



# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

May 2012

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*Christian Healthcare Ministries® is a Bible-based, voluntary medical cost-sharing ministry that fulfills the command of Galatians 6:2, that Christians carry each other's burdens.*

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## Meet the Prayer Page participants

### *Members find family listed on CHM Prayer Page*

**Kent Shoop**  
**Easton, Wash.**  
 Total need: \$278,425  
 Bill reductions: \$260,541  
 Gifts received: \$4,303  
 Amount remaining: \$13,581

God has been so good to us. His people—including CHM members—are ambassadors of His goodness. We want to encourage you by sharing our story.

insurance was a necessity for her).

When Cathy retired in 2009, it took almost her entire Social Security check to continue on her health insurance plan. We couldn't afford to keep me on the policy.

I was always extremely healthy. I knew about Christian Healthcare Ministries and joined in 2010 because I was 62 and knew I needed protection against major health problems.

My need for health care cost



*Prayer Page participant Kent Shoop with his grandson, Kiran*

My wife, Cathy, and I have been married 43 years. I am pastor of a small rural church in a community of about 450 people. Cathy formerly served as a school librarian and we had health insurance through her job. (She became a paraplegic after an auto accident in 1996 so health

*See "Shoop testimony," page 11*

## Blessed arrivals: CHM maternity program Q & A *The Heyle family*

**Kevin & Alissa Heyle**  
**Independence, Mo.**  
 Bill reductions: \$33,967  
 Total bills shared: \$20,122

We joined because of the maternity program, available assistance, the affordable cost and the concept of Christians helping Christians.

**Christian Healthcare Ministries:** What caused you to join CHM?

**Alissa Heyle:** A friend introduced us to CHM and we joined the ministry in 2008. We read about it, prayed and talked with staff members.

**CHM:** How many of your children were born using the CHM maternity program?



*Korbin and Karis Heyle*

*See "Blessed arrivals," page 6*

# Ain't no mountain high enough, ain't no valley low enough...



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

The grammar isn't great, but you know the song lyrics, certainly.

The fact is, there really ain't no mountain high enough or valley low enough to separate us from the love of Christ. We can do it to ourselves, but He won't do it to us. What has me thinking about that is this time of year: spring.

Spring represents rebirth—a resurrection of life from winter's cold and darkness.

Christ's resurrection is the beginning of true, real, genuine life freed from the cold and darkness of death.

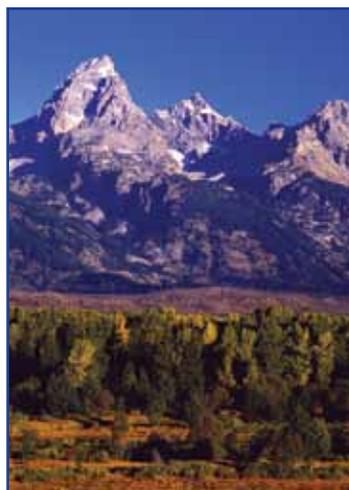
The *feeling* of spring is almost tangible. You know what I mean. When you walk outside there's a *feeling* in the air—a sense of life. Deep in our hearts we *feel*... excitement. The world is being renewed. It's invigorating.

Life in Christ is exciting, invigorating and transforming. For believers, it's difficult—if not impossible—to find yourself not giving thanks to God for this time of year. For that matter, the same could be said about any time of year, because each day is a gift and each moment is an opportunity.

On a plane not long ago a man told me about his father-in-law, who didn't believe in God or the truth of the Bible and certainly didn't believe in the resurrection of Christ. Faith, he said, is

meaningless.

At the same time, the father-in-law professed a belief that aliens had in the past come to earth and were the reason we have the Great Pyramids in Egypt and other remarkable ancient structures and legends. When we die our consciousness



is joined with the "universal consciousness" until our consciousness separates itself and moves to a higher plane.

I'm not making this up.

It occurs to me that believing such things takes a whale of a lot more faith than accepting that the prophesies of the Old Testament came to fulfillment in the New Testament through Jesus Christ.

The man who believes in the origin of earth via aliens has apparently never read either the Old or New Testaments.

This scenario is sad. And tragic. It doesn't have to be that way. Because of Christ. Because of the eternal spring He gives us.

With that in mind it's understandably difficult to fathom why in this uplifting time of year, or any time of year, we know people—some of them our CHM members—who are experiencing pain, sadness, illness and suffering.

There's nothing in the New Testament that says we are promised a life that will keep us from experiencing any of those things. In fact, there is much the New Testament has to say about us facing trials.

The difference is with Whom we face those trials. The father-in-law of the man on the plane is alone. We aren't.

There is a cost to discipleship. Anyone who believes that all Christians are going to be universally healthy and wealthy is fooling himself or herself. There's nothing in the New Testament that says we should expect that kind of life. Rather, it says that trials build character and faith through surrendering our lives to Christ. James 1:2-3 says, "My brethren, count it all joy when you fall into various trials, knowing that the testing of your faith produces patience."

The Apostle Paul didn't live

*See "Ain't no mountain," page 6*

## Where do new members come from?

Christian Healthcare Ministries in 2011 welcomed thousands of new member families and grew more than it did in any other year since the 1990s.

New members come from various paths: the internet, friends, conferences, advertising, etc.

The largest sources of new members in 2011 were the ministry's Bring-a-Friend program (41.1 percent), helped greatly by the broadcast of an informational segment on Fox News' "Huckabee" show hosted by former Arkansas Gov. Mike Huckabee (22.9 percent).

Bring-a-Friend is easy

to use. Simply tell Christian friends and family members about CHM and ask them to put your name and member number

on their membership application. After three months you will receive a free month of participation—a \$45 to \$450 value!

To learn more, visit [www.chministries.org/bringafriend.aspx](http://www.chministries.org/bringafriend.aspx) or call 1-800-791-6225, ext. 5993.

You can view the "Huckabee" segment on Christian Healthcare Ministries by visiting [www.chministries.org](http://www.chministries.org) and scrolling down to the bottom right side of the home page. The segment features an interview with CHM President and CEO Rev. Howard Russell along with CHM members Jason and Tori Benham of Concord, N.C.



## The prepared pantry *By Judi Ulrey*

*Editor's note: Judi Ulrey is a health and wellness communicator who uses video, audio and the good old fashioned written word. She passionately believes the Church can spearhead the solution to childhood obesity. Grab a buddy and join her at [www.TrekkingTogether.com](http://www.TrekkingTogether.com), a weekly wellness program to be done with a friend. Be sure to enter discount code "CHM." Group discounts are available. (Trekking Together is not offered or administered by Christian Healthcare Ministries.)*

You're ready to start eating more healthy food, but when you open your fridge all you find are a few old pop cans and a moldy block of cheese. Frustrated, you dial 1.800. PIZZA.

How can you prevent this scenario? The first step to eating well is shopping well. You can't eat what you haven't stocked. So the logical next question is what kind of food to buy.

You probably already know. Chicken. Fish. Veggies. However, you may wonder how your mental pictures of prepared food translate into a grocery list. Here are some helpful tips:

**Dairy:** Many experts are rethinking their recommendation to eat only nonfat dairy since whole dairy products may have some health benefits. And there's no question that dairy is a great source of calcium and Vitamin D.

However, before you stock your fridge with whole dairy, consider calorie content. A cup of whole milk is 150 calories. Reduced fat and skim milk contain 130 and 90 calories, respectively. So, if you're watching your girlish figure, you may want to buy lower fat cottage cheese, milk and yogurt. Don't forget to add eggs to the list.

**Lean proteins:** Proteins are an important part of a healthy meal plan, so fill your freezer with chicken, fish and lean beef. Deli chicken and turkey make an easy lunchbox sandwich and any-time meal. And buy a bonanza of beans!

*See "The prepared pantry," page 5*

## “Should I get vaccinated for shingles?”

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

I received an e-mail from a CHM member that said, “I am not into vaccinations, but some people have advised me to get a shingles vaccination. I’m not sure if I should do that; what do you think?”

*Shingles* is the term for a painful rash usually accompanied by blisters, localized to one side, and in a specific area of the body. It most commonly affects people over age 60 or whose immune systems are compromised either by immune-suppressing drugs or medical conditions.

The rash is due to an infection caused by the varicella (herpes) zoster (not herpes simplex, the sexually-transmitted type) virus. It’s the same microbe that causes chickenpox and it is called VZV.

Before the introduction of the chickenpox vaccine, most Americans contracted VZV during childhood. They (and perhaps you) experienced an infection causing a generalized rash that resolved in one to two weeks.

Chickenpox virus never goes away completely. Instead, it settles into peripheral nerves and goes into a latent “hibernation” stage. It can reactivate at any time, but typically only does so in the aforementioned circumstances.

A shingles diagnosis is painful (most rashes are not). It commonly flares up in one of the intercostal nerves that course

underneath the ribs from the spinal cord around the trunk to the chest. Some people experience its recurrence along a nerve in the neck area or scalp.

The shingles vaccination, also known as Zostavax®, is currently recommended by the Centers for Disease Control and Prevention (CDC) to any American over age 60 unless they meet exception criteria. You should not get the vaccination if:

- there is a history of anaphylactic (i.e. severe, systemic allergic) reaction to gelatin, neomycin or any other component of the vaccine.
- there is a history of a primary or acquired immunodeficiency state, including leukemia, lymphoma or any other malignant neoplasm affecting the bone marrow or lymphatic system. You should not be vaccinated if you have acquired immunodeficiency syndrome or any other clinical sign of infection with human immunodeficiency viruses.

- you are receiving immunosuppressive therapy, including high-dose corticosteroids medications, chemotherapy, radiation therapy, etc.

- you are or may become pregnant.

One reason the vaccination isn’t recommended for these groups is because it is a live virus vaccine.



Nevertheless, there has never been a documented case in which the vaccine has caused the spread of varicella virus to another individual.

According to a study involving more than 30,000 individuals, the shingles rate was cut in half in people who had been immunized. It appears that the earlier immunization occurs, the better. (For people under age 70, infection rates were cut by nearly 70 percent. However, for those over age 70, shingles infection rates were reduced by only about one-third).

Although the Food and Drug Administration (FDA) has approved the vaccination for use in 50 to 59-year-olds, the CDC doesn’t recommend routine vaccination in this age group because the risk of getting shingles is much lower before age 60 and because of vaccine availability.

The vaccine is administered in a single injection. The medical community doesn’t know how long the protection lasts. It’s

See “Shingles vaccination,” page 13

## Members' works explore issues of homelessness and spiritual warfare

*Maddy*  
Devon Leesley, Council Bluffs, Iowa

*Maddy* is an independent film written, produced and directed by CHM member Devon Leesley of Leesley Films and YET Productions.

Orphaned at a young age, Maddy feels guilt after the death of her parents in an accident. Later in life, she loses her husband and becomes estranged from her brother, who she also believes to be deceased.

Thinking she doesn't deserve material possessions, Maddy becomes homeless and gives away everything she owns. However, her generosity and kindness bring her many friends.

"To redeem herself, Maddy tries to be a giver," Leesley said. "When she accepts the Gospel message of forgiveness, she begins to give in the right way."

Leesley—who also composed most of the musical score—cast his wife, Kathy, in the title role. Many real-life homeless people

were cast as extras. Film production began in 2009 in Council Bluffs and in nearby Omaha, Neb.

"This [film] is something I wanted to do for a long time," Leesley said. When his



employer eliminated his job and gave him an early pension, he used part of the money to finance *Maddy*. When movie theater executives declined to show the film locally, Leesley rented a theater and offered a free screening to the community.

YET Productions is now filming a new movie, *Apparition*, which centers on the topic of spiritual warfare. The film is written and directed by Leesley's son, James Leesley.

To learn more about Leesley Films/YET Productions or to watch *Maddy* online, visit [www.leesleyfilms.net](http://www.leesleyfilms.net). DVD copies of *Maddy* are free and are available by contacting Leesley at [gobigred3@cox.net](mailto:gobigred3@cox.net).

*Angels of Humility*  
Jackie Macgirvin, Kansas City, Mo.

*Angels of Humility*, a novel by Jackie Macgirvin, exposes the spiritual realm where angels and demons interact in the lives of two Christians.

Paul is a young seminary graduate serving as interim pastor at a small rural church. He is full of zeal but struggles with pride. Past emotional wounds leave him craving

*See "Members' works," page 13*

### The prepared pantry (continued from page 3)

**Go whole:** Despite widespread aversion to carbohydrates, whole grains play a key role in a balanced food plan. Just be sure they're whole grains. Look for "100 percent stone-ground whole wheat" on bread and cracker labels. (Yes, they're tougher to find than typical enriched flour.) Also, be sure to add brown and wild rice, quinoa and millet to your cart. Mixin' and matchin' grains is fun and makes your plate and palate more interesting.

**Load up on color:** The U.S. Food and

Drug Administration several years ago began promoting fruit and vegetable consumption with its "Five a Day" slogan. Did you know that the recommendation is now nine? Are you eating nine different fruits or veggies every day? It's easy to fall behind the quota if you work outside the home. My advice is to bring bagged fresh vegetables or a fruit snack pack to work. Stock up on colorful fruits and veggies while you're perusing the grocery aisles. Focus on seasonal food items.

Don't forget frozen fruit! Berries on your cereal are a great start to your day, but they're not always in season. Freezing can make blackberries, blueberries and strawberries an every day treat! Ideally, you should freeze your own fruit to avoid the added sugar found in some already-frozen grocery store products.

Remember, it's much easier to eat well when you've taken the time to shop well.

Blessed arrivals (continued from page 1)

**AH:** Our son, Korbin, was born Nov. 4, 2009; and our daughter, Karis, was born Nov. 9, 2011.

**CHM:** What did you do when you learned you were pregnant?

**AH:** I contacted my doctor's office and then notified CHM to learn what steps to take.

**CHM:** Were there any complicating factors in your pregnancies?

**AH:** I had complications with my first pregnancy in 2008. My doctor told me that I was having a miscarriage. A week later I went to the emergency room due to fatigue and pain. I fainted in triage. Ultrasounds revealed that I had an ectopic (tubal) pregnancy. The baby had settled in my fallopian tube, which caused a ruptured tube and internal bleeding. I didn't have complications with Korbin or Karis.

**CHM:** Were you able to obtain reductions on your medical bills?

**AH:** My surgery for the miscarriage was about \$35,000 and the hospital wrote off more than \$27,500 of its charges! A representative from The Karis Group—a patient advocacy group that works with CHM members—contacted me and was

very helpful in walking me through the process.

**CHM:** Did CHM meet your maternity expenses in a timely manner?

**AH:** I contacted the billing departments of my doctor's office and the hospital early in my pregnancies and they gave me a package deal on the charges. That saved money and allowed me to receive reimbursement from CHM before the bills were due. Other bills were reimbursed about three months after I sent them to the ministry.

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

**AH:** I recommend CHM to other couples for general health costs as well as maternity. It's a good option for people

## Send us your baby stories and pictures

Please send us pictures of your baby if you have recently given birth. We'd love to hear news of your newest blessing! Please also consider sending your maternity story.



Send to:

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

-or-

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

looking for assistance with major medical bills and who are willing to pay smaller expenses such as well check-ups and doctor visits.

Ain't no mountain (continued from page 2)

comfortably or die quietly in his old age. He was beheaded in Rome, and during his ministry he wrote frequently of the difficulties he encountered.

What he never lacked was joy. Joy in Christ. Joy in salvation. Joy in speaking to others about Christ and salvation.

I have in my own life sometimes found myself on my knees asking God why certain things are happening, if they are

really necessary and if there is some way that He would let that cup pass from me.

In the end, however, we must say, "Father, Your will be done." We have no other choice. Actually, we do. We can live in Christ or die eternally. But I have found that through trials comes great growth.

I am a minister. I have been a pastor. I know that our minds can sometimes be closed to thoughts such as these. However,

when we see the world through Kingdom eyes is when we see the hand of God.

Henry Blackaby offered these now well-known words in his study called *Experiencing God*: find where God is working and join Him. He is working in the resurrection of spring.

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 2:32, 34a

MAY 2012

## What is the Prayer Page?

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

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

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

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

Christian Healthcare Ministries  
Prayer Page

127 Hazelwood Ave  
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(ask for the Prayer Page)

Fax: 330-798-6105

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

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

**1. Patricia Alberino: 18255 Glencreek Lane, Strongsville, OH 44136** Patricia underwent a complete hysterectomy. After discounts, her bills total \$2,217. **UPDATE: Patricia received \$1,214 in gifts, bringing the need to \$1,003.**

**2. Sarah Ashley: 459 E River Rock Rd., Belgrade, MT 59714** Sarah underwent hernia repair and incurred medical bills totaling \$7,200. **UPDATE: Sarah received \$1,779 in gifts and added \$4,193 in bills, bringing the need to \$9,614.**

**3. Kathy Barnes: 1445 Ink Grade Rd., Pope Valley, CA 94567** Kathy requests help with \$6,697 in bills she incurred from treatment of rheumatoid arthritis. **UPDATE: Kathy received \$3,593 in gifts, bringing the total need to \$3,104.**

**4. Amanda Binder: PO Box 7492, St. Joseph, MO 64507** Amanda became pregnant before joining CHM and incurred bills totaling \$3,338 for the birth of her son, Carson. **UPDATE: Amanda received \$1,046 in gifts and added \$96 in bills, bringing the total needed to \$2,388.**

**5. Vickie Brock: 1470 Fitts Dr., Gaston, SC 29053** Vickie underwent a biopsy and surgery to remove a breast tumor. She asks the CHM family for help with bills totaling \$16,998. **UPDATE: Vickie received \$2,210 in reductions and \$4,778 in gifts, bringing the total to \$10,010.**

**6. Duane Bryant: 3718 32 West, Crawfordsville, IN 47933** Duane suffers from lower back pain. He

received \$7,355 in bill reductions and asks for help with his remaining \$2,351 in bills. **UPDATE: Duane received \$1,428 in gifts, bringing the need to \$923.**

**7. James Callista: 520 Belgrade St., Philadelphia, PA 19125** After suffering from severe degenerative arthritis, James underwent major hip surgery. He asks the CHM family for help with \$4,214 in remaining bills.

**8. Tiffany Collins: 33483 Mill Pond Dr., Wildomar, CA 92595** Tiffany became pregnant before joining CHM and incurred bills totaling \$3,700. She asks the CHM family for prayer and financial gifts. **UPDATE: Tiffany received \$1,126 in gifts, bringing the need to \$2,574.**

**9. Michael Copeland: 8126 Cambridge Gables Ln., Knoxville, TN 37938** Mike underwent seven bypass heart surgery and requests financial help and prayer. After reductions, his bills total \$48,655. **UPDATE: Michael received \$21,038 in gifts. He now needs \$27,617.**

**10. Kim Cornett: 80 Grimes Rd., London, KY 40741** Kim had surgery to repair a hernia. After nearly \$11,300 in reductions, she requests prayer and help with \$14,226 in bills. **UPDATE: Kim received \$7,697 in gifts. She now needs \$6,529.**

**11. Ronald Cummings: 3326 Eagle St., Garden City, KS 67846** Ronald incurred \$2,088 in bills from surgery for a pre-existing eye condition. **UPDATE: Ronald received \$482 in gifts, bringing the need to \$1,606.**

**12. June Dalton: 1500 Edgington Rd., South Salem, OH 45681** June underwent removal of basal cell cancer and asks the CHM family for help with bills totaling \$6,474. **UPDATE: June received \$3,299 in gifts, bringing the need to \$3,175.**

**13. John Paul Dodd: 711 Kimberly Ct., Caldwell, ID 83605** John Paul underwent a pacemaker replacement operation and incurred \$10,372 in medical bills. **UPDATE: John Paul has received \$5,721 in gifts, bringing the need to \$4,651.**

**14. Lindsay Ferguson: 512 Apple Way Dr., Danville, IN 46122** Lindsay has an eye disease that began before she joined CHM. She needs shots every three to six months and requests help from the CHM family to share her bills totaling \$1,550.

*Continued on page 8*

## FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month:  
**\$474,256**

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

- \$35.49 this month -or-
- \$11.83 for the next three months -or-
- \$5.92 for the next six months

*Together, we can make eliminating these bills a reality! These amounts are suggestions; please consider giving today.*

## Who can give?

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

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

## How much should I give?

Give however much you feel led to give.

See the "Financial: Prayer Page giving" box on page 7 for suggestions.

## How do I send my gift?

You have two options for sending your gift to a fellow Christian listed on these pages:

**Option 1:** You can send financial gifts directly to people listed on these pages.

Please make your check out to the recipient you choose. You also can send a card or encouraging note.

The Giving Guide on page 9 can help you choose a recipient.

*Continued on the page 9 sidebar*

**15. Nova Ferguson: 5466 Knauss Rd., Sycamore, OH 44882** Nova suffered severe shoulder, arm and chest pain. Thankfully, she did not experience a heart attack. She incurred \$7,482 in medical bills. **UPDATE: Nova received \$4,350 in gifts, bringing the need to \$3,132.**

**16. Sheri Friedman: 111 Heidi Dr., Swansea, IL 62226** Sheri incurred \$4,070 in bills for the treatment of breast cancer. She asks the CHM family for prayer and financial help. **UPDATE: Sheri received \$1,952 in gifts. She added \$12,673 in bills and received \$7,818 in reductions, bringing the need to \$6,973.**

**17. Cheryl Funk: 205 Sunset Dr., Lot 121, Sedona, AZ 86336** Cheryl underwent cataract surgery and incurred bills totaling \$7,531 after reductions. **UPDATE: Cheryl received \$5,536 in gifts, bringing the need to \$1,995.**

**18. Brooklyn Goad: 1344 Gilford Point Lane, Champions Gate, FL 32896** Brooklyn became pregnant before joining CHM and incurred \$13,384 for the birth of her son, Pierce. **UPDATE: Brooklyn received \$2,508 in gifts and added \$400 in bills, bringing the need to \$11,276.**

**19. Rochelle Goertzen: 35236 Ede Rd., Lebanon, OR 97355** Rochelle underwent two total hip replacement surgeries. She is thankful that one has been completely paid and she asks the CHM family for help with the remaining \$52,906 in bills. **UPDATE: Rochelle has received \$6,968 in reductions and \$25,485 in gifts, bringing the need to \$20,453.**

**20. Rhonda Good: 43455 County Line Rd., Columbiana, OH 44460** Rhonda was already pregnant when she joined CHM. She incurred \$4,196 in bills for the birth of her daughter, Emily. **UPDATE: Rhonda**

**received \$1,569 in gifts, bringing the need to \$2,627.**

**21. Nancy Graham: 2401 2nd Ave., Upper Chichester, PA 19061** Nancy underwent treatment for a bladder condition. Her bills total \$8,422. **UPDATE: Nancy received \$5,085 in gifts, bringing the need to \$3,337.**

**22. Raymond Hall: 10961 S 250th E Ave., Broken Arrow, OK 74014** Raymond suffers from thoracic outlet syndrome and underwent surgery. He has bills totaling \$60,762. **UPDATE: Praise God! Raymond received \$35,276 in reductions and \$16,942 in gifts, bringing the total to \$8,544.**

**23. Jack Hannum: 1112 Barbara Dr., New Castle, IN 47362** Jack underwent heart testing and surgery. After reductions and a gift from his church, his remaining bills total \$10,540. **UPDATE: Jack received \$5,358 in gifts, bringing the total need to \$5,182.**

**24. Amanda Hanson: 5120 Sunset Ln., Everett, WA 98203** Amanda became pregnant before joining CHM and incurred bills totaling \$10,053 for the birth of her daughter, Katie. **UPDATE: Amanda received \$2,239 in gifts, bringing the need to \$7,814.**

**25. Judy Hayes: 168 W Poplar St., Jesup, GA 31545** Judy underwent total knee replacement surgery. After reductions, her medical bills total \$5,692. **UPDATE: Judy received \$1,094 in gifts, bringing the need to \$4,598.**

**26. Linda Hofma: 15280 Hopeful Church Rd., Bumpas, VA 23024** Linda has rectal cancer and underwent surgery. She incurred bills totaling \$11,748. **UPDATE: Linda received \$2,766, bringing the need to \$8,982.**

**27. Linda Ingham: PO Box 38,**

**Witmer, PA 17585** Linda had five eye surgeries following a detached retina and macula. She is blind in one eye and incurred \$21,294 in bills. She requests financial help and prayer that her vision will be restored. **UPDATE: Linda received \$90 in gifts, bringing the need to \$21,204.**

**28. Cindy Jackson: 23216 Nameless Rd. Unit A, Leander, TX 78641** Cindy suffers from non-Hodgkins lymphoma and incurred bills totaling \$13,246. She trusts that God will help meet her need through CHM members. **UPDATE: Cindy received \$3,667 in gifts and added \$8,725 in bills, bringing the need to \$18,304.**

**29. Paul Jehle: 14 Homestead Rd., Sagamore Beach, MA 02562** Paul suffers from supraventricular tachycardia, a heart rhythm disorder. He incurred bills totaling \$15,774 and asks the CHM family for prayer and financial help. **UPDATE: Paul has received \$1,227 in reductions and \$7,839 in gifts; his need is now \$6,708.**

**30. Kelsey Korfhage: 28894 550th Ave., Austin, MN 55912** Kelsey became pregnant before joining CHM. She asks the ministry for help with \$3,087 in bills from the birth of her son, Banning. **UPDATE: Kelsey received \$1,349 in gifts, bringing the need to \$1,738.**

**31. Danielle Laitres: 7522 SW Herrington Ln., Stuart, FL 34997** Danielle became pregnant before joining CHM and incurred \$4,013 in bills. She asks the CHM family for prayer and financial help. **UPDATE: Danielle received \$1,189 in gifts, bringing the need to \$2,824.**

**32. Linda Lavanchy: 1730 N State Hwy 7, Camdenton, MO 65020** Linda underwent back surgery for a pre-existing condition and incurred bills totaling \$16,093. She asks the CHM family for prayers and

financial help. **UPDATE:** *Linda received \$5,234, bringing the need to \$10,859.*

**33. Kathynne Leesley: 3306 Ave. A, Council Bluffs, IA 51501**  
Kathynne had uterine cancer and underwent a hysterectomy. She asks the CHM family for prayer and for help with \$31,073 in medical bills. **UPDATE:** *Kathynne received \$25,833 in reductions and \$783 in gifts, bringing the need to \$4,457.*

**34. Mollie Jo Martin: 6715 Hidden Trails Dr., Stillwater, OK 74074**  
Mollie Jo suffered a concussion that caused other health complications. She incurred \$1,914 in medical bills for testing and treatment.

**35. Angelyn McMurray: 109 W 5th Ave., Runnemede, NJ 08078**  
Angelyn became pregnant before joining CHM. She asks the ministry family for help with \$3,503 in bills. **UPDATE:** *Angelyn received \$783 in bills, bringing the total to \$2,720.*

**36. Lana Miller: 14737 Countryside Ct., Middlebury, IN 46540**  
Lana underwent surgery for hand pain and bilateral trigger finger. After reductions, her bills are \$4,088. **UPDATE:** *Lana received \$1,483 in gifts, bringing the need to \$2,605.*

**37. Linda Minter: 318 Narnia Loop, Spring City, TN 37381**  
Linda's husband, Murray, passed away after battling rectal cancer. His bills total \$10,518. **UPDATE:** *Linda received \$1,677 in reductions and \$4,716 in gifts, bringing the total need to \$4,125.*

**38. Brooke Morrow: 2940 Pecan Springs Rd., Austin, TX 78723**  
Brooke received treatment for allergies and incurred bills totaling \$1,692. **UPDATE:** *Brooke received \$410 in gifts, bringing the need to \$1,282.*

**39. James Muncy: 1730 Village Circle, Mishawaka, IN 46545**  
James underwent surgery for a diabetic ulcer on his foot. After reductions, he has \$8,871 in bills. **UPDATE:** *James added \$35,042 in bills and \$7,447 in gifts, bringing the need to \$36,466.*

**40. William Newton: 5911 Country Brook Ct., Sugar Land**

**TX 77479** William underwent knee replacement surgery and incurred bills totaling \$17,277. **UPDATE:** *William received \$9,597 in gifts, bringing the amount needed to \$7,680.*

**41. Ronda Pearson: 57 Jack's Circle, Shell Knob, MO 65747**  
Ronda underwent surgery for an eye condition and incurred \$6,953 in bills. She asks the CHM family for help. **UPDATE:** *Ronda has received \$4,010 in gifts, bringing the total needed to \$2,943.*

**42. Ryan Perry: 10834 N 32nd St., Phoenix, AZ 85028** Shortly after being laid off, Ryan sustained a traumatic brain injury that causes debilitating head and neck pain. He asks the CHM family for help with \$2,591 in bills. **UPDATE:** *Ryan received \$1,063 in gifts and added \$281 in bills, bringing the need to \$1,809.*

**43. Calvin Ratzlaff: 40596 307th St., Avon, SD 57315** Calvin suffers from hyperparathyroidism and has \$16,213 in medical bills. **UPDATE:** *Calvin received \$8,139 in gifts; the need is now \$8,074.*

**44. Bethany Raver, c/o Randy & Mary Raver: 411 South Walsh Dr., Casper, WY 82609** The Ravers ask the CHM family for help with \$965 in medical bills related to the adoption of their 13-year-old daughter, Bethany. **UPDATE:** *The Ravers received \$561 in gifts, bringing the need to \$404.*

**45. Joanne Roberts: 735 Addison Square, Kalispell, MT 59901**

## GIVING GUIDE

Membership #	Need #	Membership #	Need #
100025-100178	44	114005-114350	13
100183-100445	06	114351-114685	54
100466-100834	01	114686-115003	23
100844-101428	38	115005-115526	50
101448-102208	14	115527-116844	10
102217-102944	11	116846-118209	29
102952-103957	30	118212-119731	58
103971-104624	45	119750-121463	16
104636-105254	42	121466-123564	49
105257-105917	34	123566-125188	40
105925-106421	17	125209-127017	24
106430-107090	04	127021-128629	43
107091-107527	08	128631-130972	22
107548-108007	36	130977-133374	26
108016-108438	20	133375-136093	02
108449-108825	35	136096-138540	51
108827-109161	31	138553-142077	05
109162-109552	41	142080-143370	56
109576-109928	03	143372-143976	57
109933-110270	15	143977-144555	32
110278-110587	46	144556-145080	18
110588-110901	12	145081-145622	47
110907-111212	61	145623-146253	52
111217-111491	21	146254-147034	28
111494-111840	59	147035-148088	55
111841-112227	53	148090-149143	19
112228-112561	60	149144-150038	27
112562-112923	37	150040-151162	09
112927-113360	07	151163-152438	39
113363-113685	33	152439-154006	48
113686-114003	25		

## How do I use the Giving Guide?

In the Giving Guide, find the range of membership numbers in which your number falls. You can send a gift to the need number that corresponds to your member number.

For example, if your number is 110000, you would send to need #15.

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 800-971-6225 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  
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.

Joanne underwent treatment for  
sciatic nerve pain and incurred  
\$4,699 in bills. **UPDATE: Joanne  
has received \$2,934 in gifts,  
bringing the total need to \$1,765.**

**46. Joshua Sargeant c/o David &  
Tamara Sargeant: 6743 Corban  
Way, MacClenny, FL 32063** Joshua  
was born with hypospadias. He  
underwent surgery and incurred  
\$7,266 in bills. **UPDATE: Joshua  
received \$4,118 in gifts, bringing  
the need to \$3,148.**

**47. Tally Schmidt: 202 Holly  
Place, Walters, OK 73572** After  
undergoing a tumor removal, doctors  
determined they needed to remove  
Tally's ovary. She praises God that she  
is now pain free but she still needs  
help with \$11,526 in medical bills.  
**UPDATE: Tally received \$35 in  
gifts, bringing the need to \$11,491.**

**48. James Schreiber: 12113 W  
82nd Terrace, Lenexa, KS 66215**  
James underwent extensive six  
bypass heart surgery. After more  
than \$200,000 in reductions, his  
remaining bills total \$59,462.  
**UPDATE: James received \$4,630  
in gifts, bringing the need to  
\$54,832.**

**49. Donald Schwarz: 3209  
Nottingham St., Pearland, TX  
77581** Donald underwent partial  
shoulder replacement surgery  
and is trusting God to meet his  
need through CHM members.  
After reductions of more than  
\$38,000, Donald's remaining bills  
are \$11,273. **UPDATE: Donald  
received \$3,778 in gifts, bringing  
the need to \$7,495.**

**50. Marlin Sensenig: 114  
Huckleberry Rd., Jonestown, PA  
17038** Marlin incurred \$2,605 in  
bills for treatment of Lyme disease.  
**UPDATE: Marlin received \$1,565  
in gifts and added \$5,051 in bills,  
bringing the need to \$6,091.**

**51. Kathleen Settle: 4114 Bowman  
Ave., Indianapolis, IN 46227**

Kathleen had surgery to remove a  
uterine polyp and her ovaries and  
fallopian tubes. After reductions,  
her bills total \$13,516. She asks the  
CHM family for prayer and financial  
help. **UPDATE: Kathleen received  
\$3,689 in gifts, bringing the need  
to \$9,827.**

**52. Kent Shoop: PO Box 86,  
Easton, WA 98925** Kent had  
surgery and radiation treatment  
for prostate cancer. He trusts God  
to meet his \$17,884 need through  
the generosity of CHM members.  
**UPDATE: Kent received \$4,303 in  
gifts, bringing the total to \$13,581.**

**53. Jerry Sizemore: 7720 Surrey  
Dr., Indianapolis, IN 46227** Jerry  
suffered a swollen retina and loss of  
vision. He also underwent testing  
for stroke and aneurysm and praises  
God that these conditions were not  
present. He asks CHM members for  
help with \$1,806 in medical bills.  
**UPDATE: Jerry added \$2,194  
in bills and received \$10 in gifts,  
bringing the need to \$3,990.**

**54. Barbara Smith: PO Box 1167,  
Rupert, WV 25984** Barbara  
underwent a hysterectomy to remove  
uterine cancer cells. She has bills  
totaling \$9,372. **UPDATE: Barbara  
received \$4,738 in gifts, bringing  
the need to \$4,634.**

**55. James Snyder: 24848 Starlight  
Mtn. Rd., Ramona, CA 92065**  
James underwent emergency surgery  
for coronary heart disease. After  
discounts, his bills total \$109,571.  
The Snyders trust God to work  
through CHM to meet this need.  
**UPDATE: Praise God! James  
received \$18,962 in gifts, \$73,515  
in reductions and \$1,674 in added  
bills, bringing the need to \$18,768.**

**56. Tricia Supan: c/o Gus  
Supan, 38011 Princeton Dr., N  
Ridgeville, OH 44039** Tricia suffers  
from Lyme disease and asks the  
CHM family for help with \$18,200  
in bills. **UPDATE: Tricia received  
\$7,934 in gifts, bringing the need**

**to \$10,266.**

**57. Lessie Triplett: 6939 Kuck  
Rd., Charlotte, NC 28227** Lessie  
underwent bladder surgery and asks  
for help with bills totaling \$29,605.  
**UPDATE: Lessie received \$18,764  
in gifts; the need is now \$10,841.**

**58. Phillip Vollman: 13924  
Radcliffe Rd., Chardon, OH 44024**  
Phillip underwent surgery for hernia  
repair and asks the CHM family for  
help with \$8,500 in bills. **UPDATE:  
Phillip received \$1,702 in gifts,  
bringing the need to \$6,798.**

**59. Rachel Weaver: 1380 Oaklyn  
Dr., Mohnton, PA 19540** Rachel  
was in a car accident and underwent  
cervical disc replacement. She had a  
second surgery due to complications.  
She asks the CHM family for  
help with bills totaling \$28,559.  
**UPDATE: Rachel received \$25,199  
in gifts, bringing the need to  
\$3,360.**

**60. Merrily Wright: 600 9th St.,  
Elko, NV 89801** Merrily underwent  
removal of a thyroid nodule. After  
reductions totaling nearly \$19,000,  
her remaining bills are \$7,684.  
**UPDATE: Merrily received \$3,567  
in gifts, bringing the need to  
\$4,117.**

**61. Janette Zarkovacki: 4845  
Old Farm Cir West, Colorado  
Springs, CO 80917** Janette incurred  
\$4,670 in bills from the birth of  
her daughter, Brianna. **UPDATE:  
Janette received \$570 in reductions  
and \$836 in gifts, bringing the  
need to \$3,264.**



## Attention CHM members!

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

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

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

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

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



Your name: \_\_\_\_\_

Member number: \_\_\_\_\_

Medical professional's name: \_\_\_\_\_

Specialization/occupation: \_\_\_\_\_ Phone: \_\_\_\_\_

Address/city/state/zip: \_\_\_\_\_

Medical professional's name: \_\_\_\_\_

Specialization/occupation: \_\_\_\_\_ Phone: \_\_\_\_\_

Address/city/state/zip: \_\_\_\_\_

Medical professional's name: \_\_\_\_\_

Specialization/occupation: \_\_\_\_\_ Phone: \_\_\_\_\_

Address/city/state/zip: \_\_\_\_\_

### Shoop testimony (continued from page 1)

assistance went from unlikely to a reality within a few days of joining CHM. I had a routine physical and my PSA level was very high (21 rather than the normal range of one to four).

I underwent a biopsy and was diagnosed with prostate cancer. The medical bills from the initial surgery totaled more than

\$50,000. After discounts and write-offs the charges were about \$18,000. Although we were extremely grateful for the help we'd received, making small payments to each of our medical providers still added up to about \$400 per month—an added burden on our already-strained finances.

Furthermore, my doctors strongly

recommended a series of 40 radiation treatments that would cost \$200,000 to \$250,000. These bills were ineligible for sharing through the regular CHM program because the condition was pre-existing.

We believed that God would

*See "Shoop testimony," page 12*

Shoop testimony (continued from page 11)

provide for us and had been praying faithfully since the beginning of our ordeal. He showed us His supernatural provision. Beth Kabellar, a CHM staff member, encouraged me to submit my bills for listing on the newsletter Prayer Page. At the time I didn't understand what the Prayer Page was or how it worked.

I thank God for CHM members, Beth and all the CHM staff. Everyone I've spoken with has been caring, helpful and professional.

In addition to the financial gifts we've received, through the Prayer Page we've also made the acquaintance of some distant cousins we've never met! (\*Editor's note: See letter to the right.) Also, we have some dear friends who are missionaries and their mission organization is now supporting us through the Prayer Page.

And the expensive radiation treatments? The Lord led us to a pre-existing condition insurance program, though at \$8,000 we thought we couldn't afford it. We didn't make the need known to anyone but our heavenly Father.

Amazingly, checks from family members, friends, church members and fellow pastors began arriving in the mail and the total was—you guessed it—about \$8,000!

It is such a privilege and blessing to be a part of God's big family. We are so

thankful for the CHM "branch" of the family and the generosity the Holy Spirit has placed in their hearts to help people like Cathy and me—people they've never met—in our time of need.



CHM members Kent and Cathy Shoop

*\*The following letter is written by the cousins mentioned in Kent Shoop's testimony:*

Dear Christian Healthcare Ministries:

We didn't find our Christmas gift under the tree this past year. We found it on the CHM Prayer Page and the gift was from Jesus—with love.

If someone would have told me I'd find a family member listed on the Prayer Page, I would have laughed. But that's exactly what happened.

My maiden name is Shoop. Kent Shoop's name caught my eye and his medical problem is common in our family. I told my husband, "He is one of ours. We have never met Kent and his family but we are getting acquainted. Our family tree is growing!"

Thank you for sending our financial gift to Kent. I'm delighted that as Brother's Keeper members we've also been able to contribute toward the Prayer Page the last few quarters.

Thank you and God bless each one of you,

Helen & Willard Redman  
Shirleysburg, PA

## Black Americans diet for health, not weight loss

A recent study by Mintel shows that black adults who diet are more likely to do it for general health reasons (70 percent) than to prevent or control high blood pressure (52 percent) or maintain their current weight (46 percent). Some 49 percent who watch what they eat

have a hard time staying with diets, and 42 percent say most diets don't work.

Black dieters have problems finding healthy options at restaurants (35 percent), hunger pangs (26 percent) and being "bored" by the food in their diet

(26 percent). Some 60 percent report that they would prefer to eat healthy foods more frequently, but say the cost is prohibitive.

*Courtesy Saurage Research "Key Findings" newsletter*

# Anxiety and sleep meds may increase death rate

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

The risk of early death may more than triple through use of some of the most frequently prescribed medications for some of the most common conditions, according to researchers in La Jolla, Calif.

The scientists analyzed electronic medical records from a large rural health care system in Pennsylvania. The study included 10,529 adults with an average age of 54 who were prescribed hypnotics (sedatives belonging to the classes of benzodiazepines or similar medications, such as Ambien®, Lunesta®, Sonata® and sedative antihistamines).

The participants were matched with 23,676 individuals who didn't take the medications. The researchers followed both groups for an average of 2.5 years between 2002 and 2007.

The results were dramatic because the risk of death was directly proportional to the number of pills taken annually (i.e. a dose-response relationship was demonstrated). Participants who took up to 18 pills per year were 3.6 times more likely to die that year than matched controls who were not on the medications. Participants who took between 18 and 132 pills per year had a 4.4 fold-increase and those who took more than 132 pills per year were 5.3 times more likely to die.

The study has been criticized for not closely examining underlying causes of death. However, the study's authors contend that the nature of this cohort study did control for such factors and definitely shows a strong relationship.

The researchers pointed out that this is

the 19th epidemiological study showing a significant correlation between using hypnotics and an increased risk of death. Furthermore, this study showed a 35 percent overall increased risk of cancer related to these drugs, equivalent to the increased risk caused by cigarette use.

Although this study is certainly not the final word on sedatives, it should raise a significant degree of caution and motivate medication users to consider more healthy ways to manage anxiety and insomnia.

*Kripke, D. F., Langer, R. D., & Kline, L. E. (2012). Hypnotics' association with mortality or cancer: a matched cohort study. *BMJ Open*, 2(1), e000850. doi: 10.1136/bmjopen-2012-000850*

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## Shingles vaccination (continued from page 4)

possible that we'll discover in years to come that booster shots are necessary.

Should you get the vaccine? It depends on your personal preference. Consider your risk. One study estimated that nearly 50 percent of all Americans living to age 85 will experience at least one VZV episode during their lifetime. One percent have a second attack.

Therefore, if you've already had a shingles episode in adulthood, your risk of experiencing a second one is extremely low (unless your immune system becomes compromised).

You also have an alternative to vaccination. If you contract shingles and get to your doctor within three days, you can take antiviral medication that might reduce the

severity and duration of shingles.

*Herpes Zoster Vaccination for Health Care Professionals. (2011/09/26). Vaccines and Preventable Diseases. Retrieved 2012/02/25, from <http://www.cdc.gov/vaccines/vpd-vaci/shingles/hcp-vaccination.htm>*

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## Members' works (continued from page 5)

attention and affirmation.

Sarah is a recent widow who comes to Christ at age 71. She attends Paul's church but is ostracized after accidentally offending some of the church members. She battles the demons of rejection, discouragement, despair and loneliness.

"Through Paul and Sarah's wounds, readers

will see that the wonderful news is that living a life that pleases God has nothing to do with grandiose accomplishments, popularity or gritting your teeth and trying harder," Macgirvin said. "God rewards you for simple, loving, serving actions throughout each mundane day. In [Angels of Humility] lies the secret to one day hearing Jesus say to you, 'Well done, good and faithful servant.'"

Macgirvin is an award-winning author and ghostwriter. Her passion is to see Christians live with their eyes riveted on eternity and not on the visible realm.

To learn more or to order *Angels of Humility*, visit [www.jackiemacgirvin.com](http://www.jackiemacgirvin.com).

## 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 or grammar.*

### Dear Friends at Christian Healthcare Ministries:

I would like to thank everyone in this fine organization for joining together to do what is pleasing to our heavenly Father. His name is magnified as we bear one another's burdens.

We have been a part of a sharing group for many years but thankfully have never made a claim—not even a small one—so it was with some trepidation that we headed to the emergency room for what we had self-diagnosed as appendicitis.

Our suspicions were confirmed. A relatively simple surgery took care of the small appendage and we were on our way home. The real shock came when the bill arrived from the hospital. The total bill was four times what I expected!

Once our bills were submitted to CHM I waited, wondering if we'd hear that the bills weren't eligible.

However, no resistance occurred at any point in the process. Our needs were addressed and all questions answered in a most cordial fashion.

Since every bill was paid in full we have had numerous opportunities to testify to God's care and to the joys of working with a group of Christ's followers who are faithful to bear burdens so that needs

like ours can be shared. We have invited friends to join the ministry with confidence that they, too, will find help when they are in need.

Thank you, staff. Thank you, members. This is a good thing that we are able to do for one another.

Dennis Jingst  
Kalispell, MT

### Dear Christian Healthcare Ministries:

Thank you for your help with our recent needs. We are so thankful that this is a program in which our monthly financial gift goes directly to help other brothers and sisters in Christ instead of a health insurance company. The turnaround time from submitting our medical bills to receiving reimbursement was very quick and reasonable.

Thank you!

Bob and Penny Toomer  
Grantsville, UT

### Dear Fellow CHM Members:

Your generous gift to help pay Michael's medical expenses from an unexpected heart attack while we were on vacation is so very

much appreciated.

Thank you for your generosity. May God bless you in every way!

Michael and Christine Pompeo  
Broadway, VA

### Dear Christian Healthcare Ministries:

I praise God for providing funds when I needed them. Several times over the last year I became anxious and worried about how we would pay our medical bills. There were numerous times when I felt the stress of upcoming bills and then a check came in the mail from Christian Healthcare Ministries.

I have repented and have asked God to forgive me for not trusting Him as I should. I thank Him for being our provider. I also want to thank those of you who have been used by God by your obedience in giving toward my need.

Continuing to praise God for His blessings,

Jack Hannum  
New Castle, IN

## 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.*

**Joseph King: 2970 Hindsburg Rd., Albion, NY 14411** Joseph's father recently passed away after a brief battle with cancer.

**Linda Minter: 318 Narnia Loop, Spring City, TN 37381** Linda's husband, Murray, recently passed away. Please pray for the Minter family.

**Charles & Valeria Hearn: 22294 E Alamo Ln., Centennial, CO 80015** The Hearn's are searching for permanent employment. Also, Charles has sciatic nerve pain and Valeria suffers from eczema.

**William & Veda Rowland: 2145 11th St SW, Akron, OH 44314** The Rowlands filed

for bankruptcy and are losing their home. Please remember them in prayer.

**Darlene Hebert: 717 Bergerie St., New Iberia, LA 70560** Darlene recently lost her husband, Harold. She also is in a difficult financial situation.

**Mary Hodge: 1060 Saw Mill Rd., Manning, SC 29102** Mary suffers from a heart condition and requests prayer.

**Jane Humphrey: 815 Jamestown Crescent, Norfolk, VA 23508** Jane requests prayer for healing from pinched nerve pain so she can continue her missionary work in London, England.

**Gregory Moore: 688 Meadowbrook Dr., Winder, GA 30680** Pastor Moore suffers from excruciating cluster headaches and asks the CHM family for prayer.

**Dennis Roucek: PO Box 3474, Cumming, GA 30041** Dennis suffers from severe abdominal pain and requests prayer.

**Mark McMillen: 438 Veterans Rd., West Finley, PA 15377** Mark needs hydrocelectomy surgery and the family can't afford it; please pray for the McMillens.

**Jeremy Bowen: 750 SE Vista Ave., Gresham, OR 97080** Jeremy's infant daughter, Talitha, is in intensive care.

# CHRISTIAN HEALTHCARE MINISTRIES

*May 2012*

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*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.*

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