



Christian Healthcare Ministries

The biblical solution to healthcare costs

November 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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It's official: CHM accredited by the Better Business Bureau

Christian Healthcare Ministries is a Better Business Bureau (BBB) Accredited Charity.

To earn BBB charity accreditation, CHM applied and met 20 charity accountability standards regarding organizational governance; spending money; the truthfulness of the charity's representations and its willingness to disclose information to the public.

"Becoming a BBB Accredited Charity is an honor and a responsibility," said CHM Chief Financial Officer Roger Kittelson. "The Better Business Bureau is nationally



respected for its objectivity and its ratings of businesses and charitable organizations. CHM's A+ rating with the BBB will help people looking for health cost support to

have even greater confidence in what our members already know: that this ministry operates with integrity and accountability."

Consumers increasingly are turning to the BBB to find businesses they can trust and to make informed purchasing decisions. The BBB in 2012 experienced 180 million instances of service online and in person—a 27 percent increase from 2011. About nine million visitors access www.bbb.org monthly and national charity reports were viewed five million times in 2012.

See "Accreditation" page 11

Maternity program blesses member families (part 5)

Stephen and Jennifer Miller of Torrington, Conn., and Nathan and Shelley Wilson of

Baltimore, Ohio, are couples who received health cost support for the birth of their children through CHM's maternity program. Our staff asked the families about their experiences. Here's what they told us:

twins Eli David Miller and Gracie Mae Miller were born April 25, 2013.



Twins Eli David and Gracie Mae Miller at one week old

Shelley Wilson: Our daughter Finlee Rose Wilson arrived April 14, 2013.

CHM: How did you hear about CHM and when did you join?

JM: When my husband had a

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

Jennifer Miller: Our

See "Maternity," page 6

Obamacare and CHM: what you need to know, and do



Rev. Howard Russell
President and CEO,
Christian Healthcare
Ministries

Christian Healthcare Ministries is in the Patient Protection and Affordable Care Act (more commonly known as Obamacare) as an acceptable option to meet the law's individual mandate for health cost coverage.

That's what you need to know.

What do you need to do?

Nothing.

You don't need to fill out any forms, send any official agency any letters, or receive any official letters from us here at CHM.

Really. Honestly. There's nothing you need to do until or unless you receive word from us that there's something you need to do.

It's understandable if you have questions. The news media carries stories daily about insurance exchanges, challenges to the law, delays in this or that provision, and other subjects.

We've been using multiple forms of communication for months to get the word out about CHM and Obamacare, but we have many thousands of members. It takes time and repetition to communicate with that many people.

So I'm repeating it again, here.

We've talked to attorneys who specialize in this area of law. We've talked with government officials responsible for carrying out the law. That's why we can

say there's no need for you to do anything in advance of, or after, Oct. 1, 2013, the day the individual mandate went into effect.

About 18 months from now, in 2015, you'll file your tax return for the year 2014. At that time you will cite on your tax return that you were a member of CHM for the entire 2014 calendar year. That's what the government wants to see, that the requirement of the individual mandate was met.

Last month I used this space to share the Affordable Care Act's language with respect to health sharing ministries. In case you missed it, I'll do it again now:

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.

By all means, if you have questions or would like to discuss this further, please contact us by email at questions@chministries.org or by calling us at 1-800-791-6225, ext. 5993.

We're always delighted to talk with our members. However, we're going to be able to tell you what we know, and what we know is that there's just one thing you need to do right now to be ready for the Affordable Care Act:

Nothing.

Thank you for allowing us to serve our Lord Jesus Christ as we serve you.

Our darkest hours reveal God's higher purpose

By Margie Coup, Bellevue, Ohio

On August 12, 2013 my husband, Louis, had an acute hemorrhagic stroke and was life-flighted to a hospital about 50 miles away. In minutes he went from a healthy, “do-everything-myself” kind of guy to a man fighting for his life.

As you can imagine, emotions were very high for me and the family. I had to keep reminding myself that God is in control. Absolutely nothing, I told myself, happens that isn't first filtered through the hands of God. I had lost my first husband to cancer and I wasn't ready to lose another one. Yet, I prayed that God's will—not mine—be done.

God really does give us strength when we need it.

When I reached the hospital, Louis was already in the Intensive Care Unit. Tubes were everywhere and the ventilator scared me to death. According to the doctors, the spot where his bleeding began was inoperable. If it didn't stop, the necessary procedure was potentially fatal.

Immediately I called our friends and Christian Healthcare Ministries. The CHM staff put Louis on their prayer list right away. So many people prayed for him—all over the country they prayed. It was comforting to know that whatever the outcome, it would be God's will.

Louis's right side was paralyzed. On the third day they took him off the ventilator. We praised God that he could finally breathe on his own and that the paralysis was gone. Still, doctors recommended therapy and he was moved to the rehabilitation floor.

My fiercely independent husband was determined to take care of himself. I knew better; he needed assistance at all times. Sure enough, he was quite an ornery patient. I, on the other hand, became a light sleeper. Every time Louis stirred, my adrenalin rose and I jumped up. Sometimes I couldn't go back to sleep, so I spoke with the Lord in prayer.

Meanwhile, I met a lot of wonderful people in the rehab department, including an elderly patient named Mike. Mike's wife had passed away two years before and the Lord

“I had to keep reminding myself that God is in control. Absolutely nothing, I told myself, happens that isn't first filtered through the hands of God. I had lost my first husband to cancer and I wasn't ready to lose another one. Yet, I prayed that God's will—not mine—be done.”

continued to put him on my heart.

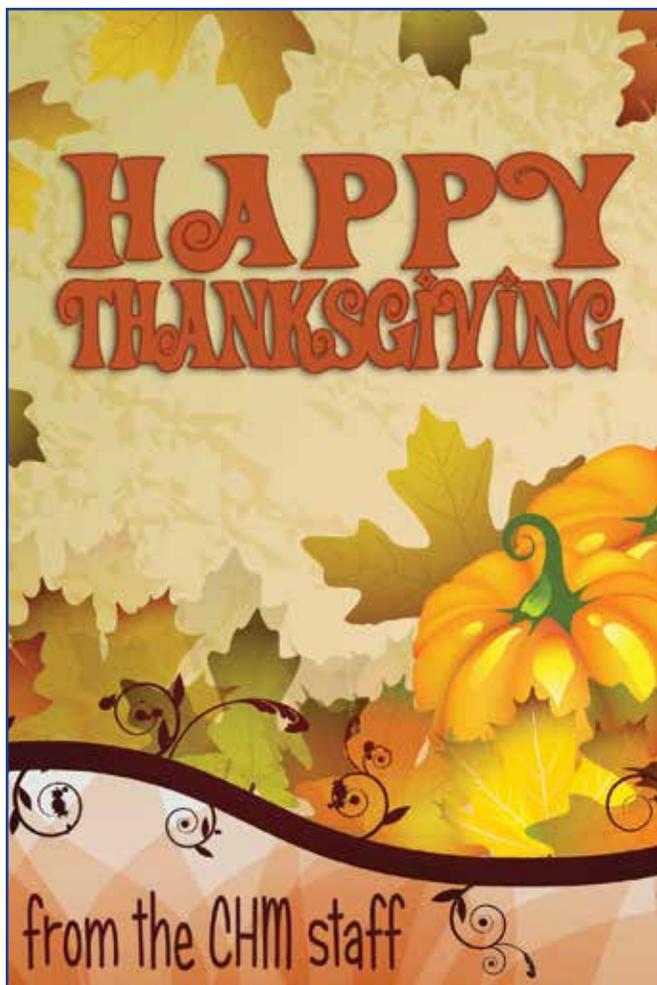
On one of my sleepless nights I decided to walk down the hall. Mike's light was on and I peeked in. He too was awake. I said hello and he asked me how Louis was doing. I gave all the praise to Jesus and said that Louis was doing remarkably well. Mike smiled and I went back to my room.

In my heart, I knew that I just had to tell Mike about Jesus.

The next morning I took a tract and proceeded to Mike's room. I went in and praised God again. To my surprise, Mike said he had been trying to pray to God himself but didn't know how. “Just talk to Him like you're talking to me,” I said, “and He'll hear you.”

I read some Scriptures to Mike and finally asked him if he would like to accept Christ as his savior. He said yes!

I don't even know Mike's last name, but I know that we'll meet again in eternity. I want to thank God and CHM for all the prayers that went up on our behalf. What a testament to prayer! God brings about miracles in the darkest of situations and sometimes in mysterious ways. I thank God for His awesome grace and mercy.



Bacteria play key role in essential everyday functions

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While most people vigorously wash their hands to protect themselves from microbes in their daily environments, some bacteria accomplish functions essential to our everyday lives. From decomposing plant matter to breaking down organic fertilizer, bacteria recycle garbage into valuable nutrients. Bacteria also are used in the production of nutritious foods like yogurt and sauerkraut.

Certain bacteria are nourished by dietary fiber in the human digestive tract. They keep the gut system healthy by cleansing and repairing the intestinal lining and by producing valuable vitamins, such as vitamins K and B12. As I've pointed out in other articles over the years, gut bacteria

protect people from yeast infections and harmful bacteria. In fact, this protection often is key in the vicious cycle that young children experience when given repeated rounds of antibiotics for ear infections. The antibiotics attack not only the "bad guys," but also the "friendly" gut bacteria there to protect against future infections.

Furthermore, according to a new study certain bacteria may be instrumental in weight loss. Gastroenterologists from Massachusetts General Hospital's Weight Center in Boston report that intestinal bacteria found in the guts of mice recovering from gastric bypass surgery may be responsible for a portion of the surgery's fat-shedding effects. These results could be an initial step in combating obesity and diabetes.

In the research experiment, fattened mice were divided into two groups: group A, which underwent gastric bypass surgery and group B, which underwent a mock surgery that didn't affect intestinal function. Within three weeks of the procedure, the mice in group A lost about 29 percent of

their body weight.

Throughout the three-week test period, researchers studied and measured the composition of the mice's intestinal bacteria. Only seven days after surgery, scientists observed that bacteria in the guts of the gastric bypass surgery mice had already changed. When compared to the

gut bacteria of the mock surgery group, the group A mice showed significantly higher numbers of Escherichia bacteria. (Note: Certain species of Escherichia bacteria can cause disease, but this specific type helps prevent inflammation and boost intestinal health.)

Another type of bacteria also was found in group A's intestines: Akkermansia bacteria. Particularly present when an individual is cutting calories, these bacteria feed on the mucous lining of the intestines.

After observing and documenting the bacteria in group A, researchers transplanted the bacteria into a group of thin mice that had received no treatment. Soon the slim mice dropped five percent of their body weight (quite significant considering their low original weight). However, when gut bacteria of group B mice were transplanted into the non-treated mice, they *gained* weight. Further research is now investigating how exactly bacteria affects fat reduction.

The bottom line: don't underestimate the value of healthy bacteria to your intestinal health, immune system and, yes, even in achieving and maintaining weight loss.

Enhance your diet by eating cultured dairy products (such as



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doc@chministries.org

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

Member battles prostate cancer, finds assistance with injection costs

By Samuel Mason, Stephens City, Va.

My name is Samuel Mason and I was diagnosed with prostate cancer in August 2008. My prostate specific antigen (PSA) level was 45 and my Gleason score was 8—both high numbers.

I determined at the outset to battle my condition through conventional medicine, natural medicine such as diet and exercise and, of course, supernatural medicine (prayer).

In 2011, when about to lose my health insurance, I saw a segment about Christian Healthcare Ministries on Fox News' "Huckabee" show. Thoroughly impressed, I joined CHM as a Gold level and Brother's Keeper member in July 2012.

As part of my prostate cancer treatment, my urologist recommended androgen



Sam Mason

deprivation therapy (ADT)—a treatment based on the reduction of androgen hormones, which stimulate the growth of prostate cancer cells. By lowering my androgen levels, the cancer would shrink and its growth rate would decrease. I began that treatment regimen immediately.

Eventually my PSA level became unreadable (zero), so my urologist and I decided to halt the therapy in May 2012. By March 2013, my PSA had risen back up to nine. We then agreed I should resume the therapy. After three months, my PSA level was down to 0.11. My urologist anticipates that it will soon settle at the unreadable level once again.

I learned that the medicine I needed cost nearly \$3,000 per injection and that I

would incur this cost every three months. However, the person I spoke with at CHM was very helpful and suggested there might be means through which I could get my medication for free. By following that advice and also through the help of a friend at church who works for the regional medical center, I was able to connect with a foundation that has committed to providing my injections for free for at least the next year—praise the Lord!

In the meantime, CHM reimbursed me for the initial medical bills incurred upon my resumption of hormone therapy. What a blessing!

Should the Lord tarry, I'm expecting to be around for my wife, children and grandchildren for many years to come. My trust is in the Lord. Satan wanted to use this disease to steal my tomorrows, but I sure don't want to let him use it to steal my todays by filling them with worry and self-pity. Whether my time here on Earth is long or short, I'm going to live my life to the fullest at every moment.

Holiday exercise 101

By Judi Ulrey

The holiday season is notorious for weight gain. Whether you're stuffing a turkey or roasting chestnuts on an open fire, the constant aroma of food often turns into a taste of pumpkin pie here and a Christmas cookie there (or two, or three).

You can beat the holiday bulge by making it a priority to stay in shape. In no time you'll feel your biceps bursting and your pounds plummeting with these quick and effective workouts.

It's simple: complete 12 workouts (three

per week) each month. Include three upper and three lower body exercises in each session, doing eight to 12 repetitions of each exercise. Here are some ideas for using balls, bands, and body weight:

Upper body

1. Push-ups. Never underestimate the value of a good ol' push-up. Start from your toes or your knees, or push away from a wall or bench. Make slow and controlled movements. Try a push-up using a fitness ball.

2. Plank. Get into push-up position and hold for 30 seconds. Keep your back and



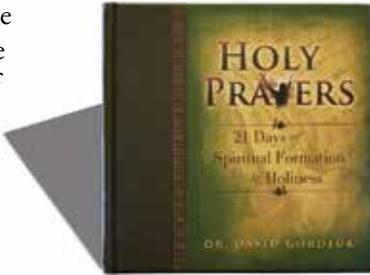
See "Holiday exercise," page 12

Members' books focus on holiness and leadership development

Holy Prayers: 21 Days of Spiritual Formation in Holiness
Dr. David Gordeuk
Hobe Sound, Fla.

“This collection of prayers is an experiment in holiness. Try it for yourself,” says CHM member Dr. David Gordeuk. “Give the next 21 days to a pursuit of holiness.”

Each prayer in Gordeuk’s book is prefaced with a portion of Scripture that details one or more aspects of holiness. The prayers are reflective of biblical teaching and become more personalized to the reader.



The inspiration behind the book is found in Leviticus 11:44-45 and 1 Peter 1:15-16, when God calls His people to “Be holy, for I am holy.” We are to set ourselves apart from

the corrupt world around us. This book helps readers meditate on the Scriptures and encourages believers to realize that holiness is possible because it is “God who sanctifies and willingly does so.”

“I wrote these prayers as a way to help Christians pursue a holy life,” Gordeuk said. “The Bible passages in the book are too often overlooked, perhaps because the concept seems unreachable.

I believe Christians need to be encouraged to follow holiness.” These prayers, said Gordeuk, are intended to aid in forming our personal spiritual life to reflect the beauty of the character of Christ.

Gordeuk earned a master’s degree in educational administration from Penn State University and a Ph.D. in theology from Trinity Theological Seminary in Newburgh, Ind.

He serves as an associate pastor at Hobe Sound Bible Church in Hobe Sound, Fla. He is ministerial chairman and Christian service director at Hobe Sound Bible College. David and his wife, Janice, have four children.

Holy Prayers: 21 Days of Spiritual Formation in Holiness is hardcover and coffee table quality. It is available for \$10 by contacting Hobe Sound Bible Church at 772-546-5696 or officestaff@hobesoundbiblechurch.com.

At Odds: God’s Development of Leaders through Conflict
Thomas Clothier, Kendallville, Ind.

Scripture declares that believers should be joyful during trials. Hardship gives birth to great character and strengthens our love for and dependence upon God. In fact,

See “Members’ books,” page 13

Maternity (continued from page 1)

job change, the cost of insurance offered by his employer was more than our monthly mortgage payment. We also would be stuck with a high deductible. The option was unaffordable and unattractive.

CHM’s maternity program had a lot to do with our decision. Our three-year-old son, Nathan, was born while we had regular insurance and we paid a lot of money out-of-pocket because we had a \$5,000 deductible. We knew we wanted another child, though we are overjoyed that God thought two more would be better! The cost savings of going with CHM rather than insurance were so drastic that it was an easy choice. We signed up for the Gold level so that I would receive the

greatest level of cost support with my next pregnancy.

SW: When my husband’s employer switched insurance companies, we knew the cost would be more than what our family could afford. My husband has a condition called ulcerative colitis, and insurance companies deemed him “high risk.” After learning about CHM in 2011, we knew it would work best for our growing family. We chose the Gold participation level.

CHM: When you first found out you were pregnant, what did you do?

JM: I called the CHM office, not really knowing what to expect. Truthfully, I

was very nervous because it was our first experience asking CHM to share our medical bills. Doubt began to creep in. “This all sounds too good to be true,” I thought to myself.

I explained my situation to a CHM representative. He made me feel loved and appreciated and gave me confidence that I would receive help. He put me in contact with Lori Perko, who handled most of my maternity needs and questions throughout the entire process. She was always quick to respond and extremely helpful in getting my bills submitted, reduced and shared in a timely manner. I learned that many

See “Maternity,” page 11

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

November 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 through the regular CHM program. (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 \$5,076 in gifts. Her need is now \$8,266.**

2. Marti Beswick: 6210 Lake Luther Rd., Lakeland, FL 33805

Marti had to undergo a hysterectomy due to a cyst on her ovary. After discounts and other assistance, Marti has \$4,137 in remaining bills.

3. 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 \$15,238 in gifts. She now needs \$12,471.**

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

Rachel incurred medical bills from the birth of her child totaling \$3,230. **UPDATE: Rachel received \$599 in gifts, bringing her need to \$2,631.**

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 \$122,058 in added bills and received \$132,109 in gifts. She also received a discount of \$14,104, bringing the need to \$32,076.**

6. 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 \$4,423 in gifts, bringing her need to \$12,623.**

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 \$1,356 in gifts, bringing her need to \$1,113.**

8. Sandra Flora: 1086 Whitestone Rd., Xenia, OH 45385

Sandra had knee surgery. She will receive gel injections in the future to help with bone on bone pain. She asks the CHM family with help for \$2,989.

9. 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 \$1,799. **UPDATE: Eddie received \$2,060 in gifts and added \$1,116 in bills. He now needs \$855.**

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

Nancy became pregnant before joining CHM. She requests help with \$42,669 in bills. **UPDATE: Nancy received \$12,732 in gifts, bringing the total need to \$29,937.**

11. 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 \$3,888 in gifts. She now needs \$3,765.**

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

Continued on page 8

Prayer Page Giving

Prayer Page total needs remaining this month: \$343,298

Each need would be met **in full** if each member family contributed **\$17.41** 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

\$1,458 in gifts and added \$1,999 in bills. She now needs \$4,265.

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 \$1,975 in gifts, bringing her need to \$2,738.**

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 \$18,016 in gifts, bringing his need to \$30,734.**

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 \$24,048 in gifts and added \$722 in bills. She now needs \$39,664.**

16. Kara Leff: 2521 Woodland Dr., Ogden, UT 84403 Kara became pregnant before joining CHM. She incurred \$8,524 in bills. **UPDATE: Kara received \$4,483 in gifts. She now needs \$4,041.**

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. **UPDATE: John received \$121 in gifts. He now needs \$1,091.**

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. **UPDATE: The Marshalls received \$353 in gifts, bringing the need to \$2,188.**

19. Rachel Miller: 7920 T.R. 568, Fredricksburg, OH 44627 Rachel had a hysterectomy. In the same procedure, scar tissue was removed from a previous surgery. She asks the CHM family for help with \$9,562.

20. 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 \$1,718 in gifts. He now needs \$2,996.**

21. 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 \$1,061 in gifts, bringing the need to \$2,467.**

22. Michelle Peterson: 106 Foxwood Lane, Red Oak, TX 75154 Michelle's husband, Kevin, was in full-time ministry when he was diagnosed with stage 4 colon cancer. Kevin fought the fight but went home to be with the Lord in July. Michelle is asking the CHM family for help with \$33,890 in medical bills.

23. 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 \$303 in gifts, bringing her need to \$1,404.**

24. 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 \$41,690 in gifts. He now needs \$43,743.**

25. 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 \$1,986 in gifts. She now needs \$567.**

26. 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 \$1,930 in gifts, bringing the total need to \$1,602.**

27. Melody Schott: 307 S 4th St., Hot Springs, SD 57747 After suffering from dizziness and high blood pressure, Melody underwent testing and was diagnosed with a parathyroid problem. She received \$20,646 in discounts and requests help with the remaining \$4,255.

28. 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 \$361 in gifts. He now needs \$1,301.**

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. **UPDATE: Jeanie received \$105 in gifts. She now needs \$955.**

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 \$3,200 in gifts, bringing the need to \$2,551.**

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 \$10,381 in gifts. She now needs \$8,421.**

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 \$11,330 in bills. **UPDATE: Naomi added \$7,715 in bills. She received \$15,220 in gifts and \$1,414 in discounts. She now needs \$2,411.**

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 \$36,635 in gifts; he now needs \$331.**

34. Jason & Heather Vanosdol:

Giving Guide			
Membership #	Need #	Membership #	Need #
100025-100215	33	113621-114298	35
100218-100681	25	114300-114901	02
100707-101521	09	114902-115831	27
101551-102582	38	115856-117648	12
102586-103703	29	117650-119759	36
103705-104636	17	119762-122321	34
104637-105403	07	122330-126443	01
105405-106301	28	126456-130579	31
106304-107152	23	130580-135535	19
107154-107799	26	135554-141863	03
107804-108549	18	141935-144318	06
108551-109269	32	144321-145792	37
109271-109913	21	145794-147290	10
109914-110501	30	147291-151111	14
110505-111088	04	151114-154010	05
111091-111652	13	154011-156832	22
111654-112275	08	156834-159425	15
112276-112852	20	159426-162076	24
112862-113616	11	162077-164701	16

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!

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 \$6,577 in gifts, bringing Kayman's need to \$7,577.**

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 \$1,015 in gifts and added \$818 in bills. She now needs \$4,063.**

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. **UPDATE: Gary received \$784 in gifts, bringing the total to \$4,662.**

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 \$13,017 in gifts. She now needs \$14,039.**

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 \$270 in gifts, bringing the total to \$917.**

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 140000, you can send to need #19.

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 Christian Healthcare Ministries:

My husband and I are so thankful to be part of this ministry. It has been reassuring to know we will be taken care of by our brothers and sisters in Christ, especially with our son's complications at birth. Thank you also for your prayers and baby gifts.

God bless you all,

Juliane, John, & Quorban Tilden
Springfield, MO

Dear CHM:

It was such an encouragement to me today to see the note that you have paid the balance owed after the discounts on my hospital medical bill. This is just a short note of thanks to all CHM members for your love and for making this possible. I am still physically weak from my stroke, but it's encouraging to know the ministry has been here for me, both in your prayers and in deed. I can never thank you enough for the love you have shown.

Sincerely,

Karen Carpenter

Fairmont, WV

Dear CHM Family:

We just want to express our heartfelt thanks to all our brothers and sisters in Christ who wrote us letters or cards of encouragement. I was especially surprised at the outpouring of love and kindness. Thanks to all for your support at this difficult time. It has increased our faith and helped us in waiting for His leading and provision.

Sincerely,

Jeff & Sandy Lothes
Heath, OH



Dear Folks at CHM:

Thank you for the help in meeting the needs of our medical bills. Dan's heart valve surgery has been very successful. He is able to work and is doing quite well for age 75.

Your help is very much appreciated,

Malinda Fisher
Blue Ball, PA

Dear CHM Family:

It has been a number of months since my hysterectomy. I am feeling much stronger and healthier. Thank you for helping with the financial part of this procedure. May God richly bless you and your service for Him in caring for the health needs of fellow believers.

In Christ,

Renee Dockery
Cleveland, OH

Dear CHM:

Thank you for your assistance with my recent hospitalization. I appreciate you being there for me when I was in need. With my continued membership gifts, I hope to help you be there for others when they have a need.

Very truly yours,

Kenneth S. Dunning
Lawrenceville, GA

Dear Rev. Russell:

It was definitely God's timing when I heard one of your radio interviews some time ago. The recent CHM check to share Betty's hospital bill was an overwhelming, "Praise the Lord!"

We were a little skeptical at first because many years ago we were part of a similar Christian health care sharing organization. We

See "Your own words," page 14

Maternity (continued from page 6)

health care providers offer deeper discounts if bills are paid in 30 to 60 days. CHM always came through and sent funds within the time frame my providers requested in order to receive the largest bill discounts.

SW: We called CHM immediately to figure out our next step. Everyone at CHM was extremely helpful and caring.

CHM: Let's talk numbers. What was the total cost of your pregnancy?

JM: After negotiating with providers, we received \$13,350 in reductions. CHM then shared \$29,388 in maternity care costs.

SW: Our total pregnancy expense was \$26,722. We received \$8,687 in discounts and CHM members shared the rest. When we needed funds quickly, the ministry went the extra mile to make sure we received them on time to get a large discount.

CHM: The average cost of giving birth is between \$5,000 and \$10,000. Your pregnancy cost much more than that. Did you have complications?

JM: Due to my age and because I was carrying twins, I was considered high risk.

I had to have more ultrasounds than I would with a normal pregnancy. I also had to have two fetal non-stress tests per week during the last six weeks. CHM shared the cost of *all* of my bills, with *no hassles!*



Shelley Wilson with daughter, Finlee Rose

SW: I had miscarried just months before my pregnancy with Finlee. My husband and I were devastated to learn at our 14th week obstetric visit that our baby had died. When we contacted CHM, we were blown away with their compassion. The woman on the phone actually cried with us and then prayed for us. Even later on, staff members called just to check and see how we were doing.

CHM: Would you recommend CHM's maternity program to other families desiring children?

JM: I am so impressed with Christian Healthcare Ministries. I talk to everyone about my experience. With insurance we would have paid more than \$1,000 per month for our coverage with an additional \$5,000 deductible. Our experience with CHM was simple, efficient and hassle-free!

SW: We have been so blessed to be a part of this ministry. The people at Christian Healthcare Ministries not only care about the financial aspect of your pregnancy, but they genuinely care about you and your baby. They rejoiced when we rejoiced, and they grieved when we were grieving. There is no doubt in my mind that God knew who He was placing in our lives when we joined CHM. We can't thank Him enough.

Send us your baby stories and pictures!

We'd love to hear news of your baby blessing. Send to: Christian Healthcare Ministries, Attn: Editor, 127 Hazelwood Ave., Barberton, OH 44203 or e-mail to: editor@chministries.org

A recent addition to the CHM family:
Temperance K. Weaver, born September 11, 2013 to Vernon & Norma Weaver, Middlebury, Ind.

**Accreditation (continued from page 1)**

The BBB's online charity review of CHM includes financial information; relevant dates; key personnel; evaluation conclusions; and contact information. Visitors also can access the BBB's list of charity accountability standards. To view the CHM page, go to www.bbb.org/us, click "Check out a business or charity" and

type "Christian Healthcare Ministries" in the search box.

CHM abides by the Better Business Bureau Standards of Trust: build trust; advertise honestly; tell the truth; be transparent; honor promises; be responsive; safeguard privacy; and embody integrity.

"These principles are summed up in our CHM purpose" said Kittelson. "It says that the ministry exists to glorify God, show Christian love and experience God's presence as Christians share each other's medical bills."

Fast facts Courtesy Saurage Research “Key Findings” newsletter

- 13 percent of American women 50 or older experience symptoms of an eating disorder; 60 percent report that their concerns about weight and shape negatively affect their lives; and 70 percent are trying to lose weight. (aarp.org)
- Americans who never attend religious services are almost three times as likely to smoke as those who attend at least weekly: 30 percent versus 12 percent. (Gallup 202-715-3030)



- Increased use of imaging (e.g., CT, MRI) has led to sharp increases in the incidental diagnosis of low-risk thyroid cancers that often are treated unnecessarily, according to a BMJ analysis. (NEJM Journal Watch)
- Americans watched 20.1 billion online video ads in June 2013, up 27 percent from the previous month. (comScore 703-438-2000)

- 75 percent of engagement on a Facebook post occurs within the first five hours. It only takes 2 hours, 30 minutes for a post to get 75 percent of the total impressions it will get. In regard to reach, 75 percent of your post’s audience sees your post in less than 2 hours. Furthermore, it takes just 30 minutes for a post to get 50 percent of its global reach. (Wisemetrics.com)
- More than eight in 10 U.S. bank account holders (85 percent) are concerned about online banking fraud. (Entersekt 678-781-7238)

Holiday exercise (continued from page 5)

legs as straight as possible.

3. Lateral Raise. Holding a light dumbbell at your side, with your elbow slightly bent, slowly raise your arm to shoulder height. If you would rather use bands, step on one end of your band and hold the other with your elbow slightly bent. Raise your arm to shoulder height. Holding the band at a lower point makes the exercise more difficult.

4. Row. With a dumbbell in each hand and your elbows and knees slightly bent, slowly pull your elbows back, pressing your shoulder blades together.

Using an exercise ball, lie face down with a dumbbell in each hand in front of you and do the same movement.

Secure a band in its center (in door jamb or file cabinet handle). Slightly bend your knees and pull back your elbows.

5. Overhead press. With a dumbbell in each hand at shoulder height, slowly press at a 45-degree angle above and in front of

your head. With bands, step in the middle and press upward.

6. Dips. Place palms with fingers forward on the front of a chair. With legs straight or knees bent, slowly “dip” your posterior, working your biceps.

Lower body and abdominals

1. Lunges. Take a big step so your front leg is at a 90-degree angle. Make sure your knee is not beyond your foot. Hold steady!

2. Squats. With both feet at a 45-degree angle (shoulder width apart), drop your posterior and hold. Or try one-legged squats. This is great for balance practice. Hold a dumbbell to make it slightly more difficult.

3. Leg lifts. Lie on your side and lift the top leg. Lower, then repeat.

4. Hamstrings. Lie on the floor with your knees bent and fitness ball between your feet. Lift the ball up and down.

5. Crunches and dips. Don’t sit up, just crunch from the floor or atop a fitness ball. On the floor, lie on your back with your knees to your chest. Alternate between right elbow to left knee and left elbow to right knee. Using a ball, lie facing up with the ball between your shoulders. Raise and lower your posterior to one inch above the floor.

For a more effective workout routine, consider these vital training tips:

1. Movements should be slow and controlled.
2. Breathe. Exhale on the exertion movement.
3. Exercise muscle groups on alternate days. They, too, need rest to grow.
4. Fuel up before exercising. Eat a quick snack for an added burst of energy.
5. Don’t overdo it! Listen to your body. Rest when it’s time to rest.
6. Hydrate. It’s part of the success formula because it keeps you limber and helps you maintain energy.

Fruit juices may contain cancer-causing arsenic

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

An announcement by the U.S. Food and Drug Administration (FDA) recently caught my attention. Published by Consumer Reports, the announcement stated that the FDA proposed limits on the amount of arsenic that apple juice could legally contain. I was quite shocked to learn that, though there are regulations pertaining to the amount of inorganic arsenic allowed in drinking water, there is no such statute or regulation pertaining to bottled fruit juices.

In 2011 Consumer Reports tested over a dozen apple and grape juice brands and found that 10 percent contained more

arsenic than the maximum ten parts per billion (ppb) allowed by the FDA in drinking water. In addition, some brands exceeded the allowable levels of lead in drinking water. As a result, the Consumers Union called upon the FDA to set standards for arsenic in juice.

Apparently, the FDA is listening and has proposed a new “action level” for arsenic. The proposal is a maximum of 10 ppb. Critics, however, feel that the maximum allowable limit should be lower, perhaps five ppb. Regardless, there is no such regulation right now. It may behoove you to restrict the amount of fruit juice



you drink, particularly your children, because inorganic arsenic has been associated with increased risk of cancer.

FDA proposes ‘action level’ for arsenic in apple juice. (2013). *Consumer Reports News*. Retrieved from www.consumerreports.org website: <http://www.consumerreports.org/cro/news/2013/07/fda-proposes-action-level-for-arsenic-in-apple-juice/index.htm>

Bacteria (continued from page 4)

yogurt). If purchasing them at a grocery store, look for “Live active cultures” on the label.

Even in the invisible world of microbes, God designed a delicate balance that works to optimize our health.

Editor’s note: According to the CHM Guidelines (appendix), the ministry cannot share bills for weight reduction programs or procedures.

Liou, A. P., M. Paziuk, J. M. Luevano, Jr., S. Machineni, P. J. Turnbaugh and L.

M. Kaplan (2013). Conserved shifts in the gut microbiota due to gastric bypass reduce host weight and adiposity. Science Translational Medicine 5(178): 178ra141.

Members’ books (continued from page 6)

men and women leaders throughout the Bible are testaments to this idea: it is a continuous theme.

“Leadership and conflict go hand in hand. They are inseparable companions. No one who aspires to be a great leader will fail to encounter great conflict,” says CHM member Thomas Clothier, author of *At Odds: God’s Development of Leaders through Conflict*.

In his book, Thomas uses biblical and personal examples of leaders enduring conflict for the purpose of sanctification. He

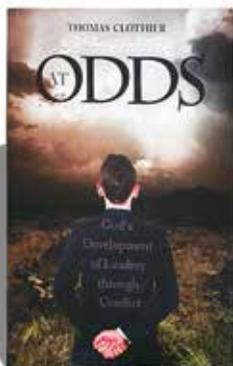
emphasizes God’s desire to enhance leaders’ skills and abilities in the very center of conflict.

“Conflict is a trial. It is a test.” As a pastor for more than 17 years, Thomas has come to learn that it is “through great difficulties that God brings great blessings, which He uses for His greater glory.”

Thomas has been married for 37 years and has two children

and two grandchildren. He is the pastor of First Christian Church in Kendallville, Ind.

His book can be purchased directly from Tate Publishing at www.tatepublishing.com for \$17.99, or from www.amazon.com and local Christian bookstores.



Your own words (continued from page 10)

did not have a good experience with that program.

The absolute promptness of your ministry was such a blessing! When the hospital cut our bill by more than 50 percent, we were thrilled. Then you shared the rest and we couldn't be more grateful.

Thank you again to your kind staff for expediting everything so quickly. We pray that God gives you many more years to bless the people of the Lord.

God's richest blessings to you,

Norm & Betty Parker
Grove City, OH

Dear CHM staff:

We are so thankful that we are blessed to be a part of this ministry. We know that we are helping our brothers and sisters in Christ Jesus.

For His Glory,

August and Glenda Hacker
Huntington, IN

Dear CHM:

We want to thank you for the prayers and taking care of the bills for my time in the hospital. May God bless this ministry and those who are part of this ministry. We appreciate it very much!

God bless,

Ken Nolt
Lititz, PA

Dear CHM:

I want to thank all of you so much for

helping my husband and me with expenses from the birth of our son. We really appreciate your help.

Sincerely,

LeAnn Cogburn
Eddy, TX

Dear Ministry Partners:

God is good! Today I was able to pay off my doctor and hospital bills thanks to your generous help. My husband and I joined CHM in January and this was the first time we submitted paperwork for consideration. Now we can safely say, "It works!" Our friends and family have been watching us work through this process (which went very smoothly). We can assure them that it has been a good move on our part to join CHM and encourage them to sign up, too.

Thank you for overseeing this ministry for all of us.

Gratefully,

Nancy Porter
Homer, AK

Dear CHM:

I just wanted to say thank you for all you do. Your ministry has been a huge blessing to my husband and me. Thank you so much!

Sincerely,

Rebecca Curtiss
Bigfork, MT

Dear CHM staff:

I have never interacted with an organization such as CHM where people

care so much about other people. Kudos to you and your staff for your love and service. Thank you.

God bless,

Joel Greer
Orem, UT

Dear CHM:

We received with great gratitude the financial gifts toward Marion's Prayer Page needs! In May 2013, Marion had another accident and broke his femur near the socket ball of his right leg. Surgery with pins corrected the problem. He is now doing very well! We made a cash offer and were rewarded with a 70 percent discount. Thanks be to God for His unspeakable love and gifts. Thank you to the CHM staff as well.

Yours sincerely,

Marion & Trish Holdeman
Stapleton, GA

Dear Christian Healthcare Ministries:

We received your recent check with much thanksgiving and praise to the Lord. What a help in meeting unexpected medical expenses. The Lord is good!

Indeed, "it is more blessed to give than receive." But when a need comes our way, what a provision of the Lord to have your help.

Thank God for CHM! May He grant you much joy in being a channel of blessing.

Blessed beyond measure,

Lois Nantz
Lubbock, 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.

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

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

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

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

Steven & Megan King: 1262 Ficklen Church Way, Canton, GA 30114 Megan is pregnant and experiencing complications.

Michael Jarvis: 2274 13th St SW, Akron, OH 44314 Michael has a rare eye disease that is causing blindness. Please pray.

Amy Gordon: 3672 E Price Rd., St. John’s, MI 48878 Please pray for another source of income for financial struggles.

Melodye McCleary: 10624 Oral Zumwalt Way, Missoula, MT 59803 Melodye is heartbroken because of the sudden death of her husband, Jeffrey. She also is losing sight in one eye.

Nanci Klein: PO Box 521, Pendleton, OR 97801 Please pray for peace during a busy season of life and Nanci’s upcoming 4-year residency in another country.

Dale Stern: 530 N Silverbrook Dr., Unit 311, West Bend, WI 53090 Dale requests prayer for successful treatment of a pre-existing condition.

Brenda Buell: 2155 Poplar St., Terre Haute, IN 47803 Brenda’s husband, Edwin, passed away after a liver transplant.

Perliss & Vickie Matthews: 6912 Langston Rd., Timmonsville, SC 29161 Please pray for the Matthews family; Perliss

has Stage 4 esophageal cancer.

Janet Roundy: 2013 Cravens Dr., Crossville, TN 38572 Please pray for good results following a heart catheterization.

John & Cindy Hofeditz: 248 N Kentucky Ave., Lakeland, FL 33801 Please pray for John, who was injured in a car accident.

Charlotte Primrose: 15132 Kutztown Rd., Unit 61, Kutztown, PA 19530 Charlotte has a hiatal hernia and is in severe pain.

James & Jill Beck: 1762 Seven Valleys Rd., York, PA 17408 Please pray for healing for Jill’s constant migraines and James’ injury.

Christian Healthcare Ministries November 2013

In this issue:

*It's official: CHM accredited by the Better Business Bureau
Maternity program blesses member families (part 5)
Obamacare and CHM: what you need to know, and do
Our darkest hours reveal God's higher purpose • Healthwatch
Member battles prostate cancer, finds assistance with injection
costs • Holiday exercise 101 • Members' books focus on holiness
and leadership development • Prayer Page • In your own
words: members tell the CHM story • Fruit juices may contain
cancer-causing arsenic • Monthly prayer requests*

**Christian
Healthcare
Ministries**
The biblical solution to
the 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.*