



Christian Healthcare Ministries

The biblical solution to healthcare costs

August 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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Member sees God's providence in speedy recovery and large medical bill reductions *Nils Engen, Snohomish, Wash.*

On January 5, 2012, I contracted Guillain-Barré syndrome (GBS), an autoimmune disorder that causes extreme weakness. The disease onset was rapid; I was hospitalized for eight-days followed by three days of rehab.

It was scary to continually grow weaker without knowing what was happening. During the first week, scores of medical tests were performed to rule out major problems (heart-related, stroke, cancer, etc.).

As we waited, God encouraged my wife, Corin, and I with many Bible verses that seemed to come alive. Psalm 18:30 was especially meaningful: "As for God, His way is perfect..."

I thought, "Who am I to question what He is allowing to happen in my life?" I felt peace that my sickness was not unto death or a chastisement, but was rather an illness meant to bring glory to God (John 11:4).

By the end of the week, I could barely lift my arm two inches off the hospital bed and couldn't roll over. At our request, elders from our church came to pray over me and anoint me with oil.

In His mercy, God made that the turning point. The next day saw me improve. I never needed a feeding tube, ventilator or other major support. My rehab therapists were amazed at the speed of my recovery, saying "You don't need our help!"

See "Engen testimony," page 11



Back row (L-R): Tate and Sonja Engen. Middle: Nils, Corin, Adriane and Simon. Front: Stian, Triana and Elise.

The Supreme Court ruling on the Affordable Care Act

Your membership with Christian Healthcare Ministries is not affected by the Supreme Court's June 28, 2012 ruling on the Affordable Care Act, commonly referred to as

Obamacare.

Our health cost sharing ministry is included in the law. That means CHM is acceptable under the law as a means of providing

for your health costs. Your ministry will continue to serve you and fellow Christians throughout the country now and in the future.

Serving in a pastoral role at Christian Healthcare Ministries



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

I have a pastor's heart. It comes from having served as a senior pastor for 16 years.

I'm often asked if I miss pastoring a local church. Yes. And no. How's that for a definitive answer?

My reality is that as president of Christian Healthcare Ministries, I am serving in a quasi-pastoral role to tens of thousands of people in the United State and other countries. You are among them.

Our CHM staff and a church staff have much in common. Our staff members pray with and for our CHM members. They arrive at the ministry each day, wanting and hoping to serve.

It's a wonderful dynamic.

Our purpose at CHM is to glorify God and serve his people, exactly what pastors do. We just do it in a different way.

The local pastor has a responsibility that can't be duplicated. It's the church pastor who gets the 3 a.m. call to come to the home of a person who has just lost a loved one. It's the church pastor who is summoned to scenes of extreme sadness or great joy. That's because the pastor's flock is his extended family, just as you are ours.

I am privileged to lead the ministry and to speak and work daily in something of a pastoral role both with individual members and our employees. Talking with a member suffering a great loss, leading my staff in our weekly chapel services

that set the spiritual tone of our ministry operations, and sharing about God's love everywhere I can make it a pleasure to come to work. I love my job and the God who called me to it.

Secular journalists have occasionally asked why our ministry is one of Christians, to Christians. My answer is found in the Book of Acts, where we read that early Christians took care of each other's needs; in Galatians 6:2 (bear one another's burdens and so fulfill the law of Christ") and the last section of Galatians 6:10, which talks about doing good "especially those who belong to the family of believers."

As we help members of our spiritual family the world will see Christ's love in us: "The world

See "Pastoral role," page 11

Reminder: Join Brother's Keeper and switch to Gold before Dec. 31, 2012!

Joining Brother's Keeper between now and Dec. 31, 2012, means you'll automatically receive cost-sharing support of up to \$1 million per illness if you join at the Gold participation level.

Until recently, Brother's Keeper members accrued \$100,000 per year in cost sharing support to a maximum of \$1 million per illness.

The opportunity to receive up to \$1 million in cost sharing support is yours if:

- you join Brother's Keeper at the Gold level by Dec. 31
- You are a Silver or Bronze member who changes your participation level to Gold and joins Brother's Keeper by the deadline
- You are already a Gold level member participating in Brother's Keeper. The

change will be automatic; there are no forms to fill out and no information you need to send to CHM

To learn more, visit www.chministries.org/catastrophicbills.aspx or call the CHM Member Assistance department at 1-800-791-6225, ext. 5993.

Members appreciate CHM maternity program flexibility

Brian & Amy Cahill
Irving, Texas

Our newest arrival is Eden Naomi Cahill, born at home on March 24, 2012, with the help of a midwife. Her medical costs (\$3,145) were shared by Christian Healthcare Ministries members.

We have four children, all born while we've been CHM members. Our eldest, Lance, was transported to the hospital soon after his birth due to a tear in his lung.



Eden Naomi Cahill

At that time we hadn't yet submitted any medical bills to CHM and were worried that the bills might not be eligible for sharing. During Lance's 10-day stay in the neonatal intensive care unit, doctors ran many tests. We're thankful for their expertise and care to restore Lance to health.

With cost reduction tips gleaned from CHM newsletters and numerous phone calls to various hospital departments, we obtained an overall 60 percent discount on Lance's bills. The reductions saved us and the ministry more than \$55,000! All remaining bills were eligible for sharing among CHM members.

After seeing how quickly medical costs

can add up, we also decided to join the Brother's Keeper program, which assists with catastrophic medical bills.

We appreciate how CHM supported us in our decision to give birth to our children at home.

Jonathan & Lori Cook
Bryan, Texas

I had always liked the idea of a midwife helping me to give birth at home. However, our first attempt at a home birth ended with emergency transport and a hospital delivery..

Though we were glad that Jenny Elizabeth was safe, I was disappointed that I was unable to give birth to her at home.

Thankfully, the added expense wasn't an issue. Knowing that CHM would help with our hospital bills was a great blessing.

We once again tried a home birth with our second daughter, Alexa Jane. The Lord gave me strength and blessed us with a successful birth and peaceful recovery.

For the two births we obtained more than \$15,000 in bill reductions and CHM members shared the remaining \$10,000. We recommend the ministry's maternity program to our siblings and friends who are adding children to their families.

Editor's note: Maternity needs are eligible for sharing according to your participation level. We highly recommend the Gold level for women who may become pregnant. An important note to Silver and Bronze members: only bills you incur as a hospital patient can be shared. Before becoming pregnant, please evaluate our participation levels to decide which



Alexa Jane and Jenny Elizabeth Cook

level is right for you.

Send us your maternity story and baby pictures! Send to: editor@cbministries.org or Christian Healthcare Ministries; Attn: Editor; 127 Hazelwood Ave., Barberton, OH 44203.

Something you really should like

Have you "liked" us on Facebook yet? If not, you really should.



Courtesy www.facebook.com

CHM will give a free month of membership to the person who is our 1,000th "like" on our Facebook page (www.facebook.com/christianhealthcareministries).

Don't delay; "like" us today!

Spirit-controlled thoughts and memory

(part 1) © Dr. Michael D. Jacobson. This article may not be reproduced without permission.



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Medical Consultant

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

Author's note: Recently, I wrote a column on how benzodiazepines, a class of medications commonly used for anxiety and sleep, may dramatically increase the risk of premature death. In response, a member wrote asking that I go beyond the "negative" information and provide a "positive . . . right way to handle these things." Many years ago, I wrote a series of articles on a closely-related topic, a biblical approach to thoughts and memories, a common key underlying anxiety and sleep problems.

Six-year-old Johnny meandered into the kitchen one afternoon where his mother was busy preparing dinner. As he walked by the stove, he noticed a pretty blue light dancing on the stove's surface. He couldn't resist putting his finger into the intriguing blue circle. He instantly realized why his mother had warned him against it: a severe, burning pain shot through his finger tip. Years later, Johnny could remember the event, but he couldn't remember the pain.

Jack also burned his finger on a stove. But his memory is much more painful, not because the burn was any worse but because of the context in which it happened. Jack's mother caught him playing with matches. She made him touch the flame with his finger (I don't recommend this). Despite the facts that years had passed and Jack knew his mother had done it to teach him

respect for fire, he still felt pain when he recalled the event.

What was the difference? Why does the memory of a similar event evoke pain in one person but not another? How is it that painful memories take up permanent residence in us? Finally, is it possible to be healed from the pain of such memories? In this series, we'll look at how you process thoughts and store them into memory—in other words, how your heart and mind are "wired." Gaining some understanding of the physical process will help us understand why we respond to certain situations the way that we do, how to experience healing from painful memories and how to help others toward that goal.

Physiology

The physiology of thoughts and memory is not well understood. Research has taught scientists much information about the brain and heart. However, this information is mainly just a lot of facts—not much true understanding. I believe that will always be the case, particularly when it comes to this area of thoughts, emotions and memory.

Why? Because we are not *just* physical beings. In fact, our physical bodies are not really who we are. Yes, they are a part of us, and they are important, but they only house the real person inside. In 1 Corinthians

6:19, Paul refers to our human bodies (*soma*) as temples, which house the Holy Spirit within us. Temple means "dwelling place." Just as the temple at Jerusalem was the dwelling place for God, our bodies are a dwelling place for our spirits and for the Holy Spirit, Who is deposited within us and united with us at salvation.

When scientists study the human body they only see part of the picture. It'd like studying all of the intricate actions and movements of a puppet without realizing that what is observed is determined by something unseen.

Or, it's like studying the actions and movements of a car without understanding the driver's role. One sees the engine start up, the RPMs increase, the transmission engage and the car move forward, backward, turn, accelerate or slow down—without understanding that these mechanisms are merely responding to the dictates of the one in command.

As we look at how the body processes thoughts and emotions and stores them as memory, let's keep in mind that it's the spirit and soul—the invisible person within—who directs what happens on a physical level.

Next month: Spirit-controlled thoughts and memory (part 2)

Meet your CHM staff: Shannon Potelicki

Shannon Potelicki brings a fresh perspective and first-rate writing skills to Christian Healthcare Ministries, where she works in the Communications department.

Her day-to-day duties include development of the CHM Facebook page (www.facebook.com/christianhealthcareministries), writing and editing monthly newsletter articles, ordering printed materials and designing ads and other communication pieces.

Born and raised in North Royalton, Ohio, Shannon learned what faith was from her parents, Tony and Jacquie Potelicki. “I remember making a decision for Christ at seven years old after hearing about heaven,” Shannon said. “I knew I wanted to go there!”



Shannon Potelicki with renowned author Jerry B. Jenkins and Dianna Jenkins

She has two younger brothers, Adam (22) and Ryan (19). Shannon attends Cuyahoga Valley Church in Broadview Heights, Ohio.

Shannon attended junior high and high school at Cuyahoga Valley Christian Academy in Cuyahoga Falls, Ohio. Since she always had a talent for writing, she attended Taylor University in Fort Wayne (TUFW), Ind., because it had a professional writing major reputable for helping students get their writing published.

Two years later the TUFW campus closed, so Shannon began attending classes at Taylor University in Upland, Ind., where she added a minor in psychology and graduated in 2011 with a

bachelor's degree in professional writing.

Shannon received the Jerry B. Jenkins Annual Writing Scholarship and Taylor University Outstanding Professional Writing Major Award. She also completed an internship with Focus on the Family's book publishing department in Colorado Springs, Co.



Shannon at her graduation ceremony at Taylor University, Upland, Ind.

In addition to her full-time duties at CHM, Shannon is a contracted writer for a Christian donor-relations company. She also does part-time work for a literary agency.

“My favorite thing about Christian Healthcare Ministries is the people,” she said. “The environment here is positive and

See “Meet your staff,” page 6

Eat your greens! *By Judi Ulrey*

“Eat your greens!”

You've heard it many times, but do you find yourself in an iceberg lettuce rut? Even if you decide to venture out into the great green unknown, where do you start? Kale sounds good in theory, but will you really start making your salad with it?

My approach: categorize, then strategize.

Salad greens: Fill your bowl with a variety of greens. As shown in the chart, iceberg lettuce earns very low marks for nutrition. Build up your bowl with spinach, romaine, arugula and kale. Gradually add those new

types of greens.

Quick-cooking greens:

“Quick” is the keyword. These greens make an easy sautéed side dish (though they can be eaten raw). Start with a little olive oil and garlic (or ginger) with chicken or vegetable broth. Add some diced red onion or turkey sausage and sauté until onion is translucent.

Then add your greens: spinach, Swiss chard, bok



choy, escarole, beet and dandelion greens. (Don't cringe if you haven't tried these; they're tasty!) Remember that they cook down dramatically—six cups of greens make only about one cup of dinner—so pile your skillet high. Consider adding seeds before serving: sesame, sunflower and flaxseeds. For enhanced flavor, many people dribble a little

See “Eat your greens!” page 12

SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

Meet the Prayer Page participants

Note: The Prayer Page begins on page 7.

Don Schwarz

Pearland, Texas

- Total need: \$11,273
- Prayer Page gifts received to date: \$6,510
- Need remaining: \$4,763

Thanks to the Prayer Page, a long-time, pre-existing health problem has been amazingly resolved.

My shoulders have sustained sports injuries—one of them much worse than the other. It became so painful that it woke me up every night. I had no health insurance and, after years of increasing pain, was feeling desperate. Thankfully, the Lord directed me to Christian Healthcare Ministries.

I learned about the Prayer Page and contacted the CHM staff. They were very informative and helpful. I was concerned about the viability of the Prayer Page,

but they helped put my fears to rest.

One staff member told me that contributions toward Prayer Page needs vary from month to month. As the Bible says in Exodus 14:13, she encouraged me to “Stand still, and see the salvation of the Lord.” I felt comforted and decided to trust the Lord with my shoulder replacement surgery.

The surgery was performed in April 2011. The cost was approximately \$12,300. Due to bill reductions totaling \$38,000, the cost was 75 percent less than the original price tag of \$49,600!

My shoulder hasn't felt this good in many years, and I am very thankful to the Lord and to CHM. I've been able to make all my monthly payments on the medical bills. The Prayer Page has brought my wife, Suzanne, and I much closer than we'd anticipated to paying off

“My shoulder hasn't felt this good in many years, and I am very thankful to the Lord and to CHM. I've been able to make all my monthly payments on the medical bills. The Prayer Page has brought my wife, Suzanne, and I much closer than we'd anticipated to paying off our bills.”

our bills.

I have recommend CHM to many of my friends and have been blessed myself to contribute to Prayer Page needs, helping others in the Body of Christ as I have been helped.

Surely we're seeing the grace of our Lord Jesus working through CHM!

Meet your staff (continued from page 5)

my co-workers go out of their way to be friendly and encouraging. They're genuine, kind-hearted people who want to help our members.” She also said she appreciates the caring leadership of CHM President Rev. Howard Russell, who “stops by my desk at least once per day to ask how I'm doing.”

In her spare time, Shannon enjoys crochet, cross-stitching, making collages and drawing. She also is an avid reader, especially of classics like *Gone with the Wind*, *The Count of Monte Cristo* and *Wuthering Heights*.



Shannon Potelicki with her brothers, Ryan (left) and Adam

FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month:
\$457,532

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

- \$32.69 this month *-or-*
- \$10.90 for the next three months *-or-*
- \$5.45 for the next six months

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

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

AUGUST 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
Attn: Prayer Page
Barberton, OH 44203

Phone: 800-791-6225
(ask for the Prayer Page)

Fax: 330-798-6105

www.cbministries.org
E-mail: 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 \$1,613 in gifts, bringing the need to \$604.**

2. Pamela Apodaca: 2533 N 4000 W Box 8, Corinne, UT 84307 Pam had surgery to replace a critical aortic valve. She then contracted an infection and needed two more surgeries. After discounts of \$145,669, her remaining bills total \$107,386. **UPDATE: Pamela received \$12,974 in gifts, bringing the need to \$94,412.**

3. Sarah Ashley: 459 E River Rock Rd., Belgrade, MT 59714 Sarah underwent hernia repair and incurred medical bills totaling \$7,200. **UPDATE: Sarah received \$5,573 in gifts and added \$4,193 in bills, bringing the need to \$5,820.**

4. Jennifer Ashlock: 4917 Dietzen Blvd., Anderson, IN 46013 Jennifer had two surgeries to treat endometriosis and incurred medical bills totaling \$7,470.

5. 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 \$4,515 in gifts, bringing the total need to \$2,182.**

6. 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 \$2,430 in gifts and added \$608 in bills, bringing the total needed to \$1,516.**

7. 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 \$2,793 in reductions and \$7,985 in gifts, bringing the total to \$6,220.**

8. James Callista: 3104 Ventnor Ave., Longport, NJ 08403 After suffering from severe degenerative arthritis, James underwent major hip surgery. He asks the CHM family for help with \$4,214 in remaining bills. **UPDATE: James received \$1,398 in gifts, bringing the need to \$2,816.**

9. Krista Caughron: 635 Jasperse Ave. SE, Ada, MI 49301 Krista incurred \$5,535 in bills for a maternity need. **UPDATE: Praise God! Krista's need has been met in full.**

10. Jean Christopher: 235 Jumping Branch Rd., Tamassee, SC 29686 Jean suffered from a torn meniscus and underwent surgery. She asks the CHM family for help with \$2,889 in bills. **UPDATE: Jean received \$150 in gifts, bringing the need to \$2,739.**

11. 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 \$1,806 in gifts, bringing the need to**

\$1,894.

12. Michael Copeland: 8126 Cambridge Gables Ln., Knoxville, TN 37938 Mike underwent septuple bypass heart surgery and requests financial help and prayer. After reductions, his bills total \$48,655. **UPDATE: Michael received \$30,968 in gifts. He now needs \$17,687.**

13. 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 \$9,780 in gifts. She now needs \$4,446.**

14. 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 \$4,318 in gifts, bringing the need to \$2,156.**

15. 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 \$7,174 in gifts, bringing the need to \$3,198.**

16. 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. **UPDATE: Lindsay added \$3,525 in bills and received \$568 in gifts, bringing the need to \$4,507.**

Continued on page 8

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 6 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

17. 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 \$5,247 in gifts, bringing the need to \$2,235.**

18. John S. Fernald: 22421 E Broad Ave., Otis Orchards, WA 99027 John underwent testing for his pre-existing heart condition and incurred \$10,069 in medical bills. **UPDATE: John received \$1,316 in gifts, bringing the need to \$8,753.**

19. 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 added \$27,924 in bills. She received \$5,455 in gifts and \$15,140 in reductions, bringing the need to \$11,399.**

20. 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 \$6,341 in gifts, bringing the need to \$1,190.**

21. 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 \$3,154, bringing the need to \$1,042.**

22. Nancy Graham: 2401 2nd Ave., Upper Chichester, PA 19061 Nancy underwent treatment for a bladder condition. Her bills total \$8,422. **UPDATE: Nancy received \$6,261 in gifts, bringing the need to \$2,161.**

23. 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 \$21,255 in gifts, bringing the total to \$4,231.**

24. 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 \$6,866 in gifts, bringing the total need to \$3,674.**

25. 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 \$4,953 in gifts, bringing the need to \$5,100.**

26. 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 \$2,305 in gifts, bringing the need to \$3,387.**

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 \$9,168 in gifts, \$8,016 in reductions, and added \$17,070 in bills, bringing the need to \$21,180.**

28. Cindy Jackson: 23216 Nameless Rd. Unit A, Leander, TX 78641 Cindy suffers from non-Hodgkins lymphoma and incurred bills totaling \$21,971. She trusts that God will help meet her need through CHM members. **UPDATE: Cindy received \$9,353 in gifts and added \$1,717 in bills, bringing the need to \$14,335.**

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 \$10,045 in gifts; his need is now \$4,502.**

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 \$2,122 in gifts, bringing the need to \$965.**

31. 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 \$9,152, bringing the need to \$6,941.**

32. 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 \$2,589 in gifts, bringing the need to \$2,651.**

33. 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. **UPDATE: Mollie Jo received \$629 in gifts, bringing the need to \$1,285.**

34. 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 \$1,918 in gifts, bringing the total to \$1,585.*

35. 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 \$2,532 in gifts, bringing the need to \$1,556.*

36. Michelle Miller: 219 Brookfield St. Unit C, Louisville, OH 44641 Michelle incurred \$5,708 in bills from the birth of her daughter, Delaney. The pregnancy was pre-existing and Michelle asks the CHM family for help meeting this need. **UPDATE:** *Michelle received \$593 in gifts, bringing the need to \$5,115.*

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 \$6,510 in gifts, bringing the total need to \$2,331.*

38. 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 received \$19,380 in gifts, bringing the need to \$24,533.*

39. William Newton: 5911 Country Brook Ct., Sugar Land TX 77479 William underwent knee

replacement surgery and incurred bills totaling \$17,277. **UPDATE:** *William received \$12,232 in gifts, bringing the amount needed to \$5,045.*

40. 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 \$5,350 in gifts, bringing the total needed to \$1,603.*

41. 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 \$2,203 in gifts and added \$281 in bills, bringing the need to \$669.*

42. Calvin Ratzlaff: 40596 307th St., Avon, SD 57315 Calvin suffers from hyperparathyroidism and has \$16,213 in medical bills. **UPDATE:** *Calvin received \$11,295 in gifts; the need is now \$4,918.*

43. Rebecca Reeves: PO Box 13460, Spokane Valley, WA 99213 Rebecca was diagnosed with a brain aneurysm and underwent surgery. So far, her bills total \$290; she asks the CHM family for prayer and financial gifts. **UPDATE:** *Rebecca has received \$15 in gifts, bringing the total need to \$275.*

44. Debbie Roberts: 429 Sidney St., West Liberty, OH 43357 Debbie incurred medical bills for biopsy and removal of a growth. After discounts, her bills total \$8,467.

45. 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 \$7,426 in gifts, bringing the need to \$4,100.*

46. James Schreiber: 12113 W 82nd Terrace, Lenexa, KS 66215

GIVING GUIDE

Membership #	Need #	Membership #	Need #
100025-100148	43	113484-113813	58
100159-100331	01	113819-114143	23
100339-100599	41	114145-114510	13
100629-101011	30	114515-114827	29
101052-101607	21	114828-115217	16
101608-102257	20	115226-115749	47
102281-102883	33	115750-116910	42
102923-103848	06	116920-117965	39
103871-104580	35	117987-119265	25
104586-105145	34	119269-120630	36
105147-105773	40	120640-121929	53
105797-106356	11	121930-123721	43
106367-106997	62	123723-125049	03
107000-107405	14	125059-126714	07
107417-107868	22	126725-128180	48
107875-108323	05	128182-130198	31
108334-108669	17	130207-132206	56
108672-108992	37	132208-134489	54
108995-109331	32	134512-136495	04
109333-109746	50	136501-138837	44
109750-110057	61	138845-142194	49
110059-110388	60	142195-143395	18
110389-110686	10	143396-144084	19
110687-110998	08	144085-144895	52
111004-111300	57	144896-145631	28
111303-111610	51	145632-146560	12
111612-111965	15	146562-147524	59
111966-112304	26	147525-148986	27
112307-112653	24	148988-150157	38
112657-113106	45	150158-151995	46
113107-113482	55	151996-155229	02

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 #61.

These directions are only suggestions; if you are not a CHM member or feel led by the Lord to give to a need other than the one suggested, please do so!

How do I send my gift?
(Continued from the page 8 sidebar)

Option 2: You can send financial gifts to the CHM office and they will be forwarded to the recipient you choose. The advantage is that gifts sent in this manner are tax deductible.

Please make your check out to CHM and write "Prayer Page" and the name of the gift recipient in the memo line. We will deposit your check and generate another check to send to the recipient of your choice. We will forward any card or encouraging note that you include, or you can send it directly to the recipient.

Continued on the page 10 sidebar

How do I send my gift?
(Continued from the page 9 sidebar)

Please send your gift to:
Christian Healthcare Ministries
Attn: Gift Processing
127 Hazelwood Ave.
Barberton, OH 44203

Any gifts designated for a person not on the Prayer Page will be forwarded to another recipient.

I am listed on the Prayer Page. What are my responsibilities?

Individuals listed on the Prayer Page must report what monies they receive each month by the 15th (or the first business day after the 15th) of the following month.

Mail in your Donor Information Form, e-mail prayerpage@chministries.org or call 800-971-6225 and ask for the Prayer Page.

The Donor Information Form also is available online at www.chministries.org/downloadforms.aspx

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

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

James underwent extensive sextuple bypass heart surgery. After more than \$200,000 in reductions, his remaining bills total \$59,462.

UPDATE: James received \$18,784 in gifts, bringing the need to \$40,678.

47. 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 \$6,510 in gifts, bringing the need to \$4,763.

48. 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 \$7,005 in gifts, bringing the need to \$6,511.

49. 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 \$9,375 in gifts, bringing the total \$8,509.

50. 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 \$1,300 in gifts, bringing the need to \$2,700.

51. 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 \$6,279 in gifts, bringing the need to \$3,093.

52. 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 \$24,244 in gifts, \$73,515 in reductions and \$2,410 in added bills, bringing the need to \$14,222.

53. 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 \$2,175 in reductions and \$10,838 in gifts, bringing the need to \$5,187.

54. Billy Thomas: 5642 Naomi Dr., Milford, OH 45150 Billy underwent hernia repair surgery and asks the CHM family for help with \$8,548 in medical bills. **UPDATE:** Billy received \$1,305 in gifts, bringing the need to \$7,243.

55. Robert Thresher: 9681 Mosquito Rd., Placerville, CA 95667 Robert suffered a work-related hernia and underwent surgery to repair it. After significant reductions, his medical bills total \$5,894. **UPDATE:** Robert has received \$1,757 in gifts, bringing the total need to \$4,137.

56. Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227 Lessie underwent bladder surgery and asks for help with bills totaling \$29,605. **UPDATE:** Lessie received \$22,373 in gifts; the need is now \$7,232.

57. Charlotte Vieth: 1500 Pella Rd., Martell, NE 68404 Charlotte underwent laser surgery for varicose veins. After reductions, her medical bills total \$3,400. **UPDATE:**

Charlotte received \$397 in gifts, bringing the need to \$3,003.

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 \$4,338 in gifts, bringing the need to \$4,162.

59. Sharon Warden: RR 1 Box 69-8E, Poca, WV 25159 Sharon underwent surgery for tumor removal and asks the CHM family for prayer and financial help with \$23,100 in medical bills. **UPDATE:** Sharon received \$2,833 in gifts, bringing the need to \$20,267.

60. 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 \$25,850 in gifts, bringing the need to \$2,709.

61. 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 \$4,976 in gifts, bringing the need to \$2,708.

62. 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 \$2,121 in gifts, bringing the need to \$1,979.

Engen testimony (continued from page 1)*Triana and Nils Engen at the hospital*

In all, my medical bills totaled more than \$123,000.

As CHM members for more than 13 years, we knew from experience that we should seek reductions on our medical bills. We'd received help from the ministry for maternity needs and emergencies, but we'd never endured anything that caused such large bills.

We spoke with a hospital financial counselor about getting assistance. We also let CHM staff members know that I was in the hospital.

Though it took time and effort to educate our health care providers that CHM is not an insurance company, eventually we obtained 100 percent write-offs on all of our hospital bills! Other providers soon followed the hospital's example and

reduced their charges. We had an overall cost reduction of about 98 percent.

In retrospect, I see God's hand at work preparing us financially for my illness. I am self-employed and last year experienced a significant income drop. The main reasons we qualified for such large bill reductions were my income and the fact that we have seven dependent children.

We're thankful to CHM and The Karis Group, a partnering Christian patient

advocacy organization. I'm also so grateful for CHM's unique practice of applying discounts to members' personal responsibility amounts.

Regaining my stamina has taken time and I'm still taking blood pressure medicine. However, I'm once again working full-time and I rejoice in God's healing. We're so grateful for the love, generosity and support of our family and our loving church. To God be the glory; great things He has done!

Nils Engen's tips on obtaining discounts

1. **Always be patient, kind and prayerful.** Be persistent without being obnoxious. We had some significant emotional highs and lows, but we can look back on the situation without regret because we relied on the Holy Spirit to help us react gracefully.
2. **When interacting with health care providers, make sure you speak with the right person or department.** We reached an impasse with our hospital until we spoke with people in a different department: they were the ones with decision-making power. In another situation, we discovered that a hospital physician was unaware of what the billing department charged for his services and became willing to work with us after he saw our bill.
3. **Hospitals are the key medical provider.** When they extend a discount, other providers (doctor offices, labs, etc.) usually follow. Try to get something in writing from the hospital to show other providers.
4. **Please consider the Scriptural admonition that elders pray for the sick and anoint their head with oil (James 5:14).** We believe it is an act of obedience, not a magic cure. It helps us put our hearts in the right place and leave the outcome to God.

Pastoral role (continued from page 2)

will know you are my disciples by the way we love one another." The world will become attracted to Jesus by watching us. They will be inspired to become Christians as they watch the Body of Christ care for one another.

In my experience as a church pastor of the local church I saw that more people came to Christ during my tenure by watching the Church care for its members than by telling

people they should become Christians.

Many times people came to accept Christ as their personal Savior because they saw their non-Christian friends come to Christ and then receive the special love that Christians have for one another. They were hungry for that in their lives.

CHM is a tangible expression of our unseen God. Christian love is a spiritual expression

of God's spirit in us.

We at CHM are humbled that God is using us in His service specifically to serve you. Whether we're pastors, musicians, nursery workers, or the men and women of CHM working on behalf of Christians to help them meet their medical costs, the Body of Christ has many members, all working together for good because they love the Lord.



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: _____

Eat your greens! (continued from page 5)

vinegar on their greens.

Hearty greens: These greens are the most nutrient-rich but also usually require more cooking time. Add collards, turnip and dandelion greens to your soups, stews and casseroles: they taste so good that your family won't mind eating healthy. You also can sauté them.

Bravo! You're ready to bring more greens into your life. It begins at the market—eating well requires buying well. (Though fast food chains have improved their selection of healthy food, I haven't noticed kale on the menu.)

Purchase produce with care; it should be bright-colored. If it has brown spots or is

yellow or limp, don't buy it. Greens with smaller leaves indicate a less mature plant, which means the taste will be milder and it will cook faster.

Greens need air and moisture to stay fresh, so store them in an open or perforated

See "Eat your greens!" page 13

Harsh orphanage environments can cause permanent harm

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

Children who grow up in a harsh orphanage environment may never recover, according to research study results from Harvard Medical School.

Scientists studied 136 Romanian children who were abandoned at birth and placed in an orphanage in Bucharest. The orphanage was characterized as “spartan,” meaning that children often spent hours staring at bare walls, had to follow a highly regimented schedule and were given little attention or affection by adult staff members.

During the study, one half of the children moved into foster homes; the rest remained at the orphanage. The researchers followed the children for several years, assessing their social and behavioral skills and



running MRI brain scans. The results also were compared to statistics from a control group of children who grew up in their own family’s home.

The researchers discovered that orphanage children had weak conversational skills and showed significant behavioral problems.

In addition, the volume of gray matter (which houses nerve cells) in their brains was significantly less than in children who grew up in their own family’s home. Likewise, white matter (which is associated with the brain’s internal circuitry) was also decreased in orphanage children, but kids who left the orphanage for foster homes

before age two were able to recover skills associated with white matter.

Children placed in foster homes before age two also had normal social and behavioral skills, whereas children who remained institutionalized longer than two years lacked these skills.

The study clearly points to the tremendous value of living in a home with a family compared to being raised in an institution, particularly institutions such as the one in Bucharest (Note: This study does not necessarily apply to orphanages in which nurture is provided by caring staff).

The love we show our young children affects their personality. It’s amazing to me that love also concretely affects brain and neurological development.

Sanders, Laura. (2012). Scars from harsh early years linger: brain changes seen among kids from grim orphanage. Science, 181(5), 9.

Eat your greens! (continued from page 12)

plastic bag (ideally a tinted one to prolong freshness) and tuck in a damp paper towel. The sooner you eat them, the more flavorful they’ll be.

Cleaning your greens is easy. Just fill the sink and let them “swim” for a while. If you find a lot of sediment, change the “pool” water and try again.

The next step is to buy and try:

- Buy a bevy of greens.
- Substitute spinach for iceberg.
- Sprinkle your tacos with kale.
- Sneak greens into your kids’ meals.

Be daring.

Editor’s note: Judi Ulrey has been promoting employee wellness since 1985 and now exclusively offers web-based health education. She presents to her clients a unique wellness message every month via video, audio, text, discussion boards and more. She can be reached at Judi@FitnessConsulting.com.

Greens comparisons (in milligrams)

	Beta carotene	Vitamin C	Calcium
Arugula	4	91	309
Beet greens	4	30	119
Collards	2	23	117
Dandelion greens	8	35	187
Iceburg lettuce	.2	4	19
Kale	5	120	135
Mustard greens	3	70	103
Romaine	2	24	68
Spinach	4	28	99
Turnip greens	5	60	190

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

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

Dear Christian Healthcare Ministries:

Thank you so much, CHM! You've been there for us financially in times of health care needs. You've been a real blessing. Our debt is paid in full!

God bless,

Faith and Mark Miller
Homeworth, OH

Dear Christian Healthcare Ministries:

Thank you for accepting me into your ministry.

My husband had a stroke two years ago and receives Social Security disability funds. He stays at home, and I work at a daycare center. As a result, our funds are limited, and I am thankful for the affordability of the Silver participation level.

May God bless you as you work for Him!

Thank you,

Cheri Brunner
Palouse, WA

Dear Christian Healthcare Ministries:

I was recently blessed by the thank you note I received after

contributing to the Prayer Page.

I did not choose a recipient, but asked that my gift be given to the greatest need. I found that my recipient and I had some things in common. She underwent a procedure similar to one my mother experienced, so I really identified with her need.

I also learned that we both minister to abused women. I felt such a connection to her and was amazed at how our great God brings us all together to work for His good.

I will continue to contribute to the Prayer Page and encourage others to do so. I can guarantee they will be blessed!

God bless,

LaVonne Henry
Norfolk, NE

Dear Christian Healthcare Ministries:

Please accept the enclosed financial gift as extra giving to the Prayer Page needs of others. I'm including enough to cover three months at the suggested amount.

This may seem like an odd gift, since I currently have a need listed on the Prayer Page myself. I write this letter on my birthday, and as God has blessed and urged me, my

desire is to obey by responding to your request.

Thank you for this ministry. It has blessed me and allowed me the opportunity to share in the love of the family of God!

In His service,

Kathleen Settle
Indianapolis, IN

Dear Lori and CHM staff:

Thank you for all of your work to get a discount from the hospital and for sharing the balance of that bill. What a relief not to see that bill in the mail this month.

We tell our friends about your great ministry.

Many blessings to all of you at CHM!

Mary and Robert Thresher
Placerville, CA

Editor's note: Lori Perko works in the CHM Reductions department.

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.*

Russ Ahlquist: 713 Raska Way, Colville, WA 99114 Russ suffers from diabetes symptoms such as recurring ulcers on his leg. Please keep Russ in prayer.

Jennifer Braden: 715 SW 3rd St., Ontario, OR 97914 Jennifer requests prayer that she won't need a C-section to give birth to her daughter.

Robert Fulton: 2924 Winfield Rd., Winfield, WV 25213 Robert is a pastor experiencing severe back pain; he wants to continue preaching in spite of the pain.

Sara Cassidy: 711 Dublin Ln., Richland, MO 65556 Sara's newborn son, Asa,

contracted strep throat and is suffering from other complications.

Linda Kuhn: 125 St. Paul St., Apt. 524, Rochester, NY 14604 Linda is battling metastatic melanoma and requests prayer from the CHM family.

Larry Waid: 1575 Hogback Rd., Albany, KY 42602 Larry suffers from serious heart and stomach problems. Please remember Larry in your prayers.

Daniel & Tricia Meenan: 41 Prospect Ave., Red Bank, NJ 07701 Daniel has an untreatable brain disease and asks the CHM family for prayer.

David Persinger: 162 Christiana Rd., New Castle, DE 19720 David recently underwent a liver biopsy and asks for prayer for favorable results.

Bill & Martha Sereno: 9123 Baton Rouge Dr., Orlando, FL 32818 Bill was in the hospital for several months following respiratory arrest. He is now on a ventilator and dialysis.

CHRISTIAN HEALTHCARE MINISTRIES

August 2012

IN THIS ISSUE:

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Letters to CHM • Monthly prayer requests*



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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