



Christian Healthcare Ministries

The biblical solution to healthcare costs

October 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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Messiah's Mansion at CHM draws some 5,500 visitors

Some 5,500 people—including a number of CHM members—toured Messiah's Mansion Aug. 3-11; the exhibit was CHM's largest-ever event.

Covering more than 40,000 square feet, Messiah's Mansion is a full-scale replica of the Old Testament tabernacle built in the wilderness by Moses and the ancient Israelites. The exhibit, which since 1995 has traveled to numerous locations across the United States and Canada, was set up on the CHM grounds. It was the tabernacle replica's first time in northeast Ohio.

"We were highly honored to host Messiah's Mansion," said CHM President Rev. Howard Russell. "It was a thrill for us to look out our windows each morning and see a building constructed according to God's specifications. During its time here many people were touched by the message of the sanctuary and the Gospel of Jesus Christ."

Russell first heard of Messiah's

Mansion when he drove by it in 2011 while the exhibit was set up in Fredericktown, Ohio. "I was on my way back

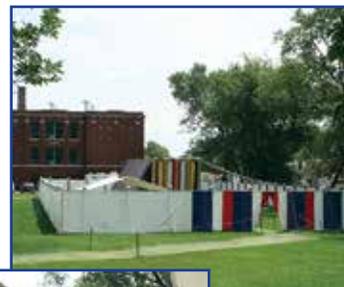
Visitors came from up to six hours away to tour the Mansion at CHM. A number of travelers from the West Coast, Southeast, New England and Canada stopped while driving through the area.

Lasting just over an hour, each guided tour enabled guests to experience the tabernacle courtyard, Holy Place and Most Holy Place. Tour guides explained how elements of the tabernacle—the altar of sacrifice, the laver, the altar of incense,

the candlesticks, the table of showbread, the Ark of the Covenant and the high priest's garments—pointed to the coming of the Messiah, Jesus Christ.

Messiah's Mansion is operated by staff, students and former students of Oklahoma Academy in Harrah, Okla. They draw their inspiration from Psalm 77:13: "Thy way, O God, is in the sanctuary: who is so great a God as our God?"

Editor's note: To learn more about Messiah's Mansion, visit www.messiahsmansion.com.



More photos on page 5



from traveling elsewhere when I saw a massive,

colorful structure by the side of the road," he said. "Unfortunately, the exhibit was closed for the day but the staff allowed me to look around. Ever since that day, I wanted to bring Messiah's Mansion to Christian Healthcare Ministries."

CHM and Obamacare questions answered



Rev. Howard Russell
President and CEO,
Christian Healthcare
Ministries

The news is full of health care-related stories and commentary. Editorials; articles; opinion columns; people for Obamacare; people against Obamacare.

There is no lack of conversation and discussion.

All of this gets our attention at Christian Healthcare Ministries because we're involved in health care. We serve you and other Christian members by enabling you to meet your health care costs affordably and biblically.

The issue receiving much attention now—especially this month—is the new health care law, the Patient Protection and Affordable Care Act (the ACA). How will it affect CHM members?

CHM is a health cost sharing ministry and therefore is included as an eligible option in the ACA, commonly called “Obamacare.”

As a CHM member you will not be penalized for not having typical or traditional health insurance.

Other questions we've heard are:

- If I go to the hospital for an illness and I tell them I don't have insurance how can I keep from being penalized?
- How do I report to the government to show I am a member of CHM so I am not penalized?

CHM is adjusting our membership cards to reflect the information necessary for the hospital or other provider to be assured that CHM is an eligible

option. (The law says you must have insurance *or* a health care sharing ministry such as CHM; it does not simply say you must have insurance. It says you must satisfy the law. CHM does that).

At present it appears that the reporting for the new law will most likely be through the Internal Revenue Service. If so, whatever appropriate documentation is needed will be created by CHM to accomplish that goal. We will notify you if and when such documentation is available and let you know what to do.

One question we received from a CHM member is if we could provide a letter from the IRS or Health and Human Services (HHS) to show CHM is acceptable. That isn't necessary. We don't need a letter from either of those agencies. The law was passed by the United States Congress and signed by the President of the United States.

Here is the language of the ACA as it relates to health care sharing ministries:

Health care sharing ministry

(i) In general such term [*Editor's note: "term" refers to "penalty"*] shall not include any individual for any month if such individual is a member of a health care sharing ministry for the month.
(ii) Health care sharing ministry. The term “health care sharing ministry” means an organization—
(I) which is described in section 501 (c)(3) and is exempt from taxation under section 501 (a),

(II) 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,
(III) members of which retain membership even after they develop a medical condition,
(IV) which (or a predecessor of which) has been in existence at all times since December 31, 1999, and medical expenses of its members have been shared continuously and without interruption since at least December 31, 1999, and
(V) which conducts an annual audit which is performed by an independent certified public accounting firm in accordance with generally accepted accounting principles and which is made available to the public upon request.

CHM meets all of these qualifications.

That is the information as it affects CHM and our members as of today. Given everything that has happened up to now we don't anticipate additional changes to the law. At the same time, Obamacare has a great many proponents and opponents.

I pledge to you that we will be watching very closely to make sure you know everything you need to know to satisfy the law.

We love serving you at CHM and we're grateful for your confidence in us and your faithfulness to your fellow members.

Maternity program blesses member families (part 4)

Anthony and Rebecca Hott of Oblong, Ill., received health cost support through CHM's maternity program for the birth of their daughter. Myla Louise Hott was born Nov. 27, 2012. Our staff asked the Hotts about their CHM experience.

Christian Healthcare Ministries: Why did you start looking for health care cost support?

Rebecca Hott: My husband and I married in January 2011. We'd graduated from Bible college the previous year and were planning to go into full-time ministry. In the meantime, Anthony was doing part-time ministry and working part-time for his family's business which, ironically, was insurance. Our health care costs were taken care of through the business. When we found a full-time position in Illinois, health care wasn't included.

CHM: Working in full-time ministry often causes families to live on a tight budget. How did you hear about Christian Healthcare Ministries?

RH: My parents had been CHM members when I was growing up, but I wanted to try health insurance. Anthony and I shopped around and found that anything including

maternity was much more expensive than we anticipated—or could *afford*. When we did more research into CHM's maternity program I was really impressed at the services offered for the price.

CHM: How did Anthony's family react, since they work in insurance industry?

RH: They were a little skeptical because we were entering into something that isn't health insurance. However, his grandparents—who had also worked in full-time ministry—had been CHM members. After weighing the options, it seemed to be the best choice for us, too.

CHM: What happened when you found out you were pregnant?

RH: I called the CHM office in March 2012, the day I got back home from the doctor's office after confirming my pregnancy. At first it was a little intimidating and my husband was still a little skeptical and nervous, but my mom kept reassuring us that CHM had always come through for them. Yvonne Woolridge was our Needs Processing representative and she was wonderful. It was unique, too, because Yvonne also was expecting a baby. That was comforting.



Anthony, Rebecca and Myla Hott

CHM: Were there any complications with Myla's birth?

RH: I was very blessed because my pregnancy was easy and simple and I had no complications. I went into labor naturally four days after my due date. However, when Myla was born, she had a heart murmur. These days it seems that heart murmurs are commonplace, but Myla's was more severe than most. In fact, at one point the pediatrician was convinced they might have to air flight her to a larger hospital. Fortunately, they didn't need to do so, but I emailed CHM to see if that kind of need would be eligible for sharing. We were so relieved to find that we would have financial assistance in the case of a birth defect.

See "Maternity," page 12

Are your doctors in CHM's provider directory? If not, perhaps they should be

One of many advantages of Christian Healthcare Ministries membership is that you receive medical treatment from the doctor or hospital of your choice; the ministry doesn't require members to follow a preferred provider list.

However, CHM *does* have a list of providers that our members have

recommended. Some are Christians. Others are not necessarily believers but are health care providers who readily accept CHM members as patients and who, in many cases, have offered generous discounts to members.

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

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

At this writing, the provider list contains the contact information of more than 350 doctors, nurses and other medical practitioners. The list is organized by state so you can quickly locate any providers near you. Several nationwide

See "Provider directory," page 6

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

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

The American Heart Association's (AHA) "Simple 7" program is a set of seven recommendations to dramatically reduce your risk of heart attack and stroke. Dr. Brian Reamy, a medical school faculty member and retired Air Force colonel, summarized the Simple 7 well in a recent presentation. Last month, I presented the first six guidelines of the Simple 7:

1. Don't smoke. If you do, get help and quit.
2. Maintain a maximum body mass index (BMI) of 25 kilograms of weight per square meter of body surface area. To find your personal BMI, visit http://www.nhlbi.nih.gov/guidelines/obesity/bmi_tbl.pdf.
3. Engage in physical activity at least 150 minutes per week.
4. Keep your blood pressure below 120 systolic (top number) and 80 diastolic (bottom number).
5. Keep total cholesterol less than 200 mg/dL.
6. Maintain your fasting blood glucose level at less than 100 mg/dL. Any number above 100 indicates pre-diabetes and consequently a highly increased risk of cardiovascular disease.

This month's article focuses on the final recommendation, which includes several key dietary guidelines the AHA recommends for minimizing cardiovascular risk. Research highlights eight prominent dietary factors in relation to heart disease and

stroke. Half the items are foods to avoid; the others are desirable components of a healthy lifestyle.

1. Limit sweetened beverages to a maximum of 36 ounces per week. Sweetened beverages—whether soda or fruit juice—dramatically increase sugar in the body and account for up to a third of excess weight in obese people. A typical can of soda is 12 ounces, so three cans equal the maximum ounces of sweetened beverages per week. The earlier this lifestyle pattern is implemented, the greater the potential of protecting your loved ones from an eventual heart attack or stroke. As stated in last month's article, experts can now predict hardening of the arteries by looking at lifestyle behaviors already present in children only nine years old.

2. Limit processed meats to a maximum of two servings per week. These include deli meats, bologna, sausage, hot dogs and other highly processed meats.

3. Eat at least four handfuls of nuts per week. Nuts contain healthy oils, minerals and protein. Note: Peanuts are not nuts. They are actually legumes, edible seeds that grow in pods

(similar to beans and peas).

4. Get at least two servings of fish per week. Fish have scales and fins (in contrast to seafood, which lack one or sometimes both). The healthiest fish are those caught wild or in their natural habitat (versus farm-raised). My personal favorite is Morey's seasoned filets of wild Alaskan salmon, which I typically find at bulk food stores such as Sam's Club or Costco.

5. Eat a minimum of four servings of fruit and vegetables daily. A serving is approximately one cup. Fruit seems to have been designed by our Creator as a between-meals snack because it doesn't need to be cooked or refrigerated and comes equipped with protective skin to keep it fresh. I take a couple pieces of fruit with me to work, snack on them between meals and then make sure I get at least two servings of vegetables with my evening meal.

If I also eat veggies for lunch, that's a bonus; but if nothing else, I meet the minimum daily recommendation.

6. Get at least three servings of fiber-rich foods daily. Legumes (the families of beans and peas) or whole grains are a great source of fiber. If your choice is a packaged food, whole grain should be listed as the first



Provider directory (continued from page 3)

providers also are included.

If you know of a Christian medical provider—or one who looks favorably on members of health cost sharing ministries—add them to the list! Your fellow members will thank you. Here’s how to do it:

Option 1: Fill out, cut out and mail the response sheet below.

Option 2: Send an email to editor@chministries.org that includes your full name, member number and provider information:

- Practitioner’s name

- Specialization
- Health care provider’s name (i.e. practice or clinic name)
- Mailing address (street, city, state and zip code)
- Phone number(s)
- Email and web addresses (if applicable)



Attention CHM members!

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

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

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

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

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



Your name: _____

Member number: _____

Medical professional’s name: _____

Specialization/occupation: _____ **Phone:** _____

Address/city/state/zip: _____

Medical professional’s name: _____

Specialization/occupation: _____ **Phone:** _____

Address/city/state/zip: _____

Medical professional’s name: _____

Specialization/occupation: _____ **Phone:** _____

Address/city/state/zip: _____

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

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

October 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 \$3,135 in gifts. Her need is now \$10,207.**

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 \$12,204 in gifts. She now needs \$15,505.**

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

Rachel incurred medical bills from the birth of her child totaling \$3,230. **UPDATE: Rachel received \$272 in gifts, bringing her need to \$2,958.**

4. 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 \$122,058 in added bills and received \$124,616 in gifts. She also received a discount of \$14,104, bringing the need to \$39,569.**

5. Tiona Conrad: PO Box

2670, Bethel, AK 99559 Tiona underwent gallbladder surgery and asks the CHM family for prayer and financial help with \$17,046 in bills. **UPDATE: Tiona received \$2,420 in gifts, bringing her need to \$14,626.**

6. 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 \$1,099 in gifts, bringing her need to \$1,370.**

7. 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 \$1,841 in gifts and added \$616 in bills. He now needs \$1,074.**

8. 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 \$2,723 in gifts, bringing the need to \$387.**

9. 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 \$3,923 in gifts, bringing the total need to \$42,335.**

10. 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 \$3,108 in gifts. She now needs \$4,545.**

11. 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 meet her need through CHM. **UPDATE: Cindy received \$23,241 in gifts and added \$1,717 in bills; she now needs \$447.**

12. Lawryl Jarrett: 12333 Triple Creek Circle, Dripping Springs,

Continued on page 8

Prayer Page Giving

Prayer Page total needs remaining this month: \$364,689

Each need would be met **in full** if each member family contributed **\$19.09** 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

TX 78620 Lawryl was diagnosed with multiple gallstones and underwent gallbladder removal surgery. She asks the CHM family for prayer and help with \$3,724. **UPDATE: Lawryl received \$802 in gifts and added \$1,999 in bills. She now needs \$4,921.**

13. 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. **UPDATE: Brandy received \$1,603 in gifts, bringing her need to \$3,110.**

14. 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 \$10,543 in gifts, bringing his need to \$38,207.**

15. 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 \$16,423 in gifts. She now needs \$46,567.**

16. Kara Leff: 2521 Woodland Dr., Ogden, UT 84403 Kara became pregnant before joining CHM. She incurred \$8,524 in bills. **UPDATE: Kara received \$3,416 in gifts. She now needs \$5,108.**

17. John Leigh: 1587 Hwy 540, Homer, LA 71040 John underwent prostate laser surgery and so far has incurred bills totaling \$1,212. He asks CHM members to pray and to contribute financially if they feel

led to do so.

18. Barrett & Susan Marshall: 10236 Arnold Rd., Denham Springs, LA 70726 The Marshalls' 16-month-old daughter, Zoe, had tubes put in her ears and adenoids removed, incurring bills totaling \$2,541.

19. 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 \$841 in gifts. He now needs \$3,873.**

20. 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 \$649 in gifts, bringing the need to \$2,879.**

21. Zlatko Radosavcev: 147 La Amistad Way, Hemet, CA 92545 Zlatko incurred medical bills from a pre-existing condition. He requests help with \$491 in bills. **UPDATE: Zlatko received \$117 in gifts and \$589 in discounts. He added \$1,109 in bills. He now needs \$894.**

22. Rebecca Reeves: PO Box 13460, Spokane Valley, WA 99213 Rebecca had a brain aneurysm and underwent surgery. She is requesting help with \$1,707. **UPDATE: Rebecca received \$153 in gifts, bringing her need to \$1,554.**

23. John Rissler: 98 Brethren Church Rd., Leola, PA 17540 John incurred \$85,433 in medical bills for his heart condition; he

asks the CHM family for financial help and prayer. **UPDATE: John received \$31,245 in gifts. He now needs \$54,188.**

24. 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 \$1,784 in gifts. She now needs \$769.**

25. 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 \$1,358 in gifts, bringing the total need to \$2,174.**

26. 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 \$59,162 in gifts, bringing the need to \$300.**

27. 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. **UPDATE: Eugene received \$109 in gifts. He now needs \$1,553.**

28. 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. **UPDATE: Norman received \$400 in gifts, bringing the need to \$3,958.**

29. Jeannie Smith: 684 Lancaster Ave., New Holland, PA 17557

Jeannie suffered from chronic headaches for over 20 years and pain in her left eye for the past three years. A cyst was found and surgically removed, but the pain persists. She trusts God to help find answers. She asks for help with bills totaling \$1,060.

30. 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 \$2,624 in gifts, bringing the need to \$3,127.**

31. 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 \$7,722 in gifts. She now needs \$11,080.**

32. 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 \$15,017 in gifts and \$756 in discounts. She now needs \$614.**

33. David Urschel: 400 Washington St., Oldsmar,

FL 34677 After years of pain and limited mobility, David underwent bilateral knee replacement surgery. He incurred \$36,966 in bills. **UPDATE: David received \$36,437 in gifts; he now needs \$529.**

34. 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 \$3,419 in gifts, bringing Kayman's need to \$10,735.**

35. 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. **UPDATE: Natalie received \$309 in gifts. She now needs \$3,951.**

36. Gary Wallace: 1513 Spruce, Quincy, IL 62301 Gary suffered a stroke and was hospitalized

for two days. He miraculously retained all his faculties. He requests help with \$5,446 in bills.

37. 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 \$7,284 in gifts. She now needs \$19,772.**

38. 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. **UPDATE: Danni received \$141 in gifts, bringing the total to \$1,046.**

Giving Guide			
Membership #	Need #	Membership #	Need #
100025-116502	23	162227-162399	30
116512-139025	15	162400-162572	13
139026-146849	09	162573-162735	03
146850-151302	04	162736-162898	20
151304-154497	14	162899-163037	18
154499-156077	37	163038-163154	25
156078-157258	02	163155-163238	07
157262-158283	05	163239-163325	22
158284-159007	31	163326-163410	27
159008-159705	34	163411-163487	06
159707-160358	01	163488-163557	17
160359-160680	36	163558-163616	29
160681-160978	16	163617-163674	38
160979-161285	12	163675-163722	21
161287-161552	10	163723-163765	24
161553-161780	28	163766-163798	32
161781-162000	35	163799-163827	33
162001-162226	19	163828-163851	11
		163852-163853	08

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 160000, you can send to need #01.

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.

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 CHM Family:

I am thankful that the Lord brought us to CHM! Through this ministry, we have been relieved of the burden of having to pay for two separate medical issues—one for my wife, one for myself. It is a joy to give over and above our monthly member share amount so that Prayer Page needs can be met.

Thank you and praise God,

John Spencer
Yorkville, IL

Dear Brother Ken:

“Wow” is the only work I can come up with right now! What a wonderful blessing this ministry is. I can't thank you and the CHM staff enough. I am so thankful for being involved and for the experience I have had. God is good and worthy of all the praise.

I appreciate you, my brother. Please give my thanks to all.

Blessings from above,

James D. Baker
Mesquite, TX

Editor's note: Ken Lefever works



in the CHM Member Assistance department.

Dear CHM Staff:

We have been so blessed by the support and care that CHM has provided. We expected a recent surgery to result in major out-of-pocket-expenses, but you have shared all our needs. We are giving back to help others!

God bless,

Stacey & Debbie Ethridge
Lakeland, FL

Dear Lauren:

Thank you. We have been overwhelmed by the kindness and generosity shown so freely to us as James was listed on the newsletter Prayer Page. We definitely felt the love of Jesus from our brothers and sisters in Christ. We have truly experienced God at work.

Through CHM, God turned a frightening time into one of celebration. His promise of provision is true. We love telling people our story and encouraging others to jump on the CHM bandwagon of blessings.

It's so much more than financial support; each special, encouraging note along the way arrived just when we needed to get a boost from Jesus. Our hearts overflow with love for everyone who has impacted our lives through this ministry.

My husband grew up in the Akron, Ohio area where the CHM offices are located. If we make it back there, we'd like to stop in and thank you all in person for what you do every day to help so many people.

May God abundantly bless you and all the caring members! Thank you to the body of believers. We look forward to continuing as part of this ministry.

In His grip,

Mary & James Snyder
Ramona, CA

Editor's note: Lauren Gajdek works in the CHM Communications department and also assists members with Prayer Page needs.

Dear CHM:

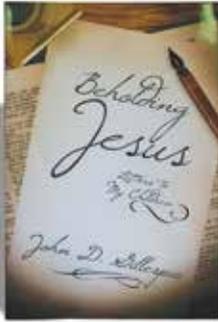
We are writing today to thank all of the staff as well as the other members of CHM. Thank you for all you have done for us since we joined the ministry. CHM was there during one of the lowest times of our lives, and for that we are forever grateful. Our lives have been touched deeply, and we are better Christians because of our experience.

See "Your own words," page 14

Members' books explore topics of encountering Christ and finding significance

Beholding Jesus, Letters to my Children
John D. Gillespie
 Overland Park, KS

“There is a real sense that you get what you want from life. If you want little, you get little. If you are happy with shallow, you get shallow. Do not allow yourself to be satisfied with a bit of surface religiosity, a little secondhand knowledge of Christ. Accept no substitutes for knowing Him.... Be certain that God the Father wants you to be fascinated by His Son. Guard your heart against all



lesser loves. Dare to ask God to make you jealously His.”

This excerpt is from one of the letters written by John D. Gillespie to his children in *Beholding Jesus, Letters to my Children*. Throughout the book, John encourages readers to seek Christ in a deep and personal way.

Inspired by his children—and originally written for them—the book is a compilation of 30 letters, each describing one or more beautiful attributes of God’s character.

“The Jesus of the Bible (that is, the true and real Jesus) is not in hiding,” John says. “He is not hard to find. Christianity is an ‘open secret.’ It is

a mystery made plain. Jesus wants us to know and rejoice in Him.”

John expresses a glorious life of a heartfelt relationship with Christ through the experiences of his own journey. “I began to discover that when I read the Bible I was encountering Jesus, not exhaustively, but genuinely. Jesus and I have for years now met daily in His Word, and together we are taking these first steps of our eternal journey. He goes slowly so that I can keep up.”

As a father of seven and a pastor for 30 years, John wanted his children would come to know their heavenly Father in an awe-inspiring way. Though written as a gift

See “Members’ books,” page 12

Meet your CHM staff: Sherry Wyscarver

Sherry Wyscarver works in the CHM Needs Processing department working with medical bills for members in Minnesota, Iowa, North Dakota, South Dakota, Nebraska, Kansas, Wyoming and Colorado.

Sherry grew up in Akron, Ohio and graduated from Garfield High School. Before joining CHM, Sherry worked at Sterling Jewelers for more than three years and at Visual Marking Systems for nearly 12 years as a screen printer and department manager.

She enjoys her new role at CHM: “Every day I have the opportunity to pray with our members and encourage them,” she said. I do anything and everything I can to extend the hand of my God.”

Sherry’s life changed after her best friend

introduced her to Jesus Christ. She currently attends Community Gospel Tabernacle in Barberton, Ohio. John 14:13, which says, “And I will do whatever you ask in my name, so that the Father may be glorified in the Son,” has been a key verse in Sherry’s life. “The Lord showed me this verse in the first year I served Him. I have claimed this promise throughout my walk with Him.”

She would like members to know that CHM is based on what Jesus called us to do as a body of believers: bring Christian denominations and groups together for the cause of glorifying God and meeting each other’s needs.



Clockwise from top left: Sherry Wyscarver and sisters Teresa, Beth and Denise

Sherry has many hobbies. “My greatest interest is to continually draw closer to my Lord and Savior, but in my spare time, I enjoy working in my yard and doing woodwork,” she said. She has crafted a table, a lounge chair and recently helped build a small deck. She also enjoys spending time with her sisters, brothers, nieces, nephews and great nieces. “I love all my nieces and nephews as if they were my own children.”

Maternity (continued from page 3)

CHM: What was the final diagnosis?

RH: Myla had a severe case of pulmonary stenosis—which is a fancy way of saying that her pulmonary artery had narrowed. She underwent a procedure using a small balloon to open the artery. Her prognosis is excellent and now the doctor can't even hear a murmur!



CHM: How did Myla's condition affect your finances?

RH: We're Gold level members. Because CHM honors bill discounts its members receive, our discounts were applied to our \$500 personal responsibility amount. We paid no out-of-pocket expenses beyond our regular monthly financial gift. That's amazing! My husband and his family are

no longer skeptical of Christian Healthcare Ministries.

CHM: What else would you like to tell us about your experience?

RH: Our medical bills were handled in a timely manner. CHM staff members were upfront when they said that bill sharing could take up to three months and they were indeed shared in that timeframe. We

definitely recommend CHM to young couples, particularly those who wish to add to their families. In fact, we already have recommended CHM and talked to our fellow ministry friends about it.

There's no other place that will give you the same rate for the same level of service. Furthermore, insurance companies just can't compete in terms of spiritual support. With CHM, we knew there were people on the other side of the phone seeking to please God in their work. CHM staff

members *prayed* for us. That's a comfort no insurance company can provide.

Editor's note: To learn more about CHM's maternity program, visit www.cbministries.org/maternity.aspx or see Guideline R. We highly recommend the Gold participation level for women who may become pregnant.

NeedyMeds offers help with the cost of medicine

NeedyMeds is a 501(c)(3) non-profit information resource that helps people find assistance programs to afford their medications and health care-related costs.

NeedyMeds also offers medication coupons and rebates. To learn more, visit www.needymeds.org.

Members' books (continued from page 11)

to his children, this book is appropriate for anyone desiring to draw closer to the God they love.

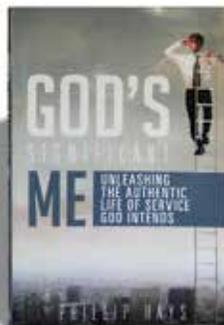
Beholding Jesus, Letters to my Children can be found at www.amazon.com in hardcover, paperback and ebook forms, or at local bookstores for \$19.15 (hardcover).

***God's Significant Me*
Phillip Hays
Oswego, KS**

"What do you fear most? According to one recent study, death is the number three fear. Number two is running out of money. And number one is insignificance."

This quote is from the introduction of

Phillip Hays's book *God's Significant Me*. Throughout the book, Phillip confronts what makes our lives significant head-on in a series of personal life examples, Scriptural references and reader exercises.



"God's Significant Me unpacks some of the deep issues of the Christian experience and our often-faulty methods of evaluating accomplishment.

God-significance is a hidden treasure just waiting to be unearthed from our impaired viewpoint."

In this book, readers will learn to address underlying beliefs about personal insignificance and use God's truths to counteract these misconceptions with perspective and behavioral changes.

Phillip serves at Oswego Christian Church in Oswego, Kan., and speaks at various churches and events. He has two children, Caleb and Corrie.

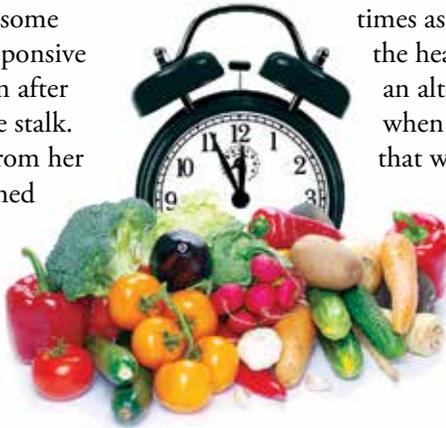
Copies of the book can be found at www.tatepublishing.com/bookstore for \$13.99 (paperback) and \$10.99 (ebook). For more information, contact Phillip at phil@oswegochristian.com.

Pest-resistant veggie “bio-clocks”

Compiled by **Dr. Michael D. Jacobson**, CHM medical consultant

If you’ve ever experienced jet lag, you can identify with the feeling of overwhelming exhaustion associated with an upset circadian rhythm. Circadian rhythm is a biological process involving physical changes within a roughly 24-hour cycle. These changes depend primarily on light and darkness in your environment.

Have you ever contemplated that a vegetable might also have a wake-sleep cycle? In a study out of Rice University, scientists discovered that some plants are surprisingly responsive to their environment even after they’re separated from the stalk. Inspired by a comment from her son, Dr. Janet Braam turned from her usual study of circadian rhythm in living plants to examine the effects of dark/light cycles on gleaned vegetables and fruits. Previously, her research team discovered that a particular plant produced insect-



repelling chemicals that matched the peak feeding rates of caterpillars. These chemical defenses include glucosinolates—organic compounds containing nitrogen and sulfur—which scientists also believe have anticancer and antimicrobial properties.

Dr. Braam bought heads of cabbage from the grocery store and placed them under dark/light cycles both in and out of sync with the caterpillars’ natural light rhythm.

Interestingly, the caterpillars ate 20 times as much cabbage from the heads that were kept on an alternate light/dark cycle when compared to the heads that were kept on the same dawn-dusk schedule as the caterpillars. Furthermore, the caterpillars ate twice as much if the heads of cabbage had been kept in constant light or in constant darkness.

Similar results were found with zucchini, spinach, sweet potatoes, carrots and

blueberries.

As a result, the researchers suggest that fruits and vegetables be stored in lighting conditions that mimic day and night in order to boost health benefits and pest resistance. Cabbages appeared to lose this clock-regulated pest resistance about one week after harvesting. Perhaps market produce areas and home refrigerators will someday be equipped with circadian rhythm LED lights!

More importantly, the study once again reveals a fascinating complexity and balance within the ecosystem—a balance that points to a divine design rather than an unscientific assertion that our world is the product of chance and random processes.

Goodspeed, D., J. D. Liu, E. W. Chehab, Z. Sheng, M. Francisco, D. J. Kliebenstein and J. Braam (2013). Postharvest circadian entrainment enhances crop pest resistance and phytochemical cycling. Curr Biol 23(13): 1235-1241.

Let’s get serious (continued from page 4)

ingredient. This is easy to follow if, as a general rule, you don’t purchase refined (“white”) grains.

7. Limit sodium intake to less than 1,500 milligrams per day. If you eat most of your meals at home, you can usually follow this guideline simply by not sprinkling salt on your food. However, if you eat lots of packaged or canned foods or if you eat out often, you’ll need to start looking at labels, nutritional tables or use a nutrient calculator (see the link provided in number 8 below) because most of these foods are loaded with salt. A lifetime of high sodium intake is thought to be primarily

responsible for hypertension, which in turn is a major risk factor for stroke and heart disease.

8. Limit saturated fat intake to less than seven percent of total calories per day. This rule might be a bit tricky. The only feasible way that I know of fulfilling this guideline is to use a food or nutrient calculator. My favorite is available online for free at www.myfitnesspal.com. It’s also available as a free app for your Smartphone or tablet. Tools such as this have a huge database of foods that allows you to select items quickly, apply them to your meal, and automatically calculate protein, fat,

carbohydrates and sodium.

To make the Simple 7 list more palatable (pardon the pun), I’ve listed dietary steps above in order of their presumed ease of implementation. Why not progressively change your lifestyle by introducing one new step each week?

The AHA has a very helpful website that I highly recommend: www.mylifecheck.heart.org. The site takes you through a series of questions and lessons oriented around the Simple 7. Let’s get serious about risk reduction!

Your own words (continued from page 10)

May God continue to bless you all!

Sincerely,

Cam & Kimberly Cornett
London, KY

Dear CHM Family:

Thank you, thank you, *thank you* for helping share my medical bills. I am well on the road to recovery and am so grateful to have the most wonderful people to lean on. Your caring love and help have truly changed my life. You are always in my prayers.

Sincerely,

Kathy Plesic
Hubbard, OH

Dear Friends at CHM:

As I watch the Prayer Page needs dwindle in size every month, I want to thank all of you for your loving, devoted service. I pray you will be able to continue this ministry until our Lord Jesus returns for His church.

With much love because He first loved us,

Susan L. Flynn
Bellevue, OH

Dear CHM Members and Staff:

Thank you so much for the help we received for the birth of our son, William Clayton. He is a great blessing to our family. The money we received to help cover the cost of his birth was such a help to us.

Thank you, heavenly Father, for this wonderful ministry!

Andrew & Rebecca Powell
Charleston, AL

Dear Donna and CHM:

Thank you for all the help you have given, especially in sharing my hospital bills during this difficult time with breast cancer. God has shown me how good He is, and CHM has been both a blessing and a witness.

Again, thank you.

Susan Lynnette Garen
Hillsboro, OH

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

Dear CHM:

Isn't it amazing that we have a Lord who knows everything we are dealing with? Jesus is always by our side and nothing can pull Him away. His love gives us strength to face each day. What a gift!

Take care,

Paula Carnes
Hutchinson, KS

Dear CHM Family:

I just want to say thank you for helping me with my medical bills this year. It sure means a lot to me. Such blessings just make it easier.

God bless,

Raymond Dombeck
Hattiesburg, MS

Dear CHM Family:

Thank you for the thoughts and prayers in regards to my Dad's passing. It is consoling to know good people care for us.

Sincerely,

Marylou Augustynovich
Wadsworth, OH

Dear CHM:

In March 2012 I received an unexpected diagnosis of breast cancer. The diagnosis was a shock. I was also very concerned about the financial burden. My husband was confident from the beginning that God had led us to CHM and we would be provided for.

I would like to express my heartfelt gratitude to God for directing us to this ministry. Of course, I would also like to thank CHM. We cannot say thank you enough. The experience we had was truly a blessing in our lives.

As I went through my cancer journey, I faced many rough days. I have been going through my "1-year markers," completing each phase of my treatment plan.

With each bill shared by CHM, we gave God all the praise. Thank you for being part of our lives. We will continue to support and pray for this ministry, and may God bless you in this time of national uncertainty regarding health care.

In His love,

Deborah Stanton
Bismarck, ND

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

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

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

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

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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 Willie: 405 W Darell Dr., Muncie, IN 47303 Patricia broke her leg and needed two surgeries. Please pray.

Robert & Alyssa Knecht: 4376 250th St. S., Hawley, MN 56549 One of the Knechts’ sons fractured his skull. The long-term effects of his injury are unknown. Please pray for the Knecht family.

Starla Mast: 237 Whispering Pines Rd., Crawford, MS 39743 Starla experienced a traumatic event and needs healing.

Diane Bradley: 708 Primrose Lane., Schaumburg, IL 60194 Diane is experiencing heart problems and requests

prayer from the CHM family.

Michael Lutz: 312 Oradell Ave., Paramus, NJ 07652 Michael is seeking a job following the death of his father; Michael was his primary caregiver for years.

David Swieringa: 371 Valleyhill Rd., Riverdale, GA 30274 David requests prayer for upcoming hip replacement surgery. Also, his daughter suffers from anorexia.

Nikki Mersheimer: 1889 Mohawk Dr., Lancaster, OH 43130 Nikki had an emergency appendectomy while traveling; she praises God that her appendix did not burst.

Kenneth Bohling: 537 S Schrader Rd., Sevierville, TN 37876 Please pray for Kenneth, whose wife recently passed away.

Dale & Mary Dickman: 348 Boxcar Dr., Longs, SC 29568 Mary has cancer and must undergo a hysterectomy.

Marlena Routledge: 304 E Poplar, Haviland, KS 67059 Marlena requests prayer for finances and family restoration.

Joe & Vicky Russell: 1312 Cherry St., Goodland, KS 67735 Joe recently had shoulder surgery. The Russells request prayer for healing and finances.



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

Christian Healthcare Ministries

October 2013

In this issue:

- Messiah's Mansion at CHM draws some 5,500 visitors
- CHM and Obamacare questions answered • Maternity program blesses member families (part 4) • Are your doctors in CHM's provider directory? If not, perhaps they should be • Healthwatch Prayer Page • In your own words: members tell the CHM story
- Members' books explore topics of encountering Christ and finding significance • Meet your CHM staff • Pest-resistant veggie "bio-clocks" • Monthly prayer requests

The biblical solution to healthcare costs

Christian Healthcare Ministries



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