



# Christian Healthcare Ministries®

*The biblical solution to healthcare costs*



**December 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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## Online portal makes it easier for you to refer friends, earn free membership

The online CHM Member Portal makes it easier than ever for you to share the good news of Christian Healthcare Ministries with family and friends—and earn free months of membership.

Also known as Bring-a-Friend, CHM's referral program enables you to earn one free month of membership for

each new family who joins the ministry as the result of your efforts. The free month—a savings of up to \$450 for a family at the Gold level—is applied after your friend has been a CHM member for three months. Members who bring one new family each month can be part of CHM—free!

The online portal is a secure, members-only section of the CHM website that now enables you to log in to your account and refer friends in the following ways:

- Refer a friend online via an email sent to their email address. The email

*See "Portal," page 11*

## Members wrestle with tragedy, find peace from God and help from CHM

*By member Michael Klokus, Clermont, Fla.*

Not long ago, my family—like many others—had little income and no health insurance. A family friend directed us to the Christian Healthcare Ministries website. We were intrigued, but still skeptical. Nevertheless, we joined in Feb. 2012. I felt the concept was too good to be true, but instead it turned out to be a Godsend.

In recent years, God has impressed upon my family to begin earnestly studying and memorizing scripture. Meanwhile my wife, Kimberly, was homeschooling our three oldest children (Skyler, Austin and Brooke)



*"My wife and I sat in disbelief as the medical staff told us that our baby most likely would not be born alive. If we chose to continue the pregnancy, he would be stillborn and grossly deformed."*

while caring for Kylee, our two-year-old.

We studied the book of James and memorized a couple of verses daily. We were especially drawn to James 1:27 that says, "Religion that God our father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world."

We were inspired to pursue adopting a child through the Florida foster care system. We took the mandatory 10-week classes and completed our at-home studies, but months passed with no

*See "Klokus testimony" page 6*

## CHM and the Better Business Bureau



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

In the tradition of gift-giving during the Christmas season, CHM wants to give you, our members, some gifts.

In this case, the gifts of accountability, credibility and dependability aren't new; they are reaffirmed.

The proof is that CHM has been designated by the Better Business Bureau (BBB) as an accredited charity with an A+ BBB rating. (To view the CHM page, go to [www.bbb.org/us](http://www.bbb.org/us), click "Check out a business or charity" and type "Christian Healthcare Ministries" in the search box.)

The Better Business Bureau has a slogan: "Start With Trust."

Christian Healthcare Ministries has a theme as well: "Glorifying God and serving His people."

At CHM we accomplish the first by doing the second.

The BBB explains its standards for accreditation, in part, as "The BBB's Code of Business Practices represents sound advertising, selling and customer service practices that enhance customer trust and confidence in business. The Code is built on the BBB Standards for Trust, eight principles that summarize

important elements of creating and maintaining trust in business."

Here are the eight principles listed on the BBB website, and they must be met to BBB's satisfaction for charities to earn that accreditation:

1. **Build Trust:** Establish and maintain a positive track record in the marketplace.
2. **Advertise Honestly:** Adhere to established standards of advertising and selling.
3. **Tell the Truth:** Honestly represent products and services, including clear and adequate disclosures of all material terms.
4. **Be Transparent:** Openly identify the nature, location, and ownership of the business, and clearly disclose all policies, guarantees and procedures that bear on a customer's decision to buy.
5. **Honor Promises:** Abide

by all written agreements and verbal representations.

6. **Be Responsive:** Address marketplace disputes quickly, professionally, and in good faith.
7. **Safeguard Privacy:** Protect any data collected against mishandling and fraud, collect personal information only as needed, and respect the preferences of customers regarding the use of their

information.

8. **Embody Integrity:** Approach all business dealings, marketplace transactions and commitments with integrity.

Each of those eight standards has a lengthy list of requirements. That's as it should be. As the saying goes, if it were easy anyone could do it, and an organization of the BBB's stature wouldn't simply hand out accreditation; it has to be earned.

The BBB points out that no organization is required to seek accreditation; it's strictly voluntary. At CHM, we decided that it was worth pursuing for the rigorous standards we would have to meet and the message it would send about our ministry and its operations.

As we head into the New Year, CHM is BBB accredited and serving more members faster and with a greater range of services than ever before. We're continuing to grow at a rapid rate, and we enter 2014 as an acceptable option for health care cost support under the Affordable Care Act.

The reason for these things isn't mysterious. It's a matter of trust. We're working daily to glorify God and serve His people. When that's your purpose, good things happen.

We wish you a Merry Christmas and a Happy New Year, and we thank you for being an important part of this New Testament ministry.



## Five things I've learned when working with medical providers *By member Rhonda Barfield, St. Charles, Mo.*

In the past three years my husband and I have experienced more than our fair share of health issues. Michael has made 10 visits to the emergency room and I've been there six times. Both of us have been admitted to the hospital; Michael remained overnight once and I have been hospitalized a total of 30 days throughout 2012 and 2013.

It's been quite a journey, but during all these trials Christian Healthcare Ministries supported us far beyond what we thought possible. Nevertheless, it was still hard to face a mountain of medical bills and figure out the best way to deal with them. I found it helpful to thoroughly follow the steps outlined in CHM's Guidelines. Along the way I discovered additional principles that helped me when interacting with health care providers.

Now I pay my medical bills with confidence thanks to these recently-learned tactics:

**1. Call your providers—the sooner, the better.** Upon receiving each provider's initial bill, I immediately phoned the number on the invoice, introduced myself as a self-pay patient and explained that CHM would be sharing my bills in approximately three months. These statements usually brought questions because few of my providers were familiar with health cost sharing ministries. My explanation helped them understand that CHM had shared other bills in the past, as promised.

Once I felt the representative and I were on friendly terms, I politely asked for discounts. While some providers didn't offer any help, others agreed to send me financial aid forms or defer payment until CHM responded. One doctor's group said it would match any discount offered by the hospital. A few other companies did, too, when I asked about their policy. *(Editor's note: There is no reason not to ask*



*for a discount; simply tell your provider you'd like the same consideration given to insurance company contracts. Your provider will be paid; there is no reason for self-pay patients to be penalized.)*

**2. Set up a payment plan.** A few providers asked me to start paying immediately on a bill while waiting for funds from CHM. On one bill totaling thousands of dollars, the provider's billing department suggested monthly payments of nearly \$400. In cases

*See "Providers," page 13*

## Maternity program blesses member families (part 6)

Nelson and Merry Larson of Crestview, Fla., received health cost support for the birth of their daughter through CHM's maternity program. Our staff asked the couple about their experience. Here's what they told us:

**Christian Healthcare Ministries:** What is your daughter's name and when was she born?

**Nelson Larson:** Ramona Rosalynne Larson was born August 19, 2013.

**CHM:** When did you first join CHM?

**NL:** After my wife and I had our first child (Gabriel Levin, age two) without insurance, we looked at alternatives.

Insurance premiums were so expensive and we wanted to have another child. CHM was the perfect fit. We signed up in October 2012, choosing the Gold level for Merry and the Bronze level for me.

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

**NL:** We called CHM. Everyone was able to answer our questions right away or quickly directed us to someone who could. Thankfully, there were no complications



*Ramona Larson*

with the pregnancy and our total bills were \$7,568. After discounts of \$525, CHM shared the remaining \$7,043.

**CHM:** Would you recommend the CHM maternity program to other young couples desiring to have children?

**NL:** Yes! At first, we were concerned about what people would say when we described our health care program, but most people really liked the idea of CHM. It was a true blessing to have CHM walking beside us during this exciting time in our lives.

# Choose X-ray studies wisely; childhood CAT scans and cancer

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Children who have Computerized Axial Tomography (CAT) scans before age 14 may have a significantly greater risk of developing cancer, say researchers at University of California Davis. The UC Davis team examined CAT scan use from 1996 to 2010 in seven U.S. health care systems.

CAT scans are a battery of X-ray beams that pass through the body and are processed by a computer into detailed images. CAT scans expose patients to several hundred times more radiation than ordinary plain film X-rays.

From 1996 to 2005, the rate of CAT scan use for children rose dramatically, doubling for those under five years old and tripling for those five to 14 years old. Beginning in 2006, CAT scan use rates appeared to level off and even decline slightly. However, the rise in the use of these high radiation scans during the test period is alarming.

The research team used data from 744 scans and calculated the expected radiation dose for each type of scan. These scans involved the head, chest, abdomen/pelvis and spine areas. The highest radiation doses were typically delivered during scans of the abdomen/pelvis. Next were scans of the spine. Not surprisingly, these were associated with the highest rates of cancer, including leukemia in older children. On the other hand, CAT scans of

the head were associated with the highest rates of leukemia in children under five years old.

Because the study was only retrospective (i.e. a “look back”), on the basis of this study alone it cannot be said that CAT scans actually cause cancer. However, other research has shown a relationship between increased CAT scan use and cancer risk.

How do we know when it’s appropriate to order an expensive radiographic test, especially one that carries the potential for present or future harm? The answer is usually fairly obvious after three questions are answered:

## 1. What information will be gained from the test?

In many cases, a thorough patient history and physician’s examination will yield enough information to render a test unnecessary. One common criticism of modern medical schools is that they have educated a generation of younger physicians to rely on a plethora of available technology-based diagnostic tests, thus contributing to doctors’ lack of ability to derive the necessary information from a patient’s history and physical exam.

## 2. How will the test results be used? For example, X-rays



from patients with acute low back pain will typically be normal because they don’t show the soft tissue in the spinal cord and intervertebral disc areas. Therefore an MRI scan is often ordered. But even if the MRI results show a herniated disc there usually is no change in prescribed treatment, unless there is acute nerve damage taking place (such as might be the case if there is loss of bowel or bladder function—a very rare condition). Six weeks of physical therapy and medications are recommended regardless of whether a disc is herniated. Only after a failed trial of conservative therapy should surgery be considered. In other words, doctors shouldn’t order a test if it’s not going to change their treatment plan. They should wait to order invasive and expensive tests until the results actually affect what they choose to do.

## 3. Is there a less invasive or less expensive test available that will yield the same or similar



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E-mail:  
[doc@chministries.org](mailto:doc@chministries.org)

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

## Members and their health care providers find CHM a “breath of fresh air” *By member Brian Nickens, Redding, Calif.*

About five years ago, in the middle of Christmas break, I needed a kidney stone removed. As it was during the holidays, my health care provider was on vacation and I had to get a “Change of Care Givers” form approved. Unfortunately, my provider was the only one approved under my health insurance plan. It took them nearly two weeks to see me. I was waiting in agony until I finally had surgery.

After the procedure was performed, I learned that the insurance company had recanted its approval of my claim. For about six months I was led to believe that I had to pay for all of the surgery and doctor bills. The bills were turned over to a collections agency before the mess was finally cleared up.

I spent countless hours on the phone being transferred from person to person, fighting for my insurance coverage. As soon as the final bill was paid, I canceled my insurance and sought out an alternative option. That’s when I heard about Christian Healthcare Ministries. My wife, Doreen,

and I learned about CHM on the Fox News Network’s “Huckabee” show. We checked it out and signed up immediately.

In June 2013 Doreen began experiencing some bloating and went to the doctor’s office. Doctors performed a series of tests—including a CT scan—that showed she had a seven-inch-long mass on her right ovary. We were devastated and spent the next two weeks in anguish as we waited to see a specialist. Doreen’s surgery was scheduled for June 25.

Meanwhile, our interaction with CHM was simple and easy. Staff members assured us that the money would be there when we needed it and told us the staff was praying for us.

When we told the surgeon and hospital that we were self-pay patients and were members of CHM, at first they were a bit confused. They contacted the ministry to learn more and hung up the phone feeling much more comfortable with the concept. However, they required a 50 percent

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*“The simplicity and efficiency of CHM is how health care is supposed to be.”*

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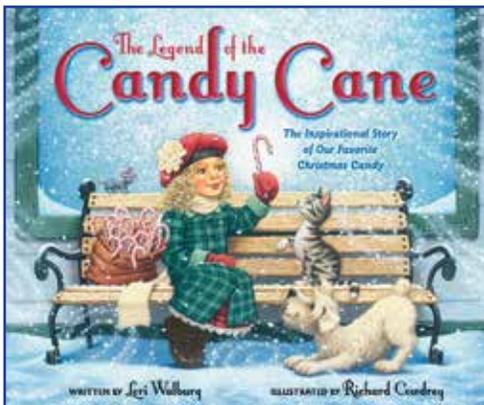
upfront payment in order to give us a discount of nearly \$21,000.

CHM worked with the hospital to make sure the necessary amount was shared via overnight shipping the day of the surgery. Its arrival was prompt and I could tell that the providers were impressed. I remember thinking that CHM must have been a breath of fresh air compared to the typical paper war to collect funds from a health insurance company.

We praise God that Doreen is recovering nicely and has returned to her daily exercise routine. Though she had to have a hysterectomy, there was no cancer!

The simplicity and efficiency of CHM is how health care is supposed to be. Thank you for all you do. We love this ministry!

## Member and New York Times bestselling illustrator creates art for *The Legend of the Candy Cane*



*The Legend of the Candy Cane*  
Illustrated by Richard Cowdrey  
Westerville, Ohio

As a New York Times bestselling illustrator, Richard Cowdrey has received a lot of publicity in the publishing world. This is thanks to the *Marley* book series for kids. However, his most recent achievement is an answer to prayer.

Cowdrey illustrated Zondervan Publishing’s all-time No. 1 selling

children’s book, *The Legend of the Candy Cane*, when the company decided to re-vamp the book in celebration of its 15th anniversary.

“The best part of *The Legend of the Candy Cane* is that Christ is the central theme,” said Cowdrey. “The cane is symbolic of a shepherd’s staff. Turned upside down, the cane makes a ‘J’ for Jesus.” While the red stripes symbolize the blood of Christ, the

See “Candy cane,” page 11

**Klokus testimony (continued from page 1)**

matches. We wondered if we had heard God correctly.

Shortly after, a representative from the state called. They had a match: a seven-year-old boy named Jonathan. He was born with methamphetamine in his body and had been in and out of the foster system his entire life. Instantly we knew that he would become our fifth child.

Literally only minutes after hanging up the phone, my wife and I experienced a unique twist in the events to come: Kimberly was pregnant and we would soon be the parents of six children!

Memorization continued as we tackled Philippians, then Romans. Ironically, I've never been one who felt the need to memorize, but we believed that God was clearly preparing our family for something big.

Just like the Apostle Paul, we experienced times when we were well-fed and in want of nothing and we saw times of having very little. Like many other families, we lost everything when the U.S. economy crashed. It was in those times that we learned what Paul meant when he wrote about contentment regardless of circumstance. Yes, God indeed was preparing us.

Jonathan moved in Oct. 1, 2012. The adoption was finalized on Dec. 12 and everything was going smoothly with the pregnancy. We sent CHM an estimate of our maternity expenses and the staff let us know when the bills would be shared. I was

floored. The process was effortless and took a huge load off our shoulders.

We were thrilled when an ultrasound indicated we would be having a boy. Because of Kimberly's age, her OBGYN suggested that the next ultrasound be four-dimensional (a three-dimensional ultrasound in "real time"). Originally scheduled for the day after Jonathan's adoption, we postponed it until January 3, 2013.

This ultrasound gave us devastating news: our unborn son had a genetic disease called Trisomy 18. My wife and I sat in disbelief as medical staff told us that our baby most likely would not be born alive.

If we chose to continue the pregnancy, he would be stillborn and grossly deformed.

Our world stopped.

Obviously abortion was not an option. We immediately named our unborn son "River."

We sat in the living room with our pastor as we prepared to tell our children. We chose our words carefully, emphasizing how big our God is and how we could lean on all the Scripture we had memorized.

Next, we told our extended family and called CHM. The staff assured us that they would be there for whatever we needed. Of course, we didn't yet know the total cost of our bills, but we didn't worry. We focused on our family.

Christian Healthcare Ministries was such a blessing during that dark time. I don't remember everyone's names, but every

*See "Klokus testimony," page 10*

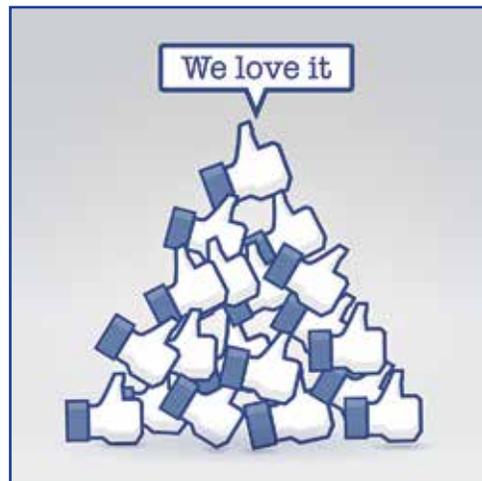


*The Klokus family (L-R): Kimberly, Kyle, Brooke, Michael, Skyler, Jonathan and Austin*

## Get your monthly newsletter via email, "like" us on Facebook

**Monthly newsletter** (sign up at [www.chministries.org/enewsletter.aspx](http://www.chministries.org/enewsletter.aspx)): The newsletter is free, convenient and saves on printing and postage costs. It contains the same information as the printed newsletter and is delivered directly to your email inbox before the month begins. Please consider signing up today!

**CHM Facebook page** ([www.facebook.com/christianhealthcareministries](http://www.facebook.com/christianhealthcareministries)): The CHM Facebook community is thriving. On the page you can submit prayer requests, receive answers to your questions from staff members, read testimonies and health-related articles, and more. It's also a great way to tell your friends about CHM by "sharing" our posts. If you're on Facebook, be sure to "like" us today; we're offering a free month of CHM membership to a lucky member each time we reach another thousand "likes"!



*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*

December 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](http://www.chministries.org)  
E-mail: [prayerpage@chministries.org](mailto:prayerpage@chministries.org)

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

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

Bethany incurred \$13,342 in bills after falling off a ladder. She asks the CHM family for prayer and financial help. **UPDATE: Bethany received \$6,661 in gifts. Her need is now \$6,681.**

**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. **UPDATE: Marti received \$641 in gifts, bringing her need to \$3,496.**

**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 \$16,808 in gifts. She now needs \$10,901.**

**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 \$907 in gifts, added \$200 in bills and received \$100 in discounts, bringing her need to \$2,423.**

**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 \$136,598 in gifts. She also received a discount of \$14,104, bringing the need to \$27,587.**

**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 \$6,316 in gifts, bringing her need to \$10,730.**

**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 \$1,568 in gifts, bringing her need to \$901.**

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

Sandra had knee surgery. She will receive gel injections in the future to help with the pain. She asks the CHM family to help share \$2,989 in bills. **UPDATE: Sandra received \$302 in gifts. She added**

**\$1,580 in bills and received \$505 in discounts. She now needs \$3,762.**

**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 added \$1,116 in bills and received \$2,287 in gifts. He now needs \$628.**

**10. Deborah Griggs: 2021 Diamond Hill Rd., Moneta, VA 24121**

Deborah had a hip replacement. Since surgery, she has been pain free and praising God! She asks the CHM family to help with \$6,158 in medical bills. **UPDATE: Deborah added \$668 in bills and received \$376 in discounts, bringing the need to \$6,450.**

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

Nancy became pregnant before joining CHM. She requests help

*Continued on page 8*

### Prayer Page Giving

**Prayer Page total needs remaining this month: \$299,038**

Each need would be met **in full** if each member family contributed **\$14.66** 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*

with \$42,669 in bills. **UPDATE:** Nancy received \$17,497 in gifts, bringing the total need to \$25,172.

**12. 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 \$4,651 in gifts. She now needs \$3,002.

**13. 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 \$2,322 in gifts and added \$1,999 in bills. She now needs \$3,401.

**14. Jim Kelly: 4318 Autumn Mist Ct., Katy, TX 77450** Jim underwent total hip replacement surgery. After \$127,532 in discounts, he requests help with \$2,994 in remaining bills. He also requests prayer for healing.

**15. 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 \$2,525 in gifts, bringing her need to \$2,188.

**16. 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 \$25,501 in gifts, bringing his need to \$23,249.

**17. 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 \$31,307 in gifts and added \$722 in bills. She now needs \$32,405.

**18. Kara Leff: 2521 Woodland Dr., Ogden, UT 84403** Kara became pregnant before joining CHM. She incurred \$8,524 in bills. **UPDATE:** Kara received \$6,980 in gifts. She now needs \$1,544.

**19. 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 \$247 in gifts. He now needs \$965.

**20. 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 \$717 in gifts, bringing the need to \$1,824.

**21. 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. **UPDATE:** Rachel received \$1,562 in gifts. She now needs \$8,000.

**22. Jeffrey Neustaedter: 2225 S. Singing Spur Trail, Cornville, AZ 86325** Jeffrey asks the CHM family for help with medical bills from pre-existing Carpal Tunnel totaling \$4,714. **UPDATE:** Jeffrey

received \$2,335 in gifts. He now needs \$2,379.

**23. 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 \$1,450 in gifts, bringing the need to \$2,078.

**24. 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 went home to be with the Lord in July. Michelle asks the CHM family for help with \$88,002 in medical bills. **UPDATE:** Michelle received \$51,405 in discounts and \$5,405 in gifts, bringing the need to \$31,192.

**25. Rebecca Reeves: PO Box 13460, Spokane Valley, WA 99213** Rebecca had a brain aneurysm and underwent surgery. She is requesting help with \$1,707 in bills. **UPDATE:** Rebecca received \$909 in gifts, bringing her need to \$798.

**26. 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 \$49,480 in gifts. He now needs \$35,953.

**27. 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

**\$2,092 in gifts. She now needs \$461.**

**28. 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 \$2,486 in gifts, bringing the total need to \$1,046.**

**29. 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 in bills. **UPDATE: Melody received \$603 in gifts. She now needs \$3,652.**

**30. 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 \$787 in gifts. He now needs \$875.**

**31. 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 \$339 in gifts. She now needs \$721.**

**32. 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 \$3,751 in gifts, bringing**

**the need to \$2,000.**

**33. 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**

**\$12,291 in gifts. She now needs \$6,511.**

**34. Naomi Troyer: 1001 E Main St., Lake Andes, SD 57356** Naomi had surgery to remove a large fibroid tumor and an ovarian cyst. She would appreciate your prayers and help with \$11,330 in bills. **UPDATE: Naomi added \$7,715 in bills. She received \$15,769 in gifts and \$1,414 in discounts. She now needs \$1,862.**

**35. 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 \$8,041 in gifts, bringing Kayman's need to \$6,113.**

**36. 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 \$1,857 in gifts, \$5,451 in discounts, and added \$9,353 in bills. She now needs \$6,305.**

**37. Judy Rae Visser: 7330 Dykstra Rd., Lynden, WA 98264** Judy was diagnosed with cancer and underwent surgery and three rounds of chemotherapy. She asks

### Giving Guide

Membership #	Need #	Membership #	Need #
100025-100378	27	114311-114912	13
100419-101011	09	114915-115903	02
101052-102047	31	115904-117703	29
102055-102944	25	117709-119917	08
102952-104127	30	119920-122679	38
104130-104919	07	122697-126404	35
104941-105766	19	126432-130093	36
105772-106461	37	130100-134596	10
106477-107207	28	134607-138862	33
107219-107956	18	138893-143328	01
107967-108654	20	143329-144519	21
108668-109297	34	144522-145985	06
109300-109944	32	145987-147347	39
109948-110521	23	147348-149265	03
110524-111092	15	149268-152242	16
111093-111674	22	152243-154958	11
111675-112272	04	154959-157779	05
112275-112971	14	157780-160503	24
112983-113680	12	160504-163000	17
113684-114304	40	163002-165568	26

*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 140000, 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](mailto:prayerpage@chministries.org) or call 800-791-6225 and ask for the Prayer Page.

The Donor Information Form also is available online at [www.chministries.org/downloadforms.aspx](http://www.chministries.org/downloadforms.aspx)

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

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

the CHM family to help with \$1,016 in medical bills.

**38. 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 \$1,612 in gifts, bringing**

**the total to \$3,834.**

**39. 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 \$16,232 in gifts. She now needs \$10,824.**

**40. Danni Zavadil: 6449 Hatteras Ct., Sun Valley, NV 89433** Danni underwent chemo treatments for pre-existing gastric cancer. After \$32,046 in discounts, Danni is requesting help with \$1,187 in bills. **UPDATE: Danni received \$572 in gifts and added \$2,500 in bills, bringing the total to \$3,115.**

**Klokus testimony (continued from page 6)**

couple of days a staff member called just to check on us. Fellow members from across the country sent *many* cards with prayers written on them. Once again, we were floored.

Against the odds, River was born alive on Feb. 27. He was premature but in our eyes he was perfect in every way. We held him for about an hour before he gave up his spirit and we placed him in the arms of our Savior. It was a moment of extreme joy and sadness.

Giving up River felt like the entire earth had given way and

the mountains had fallen. He was part of our family only for eight months and 60 minutes, but he forever changed our lives by drawing us closer to Christ. Now we take joy in Psalm 46:4: "There is a River whose stream makes glad the city of God, the Holy Place where the Most High dwells."

While we were (and still are) very much in the grieving process, I fell in my home and had herniated and fragmented disks in my neck. For the second time in a year, we called CHM with a medical need. Surgery was scheduled and when it looked like I might need to reschedule, the CHM staff went

above and beyond to make sure I had the funds in time for my surgery date.

Words cannot express our gratitude to all CHM staff and members. In a very turbulent year, you provided a bit of calm and allowed us to concentrate on healing. After discounts of \$45,000, you helped us with more than \$46,000 in bills! The Klokus family will forever be grateful to Christian Healthcare Ministries.

*Editor's note: To view more of the Klokus family story, visit their blog at [www.theklokusfamily.com](http://www.theklokusfamily.com).*

**Prayer Page needs met: 3rd quarter 2013**

**Nurys Aristy: West Park, Fla.**  
**Condition:** Kidney problem  
**Need met:** \$6,125

**Condition:** Female problems  
**Need met:** \$24,100

**Need met:** \$5,138

**Jeremy Hochstedler: Gambier, Ohio**  
**Condition:** Lump removal  
**Discounts:** \$860  
**Need met:** \$3,892

**Diana Caringi: Carlsbad, Calif.**  
**Condition:** Breast cancer  
**Discounts:** \$6,830  
**Need met:** \$6,984

**Debra Tracy: Farmington, Minn.**  
**Condition:** Hiatal hernia  
**Discounts:** \$9,225  
**Need met:** \$14,478

**James Muncy, Mishawaka, Ind.**  
**Condition:** Diabetes  
**Discounts:** \$25,770  
**Need met:** \$43,913

**Julie Ertl, Prescott Valley, Ariz.**  
**Condition:** Breast cancer  
**Need met:** \$7,147

**Cindy Jackson: Leander, Texas**  
**Condition:** Lymphoma  
**Discounts:** \$31,673  
**Need met:** \$23,688

**Sharon Warden, Poca, W.Va.**

**Marion Holdeman: Stapleton, Ga.**  
**Condition:** Osteoarthritis  
**Discounts:** \$19,783

**James Schreiber, Lenexa, Kan.**  
**Condition:** Heart surgery  
**Discounts:** \$6,215  
**Need met:** \$59,462

## Portal (continued from page 1)

will invite your friend to visit the CHM website. If they apply online for membership, the application's sponsor section will show your CHM member number; you'll automatically receive a free month.

- You can use the Member Portal to retrieve a web link unique to your membership. Sharing the web link with your friends—such as on your own blog or website—also will fill in their online application with your member number (as long as they use that link to go to the CHM website and apply online within 60 days).

The Member Portal also gives you the option of making one-time financial gifts, viewing your online financial giving history, completing the Checklist of Understanding form and viewing the CHM Guidelines. Additional capabilities will be added soon.

To access the portal:

- Go to <https://www.chministries.org/members/Login.aspx> or go to [www.chministries.org](http://www.chministries.org) and click the “My account” link at the top right side of the page.
- If it's your first time visiting the portal, you'll be prompted to register



Online Member Portal main menu and Bring-a-Friend screens



for a secure online account by entering your name, CHM member number, and an access code. The code is unique to your membership and can be found on your monthly Member Gift Form billing statement below your member number.

- You'll be asked to create a password to use each time you log in.
- After you set up your account, you'll receive a confirmation email from CHM containing a link that you must click to verify your online account.
- To send a personalized email invitation to your friends or to access your unique Bring-a-Friend link, click on the “Bring-a-Friend” button in the main menu and follow the instructions.**
- To ensure your privacy, always remember to log out of your account when you're finished.

If you've used the Member Portal and have comments or suggestions about it, please contact the CHM Communications department at [lgajdek@chministries.org](mailto:lgajdek@chministries.org) or 1-800-791-6225, ext. 5796.

*Editor's note: To learn more about Bring-a-Friend, visit [www.chministries.org/bringafriend.aspx](http://www.chministries.org/bringafriend.aspx).*

## Candy cane (continued from page 5)

white stripes symbolize Christ's ability to cleanse sinners, making them 'as white as snow,'" he explained.

The book was so popular that Zondervan asked Cowdrey to re-illustrate the next bestselling book: *The Legend of the Easter Egg*. The story emphasizes and rejoices in the resurrection of Christ. The new edition will be available in early 2014. Cowdrey also is illustrating two more books from the series; one of them is *The Legend of St. Nicholas*.

“These stories are very encouraging for Christian families as they learn the real meaning behind these common holiday symbols and traditions because they point to Christ,” Cowdrey explained.

Though he didn't set out to become a children's book illustrator, Cowdrey firmly believes it was God's will. “I think God really honored the desires of my heart,” he said. “For years I wanted to illustrate books that proclaim the Gospel and bring glory to God. Illustrating books about puppies

was fun, but working on the *Legend* series is so much more meaningful.”

*The Legend of the Candy Cane* is available at [www.zondervan.com](http://www.zondervan.com) for \$15.99. *The Legend of the Easter Egg* will be re-released in late January 2014 for \$15.99. More information about Richard Cowdrey's previous work is online at [www.rcowdrey.com](http://www.rcowdrey.com).

**Instructions: Match each clue below to the corresponding country (answers on page 13):**

Australia  
Argentina  
Canada  
Congo

Czech Republic  
Denmark  
England  
Ethiopia

France  
Germany  
Greece  
India

Ireland  
Italy  
Japan  
Mexico

Palestine  
Poland  
Switzerland  
Turkey



1. Families in this country use special bread as a Christmas centerpiece; the crust often is decorated with symbols of the family business:  
\_\_\_\_\_



2. The most important part of the Christmas worship service in this country is the love offering in honor of Jesus: \_\_\_\_\_



3. Most people in this country dance around the Christmas tree before opening their presents:  
\_\_\_\_\_



4. A legend from this country connects poinsettias with Christmas:  
\_\_\_\_\_



5. The original custom of mistletoe comes from this country:  
\_\_\_\_\_



6. A chocolate version of the Yule Log is a popular Christmas dessert in this country: \_\_\_\_\_



7. Tradition in this country dictates that no one eats on Christmas Eve until the first star appears in the night sky:  
\_\_\_\_\_



8. On Christmas Eve in this country, families place lighted candles in windows, symbolic of guiding Joseph and Mary as they look for shelter:  
\_\_\_\_\_



9. Christmas falls in the middle of summer in this country so people often go camping during the holiday season:  
\_\_\_\_\_



10. The first nativity play took place in 1223 in this country:  
\_\_\_\_\_



11. Good King Wenceslas (of the famous Christmas carol) lived in and became the patron saint of what is now this country:  
\_\_\_\_\_



12. In this country, families wait for the Christ child to arrive with gifts for all in his reindeer-drawn sleigh:  
\_\_\_\_\_



13. Early in the morning on Christmas Day, people in this country walk around their church three times holding candles:  
\_\_\_\_\_



14. In this country, Christmas Eve is considered a romantic holiday for couples and people often eat fried chicken on Christmas Day: \_\_\_\_\_



15. Christians in this country often celebrate Christmas Eve with a parade featuring bagpipe bands: \_\_\_\_\_



16. St. Nicholas lived in the fourth century A.D. in what is now this modern-day country:  
\_\_\_\_\_



17. Candy canes originated in this country about 250 years ago: \_\_\_\_\_



18. In some parts of this country, a taffy-pull mixer event takes place during the Christmas season to pair up single men and women: \_\_\_\_\_



19. Releasing paper lanterns into the night sky is a popular Christmas Eve tradition in this country:  
\_\_\_\_\_



20. In parts of this country, Christians make paper lanterns in the shape of stars and decorate banana or mango trees:  
\_\_\_\_\_

**From the CHM family to your family:  
Merry Christmas and may God bless you as you celebrate the birth of His Son!**

**Providers (continued from page 3)**

like this, I learned to counter-offer.

I said: “I understand why you need to request this amount, but we simply can’t afford it.” Again, I explained CHM’s forthcoming check and asked, “In the meantime, could I mail a small amount as a token of good will?” Most of the time, representatives agreed to my offer. I then sent a check for \$10 along with a thank-you card and a short note reiterating our plan to pay in full, soon.

**3. Ask CHM for help.** I recently spoke with a representative for a group of emergency room doctors. She told me she could offer their best discount if I paid the bill as soon as possible.



*CHM member Rhonda Barfield*

Since this would save CHM a considerable sum, I called the ministry’s Reductions department and asked them to handle the negotiations. Though I prefer to interact with providers myself, CHM was always available to help.

**4. Pay close attention to bills and keep**

**providers up-to-date.** On an invoice last year, I noticed the hospital applied a payment to my husband’s account instead of mine. That meant my account was delinquent. I phoned immediately to explain, and soon the problem was solved.

For the most part, I found providers’ staff members to be kind people who genuinely wanted to help. They were more willing to work with me if I kept them informed.

**5. Learn to relax while waiting for CHM to share your bills.**

The first time I received a letter threatening to turn us over to a collection agency, I felt distraught. However, a quick call to my provider answered several of my questions:

- No, this was nothing personal. Most companies have automated systems that routinely send out such letters after a certain number of months.
- Yes, the providers would still work with me. They sometimes tried to pressure me into paying the account in full, but I always reminded them that CHM would share the bills and gave them an approximate date when they could expect a check from us.
- No, this had not yet affected my credit rating. That only happens when a client

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*“Michael and I incurred \$213,746 in bills and obtained \$182,330 (85 percent) in discounts! Following these steps helped me to relax while waiting for CHM to share the \$31,416 in remaining bills. And the ministry did, in full.”*

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**-CHM Member Rhonda Barfield**

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refuses to respond to a collections letter.

- Yes (in almost every instance), the providers would place my account on hold and remove it from its “en route to collections” status.

Due to all of our illnesses, emergency room visits and hospitalizations, Michael and I incurred \$213,746 in bills and obtained \$182,330 (85 percent) in discounts! Following these steps helped me to relax while waiting for CHM to share the \$31,416 in remaining bills. And the ministry did, in full.

*Editor’s note: Recent average bill sharing time has been 45 to 90 days from the date CHM receives members’ medical bills; bills often are shared even more quickly if large discounts are obtained. To learn more about what you can do to expedite sharing, visit [www.cbministries.org/whattodo.aspx](http://www.cbministries.org/whattodo.aspx).*

**CAT scans (continued from page 4)**

**information?** For example, if a doctor listens to a fevered child’s organs through a stethoscope and hears lungs that sound like the “snap-crackle-pop” of milk on cereal, the diagnosis likely is pneumonia. Is an X-ray or imaging study really necessary? Perhaps, but probably not. Or instead of a CAT scan, perhaps an MRI might be a better choice. Though it is typically more expensive, it involves no

radiation. Today’s modern technology and the wide variety of diagnostic tests available are a blessing. However, these resources should be used wisely and prudently. With a thorough consideration of all options, those that are the least expensive or invasive often can prevent unnecessary cost and risk.

*Miglioretti, Diana L., Johnson, Eric, Williams, Andrew, Greenlee, Robert T., Weinmann, Sheila, Solberg, Leif I., . . . Smith-Bindman, Rebecca. (2013). The Use of Computed Tomography in Pediatrics and the Associated Radiation Exposure and Estimated Cancer Risk. *JAMA Pediatrics*, 167(8). Retrieved from <http://archpedi.jamanetwork.com/article.aspx?articleid=1696279>*

# Letters to Christian Healthcare Ministries

*Just as the church of Christ is not a building, Christian Healthcare Ministries is not an office in Ohio.*

*You, through your collective and faith-based sharing and support, make this ministry possible. We are privileged to serve you. We are privileged to serve Him.*

*These letters represent what you who participate in CHM are accomplishing for each other and for the cause of Christ.*

*-Rev. Howard Russell*

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

**Christian Healthcare Ministries**

Attn: Editor  
127 Hazelwood Ave.  
Barberton, OH 44203

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

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

## Dear Friends at CHM:

Thank you very much for the money that was sent to help pay for our hospital expense. It is such a great opportunity to share with other Christian believers. We don't know what lies before us. Neither do we know what God's plans are for our remaining days, but we praise God for fellow Christian believers who carry the torch of faith in caring and in sharing.

May the Lord richly bless all involved in the CHM program.

In Christian love,

Mark & Lucille Horning  
Stevens, PA

## Dear CHM:

I want to thank my CHM brothers and sisters in Christ (and especially the Lord!) for meeting my medical need. After 23 years of employment, the company I worked for shut down in 2007. I was unemployed for three years. When I finally found a job, it was without benefits. It's difficult using your life savings for medical bills, but the Lord has always met my needs. Thanks to you, He has met them yet again! I am so thankful. I'm going to give extra to help another brother or sister who is in need this month.

Thank you so much and God bless,

Dana McCrady  
Mineral Wells, WV

## Dear CHM:

A friend told us about CHM years ago, but we held onto our traditional insurance. We finally joined a couple years ago. We realized that we should have joined much sooner. Recently Chris had a life-threatening issue, and we are so thankful for all the people at CHM and for the help we received. We continue to tell others about CHM and this wonderful option.

We are so thankful. May God continue to richly bless CHM.

Love,

Chris & Sherrie Wolfe  
Huntington Beach, CA

## Dear Beth:

Thank you for assisting us in processing my medical bills for ovarian cancer. What a blessing it is to be able to pay off my bills with the help of like-minded believers and not be burdened by medical bills while I was undergoing cancer treatment!

Now I have walked through a medical journey with CHM and have seen the success and financial help as a Silver level participant. Though the advantages of being a Silver member are many, I can see all the more reason to join at the Gold level and know without a doubt that CHM will come through. My faith in the CHM family continues to grow.

Thank you again for your help. It is greatly appreciated.

Blessings,

Susan Frede  
Turlock, CA

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

## Dear CHM Staff:

Thank you so much for the service that you provide. CHM is a fantastic ministry that allows us as brothers and sisters in Christ to help one another.

Over the years, CHM has provided our family with security in our own personal health care but also has given us the opportunity to bless others who are struggling. It is wonderful to be a part of this ministry. We can truly see God's hand moving through CHM.

Ross & Amy Lumsden  
Milwaukie, OR

## Dear CHM:

Thank you so much for your gift to help with my medical bills. God bless all of you and all the people that give so much to help others.

God bless you,

Brad Stinar  
Verndale, MN

## CHM legal notices

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

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

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

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

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

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

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

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

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

**Carol Fish: 8235 Norwich Pl., Suwanee, GA 30024** Carol broke her ankle in three places and recently had surgery.

**Donnie Whitlock: 1121 Farris Bridge Rd., Greenville, SC 29611** Donnie has Bell’s palsy and is unable to complete his missionary work. Please pray for Donnie.

**Russell Jay: 68 Kimberly Ln. #204, Blue Ridge, GA 30513** Russell suffered a heart attack and needs open heart surgery.

**Hanna Jackson: 704 Heatherstone Dr., High Ridge, MO 63049** Hanna was diagnosed with melanoma while pregnant. Please pray for health for mother and baby.

**David Bugbee: 730 Grandview Meadows Dr. #G107, Longmont, CO 80503** Please pray for a full recovery following a bacterial infection and hospitalization.

**Walter Wessel: 4110 Staley Rd., Ft. Meyers, FL 33905** Walter requests prayer for healing of a spinal cord injury.

**Joyce Stauffer: 54 E Rosebud Rd., Myerstown, PA 17067** Joyce suffers from an ear problem and medicine isn’t helping.

**Dawn Strite: 21345 Old Forge Rd., Hagerstown, MD 21742** Dawn’s husband, Philip, died just a few days after being diagnosed with cancer. Please pray.

**Michelle Blindert: 9801 W Parmer Ln. #627, Austin, TX 78717** Michelle’s daughter passed away; pray for comfort.

**Gloria Simon: 400 Willow-Green Dr. #C, Conway SC 29526** Gloria was in a car wreck and also suffered a fall. She is unable to work due to her injuries.

**Micaela & Luccia Swift: 26 Old Farm Rd., Wilton, CT 06897** Seven-year-old Luccia was diagnosed with diabetes. Mother Micaela is pregnant with her fifth child.

**Jerry Smith: 514 Houston St., Spartanburg, SC 29303** Jerry is in pain from two large, inoperable kidney stones.

# Christian Healthcare Ministries

## December 2013

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**Christian Healthcare Ministries**  
The biblical solution to healthcare costs



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