while you sleep or a quiet, noise-free environment when you're awake?

Antony, J. W., E. W. Gobel, J. K. O'Hare, P. J. Reber and K. A. Paller (2012). Cued memory reactivation during sleep influences skill learning. Natural Neuroscience 15(8): 1114-1116.

Let's get serious (continued from page 4)

test your fasting blood glucose level is before breakfast). Most people can keep their number down by eating a healthy diet and maintaining a BMI of 25 or less. If you start adding belly fat, blood sugar (and consequently diabetes risk) skyrocket.

7. Finally, there are eight key components

that the AHA recommends for minimizing cardiovascular risk. Because these components should be explained in detail, we'll discuss them in next month's article.

Note: The AHA has a very helpful website that I highly recommend: www.mylifecheck.com.

heart.org. The site asks a series of questions and presents lessons oriented around the Simple 7 guidelines. Let's get serious about risk reduction!

Next month: Let's get serious about reducing heart disease risk (part 3)

Meet your staff (continued from page 5)

members and we trust God to provide for His children," Sandy said. "We are privileged and blessed to be used by God to meet the needs of so many Christians."

In her free time, Sandy loves to travel, read, watch the Food Network channel, and spend time with family and friends. She is a single parent of two amazing young men. Michael, 25, graduated from the University

of Mount Union in Alliance, Ohio, and currently works for U.S. Freight, Inc. Tyler, 18, is entering his senior year at Copley High School in Copley, Ohio. The family resides in Fairlawn, Ohio.

100-calorie snacks (continued from page 5)

- How about a chocolate shake? Sort of. Combine one-quarter cup of chocolate milk with three-quarter cups of nonfat milk for a luscious, calcium-rich treat.
- Baked potatoes have a bad rap, but the University of California's Berkeley Wellness Encyclopedia says, "Only a few other foods are as wholesome as a potato." When you're looking for a snack, pop a little red potato in the microwave for five minutes. Top it with salsa, balsamic vinaigrette and cottage cheese.
- A handful of almonds (one-eighth cup) easily takes away hunger pangs and provides protein, fiber and calcium. But don't overdo it—the calories add up when you eat more than a handful of nuts.
- Triscuit Reduced Fat crackers are whole grain and full of fiber. Top them with a little light cheese for a quick snack. Try cottage cheese in place of regular cheese. It's much lower in fat but still provides a creamy topping. Sprinkle with spices for extra flavor.

- One of the best snacks is veggies, but sometimes they don't sound appealing. If it makes the medicine go down easier, dip your veggies in a little hummus.
- Beans are the perfect fuel because they're loaded with complex carbohydrates, protein and fiber. So maybe the five-bean salad or baked beans you packed for your lunch can come out at snack time.
- Speaking of which, if you've packed a healthy lunchbox, snack time is a piece of cake—figuratively, not literally. Simply snack on whatever you wish, but keep the portion size down.
- Last but not least, let's remember an all-time favorite: popcorn. In the evening when you're considering a bowl of ice cream, popcorn is a terrific alternative. Simply put a little oil in a pan, drop in a few kernels, wait to hear them "pop," add a handful more and shake the pan until the popping stops. Delicious! One cup of popcorn contains 64 calories and a gram of fiber.



Here's to sensible snacking! Live life well.

Editor's note: Judi Ulrey is a health and wellness communicator using video, audio, and the good old fashioned word. Her e-book includes 20 embedded videos and is a great resource for small groups; check out www.fitnessconsulting.com/simplesteps. Are you a Facebook fan? Like www.facebook.com/LiveLifeWellWithJudiUlrey, if you please.

Your own words (continued from page 10)

Dear Christian Friends:

We thank you so very much for sharing David's emergency room bills when he had pneumonia. The reimbursement is a real blessing! David had to retire early because of Parkinson's disease. However, the Lord has mercifully and graciously sent blessings our way. CHM has been such a blessing.

Thank you to your staff who so kindly, patiently and willingly helped me through this process.

With love,

Mr. & Mrs. Dull
Quarryville, PA

Dear CHM Family:

Thank you! Wow, I am amazed at your prompt sharing of our medical bills. What a blessing. We are so thankful. I will certainly recommend your organization to others.

Sincerely,

Carl Burgner
Kissimmee, FL

Dear Friends from CHM:

I appreciate the prayers and financial support that I have been blessed with through this ministry over the past few months. I have been battling Stage 4 cancer. Through financial gifts and prayer, God has held me steady. He is faithful to provide.

Praise His holy name!

Sincerely,

Pat Britton

Carey, OH
Dear CHM Family,

"I am overwhelmed to find something of [CHM's] quality that is a completely Bible-based ministry. Although I am a U.S. veteran with health care cost provision, I wanted to join anyway as a form of support."

**-Jeffrey Thomason,
Jerome, ID**

Thank you for the wonderful blessing of sharing our medical bills. "May the Lord bless thee, and keep thee." (Numbers 6:24 KJV)

Sincerely,

Brenda Ianniello
Fresno, OH

Dear CHM:

When I first heard about CHM, I was watching Mike Huckabee on Fox Network. He was explaining how CHM works. My first thought was: "Is this real? It sounds too good to be true!" I am overwhelmed to find something of this quality that is a completely Bible-based ministry. Although I am a U.S. veteran with health care cost provision, I wanted to join anyway as a form of support.

What I am trying to say through tear-filled eyes is *thank you*.

I will do everything I can to support this ministry. God has blessed this ministry, and I'm excited to be a part of it. I pray for God's grace and goodness to help CHM flourish in helping our brothers and sisters

in Christ!

God bless you all,

Jeffrey Thomason
Jerome, ID

Dear CHM:

I want to take this opportunity to thank you for the check that was sent to help cover my medical expenses. This has been a great blessing. Thank God for your ministry.

I am district superintendent of approximately 100 churches with over 200 ministers in the state of Michigan, and I will be letting them know about Christian Healthcare Ministries.

I just wanted you to know how much I appreciate your help.

Rev. David Trammell
Marshall, MI

Dear CHM:

Thank you to the ministry and staff, especially Lori Perko in the Reductions department. I am starting to feel better. I hope others will join the ministry. May God bless you.

To those going through medical difficulties, may I encourage you that God answers prayer, so never give up. Trust Him. Wait and see what the Lord will do.

Your friend in Christ,

Roger Oehler
Cleveland, TX

CHM legal notices

Christian Healthcare Ministries (hereinafter “CHM”), a not-for-profit religious organization, is not an insurance company. No ministry operations or publications are offered through or operated by an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any CHM member chooses to share the burden of your medical bills will be entirely voluntary. As such, CHM should never be considered as a substitute for an insurance policy. Whether you receive any financial gifts for medical expenses and whether CHM continues to operate, you are always liable for any unpaid bills.

Especially for Florida Residents: A copy of the official registration and financial information may be obtained from the Division of Consumer Services by calling toll-free, within the state of Florida. Registration does not imply endorsement, approval, or recommendation by the State of Florida. 1-800-435-7352 Our Florida registration number is CH3543. CHM has not retained any professional solicitors or professional fundraising consultants and 100% of each contribution is received by our organization.

Especially for Kentucky Residents: Notice: CHM is not an insurance company. CHM’s related operations and publications are not issued by an insurance company and they are not offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills will be totally voluntary. CHM should never be considered as a substitute for an insurance policy. Whether you receive any gifts for medical expenses, and whether or not CHM continues to operate, you will always remain liable for any unpaid bills.

Especially for Maryland Residents: Notice: CHM is not an insurance company. CHM’s related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. No other member will be compelled to contribute toward the cost of your medical bills. Therefore, CHM should never be considered a substitute for an insurance policy. This activity is not regulated by the Maryland Insurance Administration, and your liabilities are not covered by the Maryland Life and Health Guarantee Fund. Whether or not you receive any financial gifts for medical expenses and whether or not CHM continues to operate, you are always liable for any unpaid bills.

Especially for Oklahoma Residents: This is not an insurance policy. It is a voluntary program that is neither approved, endorsed or regulated by the Oklahoma Department of Insurance and the program is not guaranteed under the Oklahoma Life and Health Insurance Guaranty Association.

Especially for Pennsylvania Residents: Notice: CHM is not an insurance company. CHM’s related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills will be totally voluntary. As such, CHM should never be considered as a substitute for insurance. Whether you receive any financial gifts for medical expenses, and whether or not CHM continues to operate, you are always liable for any unpaid bills.

Especially for South Dakota Residents: CHM is not an insurance company. CHM’s program is not an insurance contract. This plan does not fall under the jurisdiction of the South Dakota Division of Insurance and the plan is not covered under the South Dakota guaranty fund.

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

Patricia Washburn: 34 Chechesse Bluff Cir., Okatie, SC 29909 Patricia has celiac disease and possibly lupus and candida growth. Please pray for Patricia.

Doris Hobbs: 5468 W 85th St., Tulsa, OK 74131 Doris is being tested for neuropathy in her legs and is feeling discouraged.

Randy Trayer: 3140 Bayou Dr., Pensacola, FL 32505 Randy is on dialysis; please pray for comfort and strength.

Carlton & Sandra Morris: 10933 Aurelian Springs Rd., Littleton, NC 27850 Carlton and Sandra are both battling difficult medical situations and are overwhelmed.

Elizabeth Wyatt: 29 S Main St., Apt. 3, Union City, PA 16438 Elizabeth requests prayer for a job closer to home.

Allan & Susan Fisher: 123 White Horse Rd., Gap, PA 17527 Susan recently gave birth to a stillborn son, Kristian Devon. Please keep the Fishers in your prayers.

Norman & Shelby Mattice: 113 Blue Gill Ln., Pooler, GA 31322 Shelby is blind and unable to get necessary treatment. Please also pray the Mattices find a suitable home.

Tony & Linda Powell: 11825 Rimrock Trl., Austin, TX 78737 Tony recently was diagnosed with cancer; please pray.

Matthew Eudy: 495 New Salem Rd., Statesville, NC 28625 Six-year-old Matthew is undergoing testing on a nodule.

Willard Redman: 10167 Chester Furnace Rd., Shirleysburg, PA 17260 Willard has Bell’s palsy, Lyme disease and is blind in one eye. Please keep Willard in your prayers.

Walter Latham: PO Box 722, Buras, LA 70041 Please pray for Walter, who was recently diagnosed with Stage 4 lymphoma and bone cancer.

Ruth Truman: 12 Pomeroy Rd., North Reading, MA 01864 Ruth was diagnosed with breast cancer and requests prayer.

Christian Healthcare Ministries

September 2013

In this issue:

Health care trend: direct-pay doctor offices • Maternity program blesses member families (part 3) • Control, balance and harmony with God • In your own words: members tell the CHM story • Member recognition: Bring-a-Friend Healthwatch • Meet your CHM staff • 100-calorie snacks Members' book reviews • Prayer Page • Learning by "audio osmosis" • 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.