



# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

October 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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## New to CHM? Here's a guide to the lingo

It can be tough being the new kid on the block, especially if you're new to the concept of health cost sharing ministries.

We're glad you're a part of our family and we'd like to make this transition easier for you. Following is a list of terms and definitions that Christian Healthcare Ministries regularly uses. You'll find that familiarizing yourself with these terms is very helpful in managing your membership and understanding the health cost sharing process.

**Participation level:** There are three service levels from which members can choose: Gold

(\$150 per unit, per month), Silver (\$85 per unit, per month) and Bronze

(\$45 per unit, per month). The dollar amounts are called monthly financial gifts and are required for medical bill sharing eligibility. **Why it's important:** Medical bills are approved for sharing based on the CHM Guidelines and the member's participation level. Switching



levels affects the amount and type of medical bills eligible for sharing. For more information, visit [www.chministries.org/participationlevels.aspx](http://www.chministries.org/participationlevels.aspx).

**Share/sharing:** Sharing

*See "CHM lingo," page 11*

## CHM welcomes Lake Lundgren Bible Camp

Lake Lundgren Bible Camp will save up to \$40,000 per year because the 77-year-old ministry has recently joined Christian Healthcare Ministries as a group.

The \$30,000 to \$40,000 per-year savings is realized by Lake Lundgren Bible Camp (LLBC) participating in



CHM and Brother's Keeper at the Gold participation level and combining its CHM membership with a tax-favored Health Reimbursement Account (HRA) for incidental medical

expenses.\*

"As a Christian organization, it was unsettling that the largest single amount in our budget each year went to a health insurance company, said camp director Mike Hryshkanych. "Joining CHM enables us to be better stewards of the funds the Lord

*See "LLBC testimony," page 11*

## My mother had breast cancer: thoughts on Breast Cancer Awareness Month



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

One day in 1979, I was at my desk at work when I was told I had a phone call. As a supervisor I often received challenging phone calls.

My brother was on the phone with news I didn't want to hear.

My mother had breast cancer. She was in surgery. If the biopsies confirmed the suspicions they would perform a mastectomy.

When we're children there is a moment when anxiety or fear hits us when we realize that someday our parents will die. I remember as a child in bed imagining the staircase in our two-story house falling down. My mother was at the bottom floor with me at the top. I was reaching for her but couldn't get to her. Death separated us.

In my mind this phone call was Mom at the bottom of the staircase.

My brother was in charge of the radiation therapy department at St. Louis University Hospital. He knew the ravages of cancer.

But Mom's surgery was a success. She had chemotherapy and radiation, and both went well. She healed and got better.

Our family stopped our world and made the trip to St. Louis from Knoxville, Tennessee to see my mother. It was encouraging to see her and to know she was recovering.

Mom had a good sense of humor about it. She was able to see light-hearted aspects of a heavy-hearted event.

My mother spoke of her emotions the first few days after they discovered cancer. She said she felt fine, didn't feel sick or that anything was wrong. Nevertheless, she knew that in her body was a ravager that would kill her if left unchecked.

She said at times the emotional challenges of the disease were harder than the physical at times.

As I reflect on what she said I think of how it is at such moments that Christian Healthcare Ministries shines as distinctively different from health insurance. As your family and friends are praying for you and supporting you, so is CHM. We're here to take away the huge weight of the financial burden brought on by disease. We also are lifting you to God in prayer.

Such support is found only in the Family of God.

My mother lived an additional 18 good years. Her choice of proper treatment and her strong spirit enabled us to have more years with her and to create many wonderful memories.

If my mother's experience taught me nothing else it is that women must be regularly screened for breast cancer.

October is breast cancer awareness month. This special month has motivated some very generous people and organizations to provide many free services. A free mammogram to detect breast cancer is one such service.

Ask your OB/GYN doctor. He or she probably knows what you need to do to get one. Another possibility is to call your local chapter of the American Cancer Society and ask what information they have on free mammograms. Go to Google or another search engine to seek out free mammograms in your city or county.

The negative power of the word "cancer" is almost unequalled in the fear it provokes. But the power of early detection and proper treatment can defeat cancer. Thanks be to God.

# Seven rules of Christian health *By Kimberly Taylor*

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You've undoubtedly noticed that many prayer requests in our churches are for people in failing health. God wants His people to be healthy in every way—spiritually, mentally and physically. The Bible is filled with examples and healing verses.

Here are seven essential rules for having, restoring and maintaining good health.

**1. Seek Jesus.** In most instances of healing in the Bible, the sick person went directly to Jesus for healing or someone else

sought Him on their behalf. Two blind men even followed Jesus into the house He was staying in, crying out for Him to heal them! A woman with a 12-year bleeding problem fought through crowds just to touch the hem of His garment, confident that doing so would heal her.

If you need healing, how often do you seek Jesus through prayer? Are you acknowledging Him as you live your daily life? Don't leave your healing to chance; stick like glue to the One who can heal you.

**2. Exercise your faith.** Jesus always healed in response to faith. In Matthew 9:27-30, Jesus asked two blind men seeking healing, "Do you believe that I am able to do this?" When they responded that they believed, He said: "According to your faith let it be done to you." Then He touched their eyes and they were opened.

If you have difficulty believing that Jesus can heal you, then pray "Lord, help my unbelief!" In addition, read Bible stories of healing to strengthen your faith.

### 3. Eat with wisdom.

The Bible warns us that whatever a man sows, he also reaps. It's unwise to expect good health and healing if you practice habits that destroy health, such as a regular diet of junk food and fast food.

The food you eat literally becomes your flesh, blood, and bones. Daniel 1 is a great example. Daniel purposed in his heart not to eat the king's rich food but instead asked for vegetables

and water. He requested his appearance be examined after 10 days.

When Daniel was reexamined, he looked better and healthier than people who ate the rich food. While you don't need to live by only eating vegetables and water, a balanced diet of fruits, vegetables, whole grains and lean protein will supply your body with the vitamins and minerals it needs to generate energy and support health.

**4. Exercise diligently.** Proverbs 21:25 says, "The craving of a sluggard will be the death of him, because his hands refuse to work." Consider taking care of your health as part of your job. Aim to be a good steward over the body God has given you by exercising regularly as you are able. Jesus and the disciples walked everywhere they wanted to go. If our ancestors didn't hunt or harvest food, they didn't eat. However, we have a choice. We can be

diligent with exercise or live in idleness. You will reap whichever choice you sow, so please choose wisely.

**5. Speak healing Scriptures.** Are you speaking words of life or death to yourself? If you consistently talk about how sick you are, you discourage yourself and encourage disease. Instead, encourage yourself and speak as if you're already healed. Build up your faith with healing Bible verses. Encourage others and be pleasant in your interactions with them. Proverbs 16:23-24 advises:



The hearts of the wise make their mouths prudent, and their lips promote instruction. Gracious words are a honeycomb, sweet to the soul and healing to the bones.

**6. Laugh often.** Wisdom from Proverbs 17:22 is that "A cheerful heart is good medicine, but a crushed spirit dries up the bones." The best thing to laugh at is your problems. After all, there is nothing too hard for God.

When you're faced with a problem, say: "God I don't know what you're going to do about this, but I can't wait to see how you're going to get me out of this one!" Buy a clean joke book or watch comedy

See "Seven rules of Christian health," page 13



*Kimberly Taylor before and after her triumph over obesity*

# Spirit-controlled thoughts and memory

## (part 3) © Dr. Michael D. Jacobson. This article may not be reproduced without permission.



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

*Author's note: I recently 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 to providing a "positive...right way to handle these things." This series seeks to develop a biblical approach to thoughts and memories, a key commonly underlying anxiety and sleep problems.*

How does the mind decide which thoughts to remember and which to forget? How are thoughts stored into and then retrieved from memory? Why do some memories evoke a sense of pain while others do not? Can painful memories be resolved?

### Memory

As discussed in last month's column, thoughts represent a pattern of electrical stimuli from several different parts of the brain, including the cerebral cortex, the limbic system and the thalamus (with its reward and punishment centers). Thoughts that stimulate the reward or punishment centers have a greater likelihood of being stored into memory because they are considered more significant. Moreover, thoughts repeated multiple times also tend to be retained.

The brain does not randomly store a thought into memory.

During initial storage, similar information is recalled from memory and used to help process the new information. New and old are compared for similarities and differences, including their emotional effect and whether they are associated with reward or punishment. The new information is cataloged and coded so that it's stored with similar thoughts. Therefore, while memories are organized, they're also very complex and draw from a multitude of different thoughts, concepts, emotions and experiences. Memory traces can, therefore, be recalled through a wide variety of stimuli: a face, a tone of voice, a smell, a song, etc. Any of these can trigger all or some of a memory's features, including emotional pain, as in Jack's case (see part 1 of series).

### The detrimental effects of painful memories

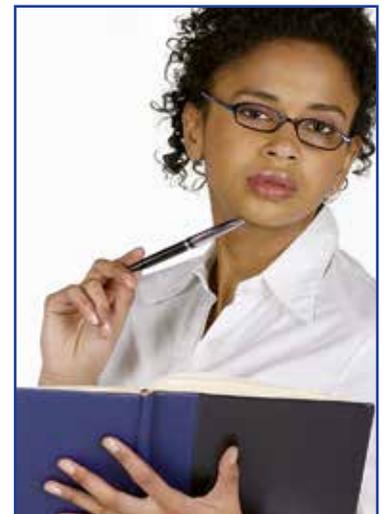
Painful memories are important for several reasons, one of which is that they can contribute to poor health.

First, they stimulate a person's punishment center. When a laboratory animal's punishment center is stimulated continuously for 24 hours, the animal becomes severely ill—even to the point of death.

Furthermore, as revealed in heart rate variability (HRV) studies, emotional

pain also disrupts the heart's autonomic control. When HRV patterns are erratic, an individual's risk of fatal dysrhythmia is greatly increased.

Painful memories also tax the adrenal glands, causing them to release cortisol, a stress hormone. Just like the steroid prednisone, cortisol has numerous effects that weaken the individual and make them more vulnerable to a host



of illnesses, including infections, ulcers, hormone problems, heart disease and even cancer.

### Painful memories often mean a wounded spirit

Misery is to be expected from painful memories, just as the Bible says. Why? Because emotional pain associated with a memory is often a good indicator that the individual has

See "Thoughts and memory," page 13

## Member recognition: Bring-a-Friend

Welcome to the member recognition section of the CHM newsletter. This section gives special thanks to members who have gone the extra mile for the ministry.



Hundreds of CHM members bring family and friends into the ministry through the Bring-a-Friend program. The following people brought two or more friends from January through June 2012:

Ronald Adams Plantation, FL  
 James Attaway Kansas City, MO  
 Mark Ayoub Eustis, FL  
 Thomas Berry St. Petersburg, FL  
 Brian Bolton Lexington, KY  
 Ben Bowser Harrison, AR  
 Mark Brickzin Hatton, ND  
 Bradley Brubaker New Paris, OH  
 Tim Brummel Canton, GA  
 Beverly Bryant Seymour, IN  
 Pamela Bryant Cape Girardeau, MO  
 Susan Burkholder Leola, PA  
 Daniel Burkholder Denver, PA  
 Cheryl Campbell Spring Hill, FL  
 Tracy Chen Austin, TX  
 Shane Claiborne Philadelphia, PA  
 Philip Clayton Birmingham, AL  
 Connie Cofield Dalton, GA  
 Ernest Conduff Fayetteville, AR  
 Matt Courtney Valparaiso, IN  
 Prudence Dagg Greer, SC  
 Karen Davis Springfield, MO  
 Gregory Dehart Jamul, CA  
 Thomas Diehl New Holland, PA  
 Pamela Dietz Seguin, TX  
 Robert Dornaus Napa, CA  
 Shirley Dowling Lake Placid, FL

Melvin Eash Topeka, IN  
 Dirk Eerdmans Grand Rapids, MI  
 Andrew Elms Forney, TX  
 Brad Forrider Leetonia, OH  
 Meghan Foster Hagdon, ME  
 Matthew Frlekin Waddell, AZ  
 Dave Gentry Harper, TX  
 Sandra Giffin Guilford, MO  
 William Goebing Wisconsin Rapids, WI  
 Michael Graber Montgomery, IN  
 James Hambrick Jacksonville, FL  
 Marc Hamman Hamilton, IN  
 Kent Hauder Versailles, MO  
 David Hayes Rock, MI  
 Abram Hershey Utica, MN  
 Stephen Hicks Howard, PA  
 James Holman Big Fork, MT  
 Nathan Hostetler Circleville, OH  
 Robert Hummert Irving, TX  
 Brandon Jackson Fenton, MO  
 Matthew Jenkins Hurricane, UT  
 Kenneth Jensen Taylors, SC  
 Shari Jeschke McKinney, TX  
 Joni Jones Sebring, FL  
 Michelle Jorgensen Ladysmith, WI  
 Kenneth Kalman Washington, DC  
 William R. Kerr Brooksville, FL  
 Michael Kidd Hurricane, WV  
 Melvin Koehn Barnett, MO  
 Kimberly Kuntz Ballwin, MO  
 Steven Leuice Camino, CA  
 Jesse Loewen Campbellsburg, IN  
 Laura Marks Carlsbad, CA  
 Corey Martin Schaefferstown, PA  
 Michael Martin Akron, OH  
 Jimmy Mattingly Moody, MO  
 Brian McCormick Seneca, SC  
 Yvonne Meuwissen Waconia, MN  
 Darrell Miller Darien Center, NY  
 Tommy Oswald Menifee, CA  
 Gary Panepinto Concord, NC  
 Edward Phelps Arkport, NY  
 William Phillips Dunbar, WI  
 Daniel Pitts Humble, TX  
 Keith Platte Kalamazoo, MI

Sally Pollen Palmer, AK  
 James Raber Sarasota, FL  
 Dean Ramsden Nekoosa, WI  
 Randy Raver Casper, WY  
 Curtis Rboadarmar Greeley, CO  
 Andrew Richter Grandville, MI  
 Gregory Ross Arlington, TX  
 David Schroeder Truckee, CA  
 Christopher Seaberg Cambria, CA  
 Heather Shaw Moosic, PA  
 Jeffrey Shiery Bridgeville, DE  
 Isaac Smith Sundance, WY  
 Phil Spriggs Stuart, FL  
 David Stapp Chattaroy, WA  
 Rick Steele Auburn, WA  
 Eileen Stern Houston, TX  
 Marlin Stoltzfus Stevens, PA  
 Kara Terpstra Zeeland, MI  
 Franklin Vaughn Hobe Sound, FL  
 Michael Vogel Bend, OR  
 Wilfrid Voltaire Ft. Pierce, FL  
 Susan Wagner Atlanta, GA  
 Donald Wall Ephrata, PA  
 Bonnie Welborn Commerce, GA  
 Todd Winkler Wakefield, MI  
 Cheryl Withbrow Scott Depot, WV  
 Jackie Wood Spring Hill, FL  
 Guenter Wortmann Wauconda, IL  
 Joanna Yoder Mosheim, TN  
 Lester Yutzy Nickerson, KS  
 Rebecca Zarkovacki Monument, CO  
 Amber-Rose Zimel Austin, TX



## CHM member is a bestselling Amazon.com author

Kimberly Rae, a CHM member from Lenoir, N.C., has written an Amazon.com bestselling series of Christian romantic suspense novels. Set in India, *Stolen Woman*, *Stolen Child* and *Stolen Future* explore the topics of human trafficking and missions.

Kimberly and her husband, Brian, were missionaries to Bangladesh, Uganda, Kosovo and Indonesia before leaving the field due to Kim's health problems. Kim cited the rising cost of health insurance—especially for people with pre-existing conditions—as the reason she is “extremely grateful” for CHM membership. She said she appreciates the CHM program affordability and the community of believers working together to help others and glorify God.



in the future to health care costs and government regulation.”\*

Kimberly is now working on a new non-fiction series of books titled, *Sick and Tired: How to Live Graciously with Chronic Health Problems When You'd Rather Just Kick Something!* The first book in the series is due for release in 2013. If you'd like to stay updated on the book's release, contact her at [kimberlyraestolenwoman@yahoo.com](mailto:kimberlyraestolenwoman@yahoo.com).

You can find out more about Kimberly's books at [www.stolenwoman.org](http://www.stolenwoman.org), read about her real-life adventures on her blog [www.stolenwoman.blogspot.com](http://www.stolenwoman.blogspot.com) or join her Facebook group, *Sick&Tired*, at [www.facebook.com/groups/147614795374843/](http://www.facebook.com/groups/147614795374843/).

*\*Editor's note: Anyone who is a member of a health cost sharing ministry is exempted from penalty under the national health care bill signed into law by President Barack Obama on March 23, 2010. Christian Healthcare Ministries meets each of the qualifications set forth for health cost sharing ministries in the U.S. health care legislation.*



CHM member and author Kimberly Rae

“I am so thankful to be a new CHM member,” Kimberly said. “Now that I am a stay-at-home mom with a health condition, it's great to know I have not only a cost sharing ministry backing me up, but one that's comprised of Christian brothers and sisters who care. It's a stable ministry despite what might happen

### Prayer Page needs met:

**Cheryl Funk, Sedona, Ariz.**  
Condition: Cataract surgery  
Need met: \$7,531

**Kelsey Korfhage, Austin, Minn.**  
Condition: Pre-existing pregnancy  
Bills: \$3,087

**Ryan Perry, Phoenix, Ariz.**  
Condition: Traumatic brain injury  
Bills: \$2,872

*We rejoice that these needs have been met and thank all who contributed! We ask your continued generosity toward other Prayer Page needs.*

### Are you thankful for the Prayer Page? Make it known by sending in your testimony!

Send your testimony and photos to:

Christian Healthcare Ministries  
Attn: Editor  
127 Hazelwood Ave.  
Barberton, OH 44203 -or-  
[editor@chministries.org](mailto:editor@chministries.org)

### FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month:  
**\$405,811**

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

- \$28.37 this month -or-
- \$9.46 for the next three months -or-
- \$4.73 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

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## 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](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 \$1,829 in gifts, bringing the need to \$388.**

**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 \$35,789 in gifts and \$1,838 in reductions, bringing the need to \$69,759.**

**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 \$7,099 in gifts and added \$4,193 in bills; she now needs \$4,294.**

**4. Jennifer Ashlock: 4917 Dietzen Blvd., Anderson, IN 46013** Jennifer had two surgeries to treat endometriosis and incurred medical bills totaling \$7,470. **UPDATE: Jennifer received \$1,217 in gifts, bringing the need to \$6,253.**

**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 \$4,813 in gifts, bringing the total need to \$1,884.**

**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 \$2,925 in gifts and added \$608 in bills, bringing the total needed to \$1,021.**

**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 \$9,412 in gifts, bringing the total to \$4,793.**

**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 \$2,113 in gifts, bringing the need to \$2,101.**

**9. Jean Christopher: 235 Jumping Branch Rd., Tamasee, 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 \$546 in gifts, bringing the need to \$2,343.**

**10. 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 \$2,173 in gifts; she now needs \$1,527.**

**11. 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 \$34,378 in gifts. He now needs \$14,277.**

**12. 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 \$10,594 in gifts. She now needs \$3,632.**

**13. Richard Cowdrey: 7071 Billman Rd., Gambier, OH 43022** Richard incurred \$619 in bills related to pre-existing foot pain. **UPDATE: Richard received \$40 in gifts, bringing the need to \$579.**

**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 \$4,619 in gifts, bringing the need to \$1,855.**

**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 \$7,692 in gifts, bringing the need to \$2,680.**

**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 \$1,293 in gifts, bringing**

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*

the need to \$3,782.

**17. Nova Ferguson: 5466 Knauss Rd., Sycamore, OH 44882** Nova suffered severe shoulder, arm and chest pain. She did not experience a heart attack but incurred \$7,482 in medical bills. **UPDATE: Nova received \$5,752 in gifts, bringing the need to \$1,730.**

**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 \$2,554 in gifts, bringing the need to \$7,515.**

**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 \$31,369 in bills. She received \$7,252 in gifts and \$15,140 in reductions, bringing the need to \$13,047.**

**20. 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 \$6,449 in gifts and added \$400; she now needs \$7,335.**

**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 \$3,488, bringing the need to \$708.**

**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 \$6,711 in gifts, bringing the need to \$1,711.**

**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 \$22,247 in gifts, bringing the total to \$3,239.**

**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 \$7,541 in gifts, bringing the total need to \$2,999.**

**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 \$6,093 in gifts, bringing the need to \$3,960.**

**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 \$2,852 in gifts, bringing the need to \$2,840.**

**27. James Hill: PO Box 36714, Canton, OH 44735** James suffers atrial fibrillation and asks the CHM family for help with \$12,311 in medical bills. **UPDATE: James received \$800 in gifts, bringing the need from \$11,511.**

**28. 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 \$18,059 in gifts, \$8,016 in reductions, and added \$17,070 in bills, bringing the need to \$12,289.**

**29. 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 \$12,605 in gifts and added \$1,717 in bills, bringing the need to \$11,083.**

**30. 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 \$11,938 in gifts; his need is now \$2,609.**

**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 \$10,724 in gifts, bringing the need to \$5,369.**

**32. Kathynne Leesley: 3306 Ave. A, Council Bluffs, IA 51501** Kathynne had uterine cancer and underwent a hysterectomy. She asks the CHM family for help with \$31,073 in medical bills. **UPDATE: Kathynne received \$25,833 in reductions and \$3,044 in gifts; the need is now \$2,196.**

**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 \$922 in gifts, bringing the need to \$992.**

**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 \$2,210 in gifts, bringing the total to \$1,293.*

**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 \$2,944 in gifts, bringing the need to \$1,144.*

**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 \$1,288 in gifts, bringing the need to \$4,420.*

**37. 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 \$24,002 in gifts, bringing the need to \$19,911.*

**38. Susan Muoio: 352 Briar Lake Dr., Elyria, OH 44035** Susan scheduled a gallbladder removal prior to joining CHM and asks for help with bills totaling \$1,463. **UPDATE:** *Susan received \$95 in gifts, bringing the need to \$1,368.*

**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 \$13,203 in gifts, bringing the need to \$4,074.*

**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 \$5,683 in gifts, bringing the total needed to \$1,270.*

**41. Calvin Ratzlaff: 40596 307th St., Avon, SD 57315** Calvin suffers from hyperparathyroidism and has \$16,213 in bills. **UPDATE:** *Calvin received \$12,548 in gifts; the need is now \$3,665.*

**42. 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 \$571 in gifts and added \$4,014 in bills, bringing the need to \$3,733.*

**43. Debbie Roberts: 429 Sidney St., West Liberty, OH 43357** Debbie incurred medical bills for biopsy and removal of a growth. Her bills total \$8,467. **UPDATE:** *Debbie received \$1,208 in gifts, bringing the remaining need to \$7,259.*

**44. 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 \$8,077 in gifts, bringing the need to \$3,449.*

**45. James Schreiber: 12113 W 82nd Terrace, Lenexa, KS 66215** James underwent extensive sextuple bypass heart surgery. After more than \$200,000 in

### GIVING GUIDE

Membership #	Need #	Membership #	Need #
100025-100197	56	113934-114300	54
100201-100419	01	114301-114647	12
100424-100681	13	114648-114967	42
100684-101209	21	114968-115466	16
101215-101871	33	115467-116148	41
101882-102641	06	116156-117337	52
102650-103293	35	117341-118489	46
103312-104258	34	118528-119783	25
104266-104836	40	119784-121265	39
104860-105527	38	121269-123075	36
105569-106178	10	123081-124528	03
106182-106820	62	124546-125935	55
106824-107331	17	125966-127510	07
107332-107788	22	127517-129009	47
107791-108268	14	129010-131031	31
108271-108615	61	131032-133178	53
108624-108952	05	133204-135717	04
108953-109302	60	135729-137942	48
109303-109711	08	137945-140769	43
109713-110041	32	140774-143213	20
110042-110374	49	143216-143804	18
110377-110686	50	143805-144522	19
110687-111017	09	144523-145206	59
111018-111319	57	145210-145965	27
111325-111659	15	145967-146701	29
111664-112029	26	146702-147394	51
112035-112394	30	147396-148547	28
112395-112789	24	148549-149504	11
112790-113211	23	149505-150727	37
113215-113588	44	150728-152505	45
113589-113933	58	152506-155762	02

*"I strongly feel that each CHM member family should contribute toward the Prayer Page. The recommended amounts are very low; please make an effort to donate this month."*  
—Member Tom Hubbard, Elk, Wash.

### 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 #32.

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

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

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

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

*Continued on the page 10 sidebar*

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

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

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

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

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

Mail in your Donor Information Form, e-mail [prayerpage@chministries.org](mailto:prayerpage@chministries.org) or call 800-791-6225 and ask for the Prayer Page.

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

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

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

reductions, his remaining bills total \$59,462. **UPDATE: James received \$26,151 in gifts, bringing the need to \$33,311.**

**46. 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 \$7,231 in gifts, bringing the need to \$4,042.**

**47. 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 \$8,249 in gifts, bringing the need to \$5,266.**

**48. 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 \$11,268 in gifts, bringing the total \$6,616.**

**49. 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. He asks CHM members for help with \$1,806 in medical bills. **UPDATE: Jerry added \$2,194 in bills and received \$1,793 in gifts, bringing the need to \$2,207.**

**50. 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 \$7,148 in gifts, bringing the need to \$2,224.**

**51. 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 \$27,096 in gifts, \$73,515 in reductions and \$3,046 in added bills, bringing the need to \$12,006.**

**52. 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 \$12,277 in gifts, bringing the need to \$3,748.**

**53. 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 \$2,917 in gifts, bringing the need to \$5,631.**

**54. 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 \$2,418 in gifts, bringing the total need to \$3,476.**

**55. Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227** Lessie underwent bladder surgery and asks for help with bills totaling \$29,605. **UPDATE: Lessie received \$24,649 in gifts; the need is now \$4,956.**

**56. David Urschel: 400 Washington St., Oldsmar, FL 34677** After years of pain and limited mobility, David underwent bilateral knee replacement surgery. He has incurred \$36,966 in bills. **UPDATE: David received \$28 in gifts; he now needs \$36,938.**

**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 \$964 in gifts, bringing the need to \$2,436.**

**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 \$5,032 in gifts, bringing the need to \$3,468.**

**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 \$13,087 in gifts, bringing the need to \$10,013.**

**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 \$26,386 in gifts, bringing the need to \$2,173.**

**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 \$5,830 in gifts, bringing the need to \$1,854.**

**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 \$2,539 in gifts, bringing the need to \$1,561.**

**CHM lingo (continued from page 1)**

occurs when CHM sends funds (members' monthly financial gifts and extra gifts) to members whose medical bills have been approved for sharing, or when CHM reimburses members who have paid for eligible medical needs out-of-pocket.

**Why it's important:** Christian Healthcare Ministries isn't an insurance company. As a voluntary cost-sharing ministry, we don't assume responsibility or the legal obligation for your medical bills. Members faithfully give money each month to share each other's medical expenses. In the past 20 years, CHM members have shared more than \$1 billion in medical costs!

**Guidelines:** Christian Healthcare Ministries sharing practices are governed by the Guidelines. The Guidelines, originally approved by CHM members,

contain specific information about the types of medical bills eligible for sharing. **Why it's important:** The Guidelines enable ministry staff to treat members equally and to be consistent when determining if bills are eligible for sharing. A copy of the Guidelines is enclosed in each new member's welcome packet.

**Units:** A unit is one qualifying individual. Two units are two qualifying immediate family members; three units are three or more qualifying immediate family members. No family's monthly financial gift exceeds three units, regardless of the number of immediate family members. **Why it's important:** Units determine monthly financial gift and personal responsibility amounts.

**Member Gift Form:** The Member Gift Form is your monthly statement showing that your financial gift is due.

**Why it's important:** Along with your membership account statement, the Member Gift Form includes a different letter each month. Reading the letter keeps you informed on ministry policies, activities and events.

**Personal responsibility:** Personal responsibility is the amount CHM members are responsible to pay for a medical event. Gold level members are responsible for \$500 per unit, per year. Silver and Bronze members have personal responsibility amounts of \$1,000 and \$5,000 per incident, respectively.

See "CHM lingo," page 12

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

entrusts to us. We like the idea of thousands of Christians and Christian organizations coming together to share one another's needs."

LLBC was founded in 1935. It has grown from a single-week camp with 50 campers to a year-round camp ministry with a variety of family retreats and a full summer schedule of youth camps. Some 5,000 campers annually enjoy the camp's 100 wooded acres in Pembine, Wis.

"We compared several health cost sharing ministries before deciding that CHM was the best fit for us," Mike said. He'd heard about CHM from a local pastor and was especially intrigued by the ministry's ability to work with groups. "An advantage is how the ministry handles monthly financial gifts for groups, which made it very easy for our bookkeeping."

See "LLBC testimony," page 13

**LLBC's Health Reimbursement Arrangement (HRA)**

Lake Lundgren Bible Camp offers its staff members an HRA (for incidental medical expenses) along with their CHM membership (for major medical expenses). The LLBC HRA is administered by a third party (note: a third party need not be involved if the employer wishes to administer an HRA for its employees).

LLBC surveyed its employees and their family members to determine anticipated incidental medical expenses that don't fall under CHM Guidelines for sharing eligibility (routine prescriptions, dental expenses, etc.)

The camp designed a three-tiered plan. The first tier provides support for a portion of the incidental expenses. The second tier matches what had been the families' responsibility/deductible amount under their former health insurance plan.

The third tier is for expenses that exceed the first two tiers.

*Editor's note: HRAs have technical requirements that must be met for IRS approval (visit [www.irs.gov/publications/p969/ar02.html](http://www.irs.gov/publications/p969/ar02.html)). To learn more about how an HRA can work for your company or ministry, visit the CHM website at [www.cbministries.org/bra.aspx](http://www.cbministries.org/bra.aspx).*



CHM members and LLBC camp directors Mike and Ruth Hryshkanych

CHM lingo (continued from page 11)

**Why it's important:** Faith requires mutual sharing of needs. According to Galatians 6:2-5, every believer should carry his own load in addition to bearing the burdens of others. CHM practices this biblical principle through the concept of personal

responsibility. (Bill reductions, insurance, Medicare, or other assistance can apply toward your personal responsibility amount and reduce out-of-pocket costs. This feature is unique to CHM.)

be presented for sharing among CHM members.

**Authorize:** Authorization is the process all medical bills undergo once they are submitted to the CHM office. CHM employees called needs processing representatives authorize bills according to the CHM Guidelines and the member's participation level.

**Reduction:** A reduction is a discount given by a health care provider.

**Why it's important:** CHM members are technically self-pay patients and often qualify for reductions on their medical bills. Reductions represent nearly 60 percent of all medical bills submitted to CHM; without them, CHM monthly financial gifts would be more than twice as high. Please don't be shy about asking for a reduction.

**Pre-existing condition:** A pre-existing condition is any medical illness with signs, symptoms or treatment predating membership in Christian Healthcare Ministries (even if it has not been diagnosed).

**Why it's important:** CHM has cost-sharing programs for bills from pre-existing conditions. Complete information is available at [www.chministries.org/preexistingconditions.aspx](http://www.chministries.org/preexistingconditions.aspx).

**Bring-a-Friend:** Bring-a-Friend is a program in which members encourage Christian friends, neighbors and extended family to join CHM and benefit from the joy of knowing that their monthly financial gifts will also help other Christians.

**Why it's important:** You'll receive a free month of CHM participation for each new member you bring into CHM. The free month is applied after your friend submits his third monthly gift. (To receive proper credit, make sure that your name and member number appears in the sponsor section of your friend's Member Application.)

**Illness:** An illness is a diagnosis (example: heart disease).

**Why it's important:** CHM sharing limits are determined by illness. Members can receive up to \$125,000 per illness in the regular sharing program and up to \$1 million per illness in Brother's Keeper.

**Incident:** An incident is a medical event (example: surgery).

**Why it's important:** Personal responsibility amounts for the Silver and Bronze participation levels are per incident (Gold personal responsibility is per unit, per year).

**Need:** A "need" is an individual medical bill.

**Why it's important:** It's often necessary for CHM members or staff to distinguish between individual medical bills. A need is categorized under a particular incident, which falls under a certain illness.

**Submit needs/bills:** Bills are submitted to CHM via U.S. mail, e-mail, or fax (we encourage you to use U.S. mail since it is the most reliable method, but keep personal copies of your bills). A complete guide to submitting bills is available at [www.chministries.org/downloadforms.aspx](http://www.chministries.org/downloadforms.aspx).

**Why it's important:** CHM isn't an insurance company and cannot be billed by health care providers. Members must be billed directly, after which members must send the itemized bills to the ministry within six months of the date of service. The faster bills are submitted to the CHM office, the faster they can

## Protect yourself from identity theft

For your protection, please use caution when giving out your credit card information to *anyone*. E-mailing or faxing this highly confidential information creates an electronic and/or paper "trail" that can be used by unscrupulous people to compromise the security of your information.

CHM employees are committed to our members' safety; however, you may be sending this confidential information to other recipients. Also, it is impossible to monitor every circumstance that can arise in data transmission, especially when the Internet is involved.



### LLBC testimony (continued from page 11)

Before joining CHM in Feb. 2012, the camp's finance committee thoroughly reviewed the options and ramifications of switching from a health insurance plan to a biblically-based health cost ministry model. LLBC's board of directors and staff asked questions via online conferencing, spoke with CHM's chief financial officer and reviewed the ministry's financial statements.

The LLBC group is comprised of five families—three of which have grade

school-aged children and three with college and post-college-aged young adults.

*Editor's note: More information about LLBC is available at [www.lakelundgrenbiblecamp.org](http://www.lakelundgrenbiblecamp.org).*

*To learn more about how a group membership can work for your church, ministry or business, please visit [www.cbministries.org/employers.aspx](http://www.cbministries.org/employers.aspx) or call the Ministry Information department at 1-800-791-6225, ext. 1002.*



*Campers fulfill the LLBC purpose: to glorify God in a camping atmosphere*

### Seven rules of Christian health (continued from page 3)

programs and funny movies. Learn to laugh at yourself and your own mistakes. Fill your heart with laughter every day.

**7. Walk in obedience.** Ensuring that you're always walking in step with God's will for your life is the best health insurance policy! Take the ultimate healing Scripture, Proverbs 3:5-8, to heart:

*Trust in the LORD with all your heart and lean not on your own understanding; in all your ways submit to him, and he will make your*

*paths straight.*

*Do not be wise in your own eyes; fear the LORD and shun evil. This will bring health to your body and nourishment to your bones.*

May you practice each of these seven rules and reap an abundant harvest of health and healing.

*Editor's Note: Following her triumph over obesity, Kimberly Taylor created a Christian weight loss website, [www.takebackyourtemple.com](http://www.takebackyourtemple.com).*

*[takebackyourtemple.com](http://www.takebackyourtemple.com). On the site, she shares some of the physical, mental, and spiritual disciplines that enabled her go from size 22 to size 8. She's also the author of several books, which are available on the website—The Weight Loss Scriptures, God's Word is Food, and Take Back Your Temple.*

*If you need more guidance in the area of a healthy diet, the Take Back Your Temple ebook can be purchased at [www.takebackyourtemple.com](http://www.takebackyourtemple.com).*

### Thoughts and memory (continued from page 4)

a wounded spirit. A wounded spirit occurs when someone is emotionally hurt and has not completely forgiven "from the heart."

In Matthew 18:21-35, Jesus explained that a person who hasn't forgiven every one of his offenders from the heart will experience torment. This is indeed what happens emotionally and, as we've seen, physically. Proverbs 18:14 affirms this, "The spirit of a man will sustain his infirmity, but a wounded spirit, who can bear?"

### How to heal a wounded spirit

So how does one mend a wounded spirit and gain healing from painful memories? Physiologically speaking, how can someone disconnect the memory from the punishment center?

Tranquilizers won't fix the problem. Yes, they do reduce stimulation of the punishment center. But their effect disappears when they wear off. Furthermore, they block stimulation of

the reward centers too. As a result, those taking anti-anxiety or anti-depressant medication tend to lose their capacity to "feel" anything, good or bad.

### Next month: How to heal a wounded spirit

*Editor's note: To read part 1 and 2 of this series, download the CHM August and September 2012 newsletters at [www.cbministries.org/newsletter.aspx](http://www.cbministries.org/newsletter.aspx)*

# 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 Christian Healthcare Ministries:**

I would like to give thanks to the Lord and to all of the wonderful people who have supported me with prayer and financial gifts.

I have been diagnosed with piriformis syndrome—a painful condition that doesn't always respond to treatment. Therefore, I'm not able to work. However, I am always praying and asking the Lord for wisdom about how to help myself. I'm grateful that I'm able to keep my symptoms somewhat under control.

I have been so encouraged by the ministry of CHM—brothers and sisters helping each other in their time of need.

May the Lord bless each and every one of you.

Sincerely,

Joanne Roberts  
Kalispell, MT

**Dear Christian Healthcare Ministries:**

I'm writing to express my most sincere thanks and appreciation to all those who helped me to completely recover from the financial aspects of my recent health problem. All of the people I came into contact with at CHM proved to

be not only caring Christians, but also competent and professional in all aspects of fulfilling their responsibilities. Everyone was a pleasure to work with, and I felt a genuine sense of caring throughout the process. Everything was completed in a timely and thorough manner, just as outlined in the CHM guidelines.

On a more personal level, the prayers offered by the ministry and many of my fellow members of CHM were both inspiring and humbling. The cards and letters of encouragement received left me in tears at times. To all those who prayed for me, I offer my most heartfelt thanks. May God's blessings be upon you all.

Of course, I am most thankful to our Lord Jesus Christ, by whose stripes I was healed. *Laus Deo!* (Praise be to God).

Your brother in Christ,

Dennis Roucek  
Cumming, GA

**Dear Christian Healthcare Ministries:**

I would like to thank CHM for the excellent service in processing my recent need and for the timely and generous reimbursement that I received. I've been a member for three years, and this was my first experience submitting a need. It was an affirmation of the credibility

of the ministry and a demonstration of the strength of God's people working together to meet needs.

As a Silver level member, I expected to pay a \$1,000 personal responsibility on my cataract surgery. I was gratefully surprised to learn that the large reductions I received from the doctor and the surgery center offset my obligation—a tremendous help to my budget. I am especially grateful to my Needs Processing representative, Beth Kabellar, for her helpful assistance.

I became a member after leaving my last job. I had several years to wait for Medicare eligibility and didn't feel I could afford personal insurance. I had doubts about giving up health insurance and joining CHM. In better moments, I have felt blessed and thankful to place my trust in God, my daily Provider, and to join with other believers in this sharing ministry.

I am now much more confident to recommend CHM to others who are unable to afford health insurance. I am also grateful to learn that the U.S. health care legislation does not exclude member sharing organizations like CHM.

Sincerely,

Gail Burns  
Portland, OR

## 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.

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

**Milena Foley: 11901 Cypress Landing Ave., Clermont, FL 34711** Please pray for Milena's daughter-in-law, Marilyn, who has an undiagnosed medical problem.

**Jerry Reiner: 8187 Country Oaks Station, West Chester, OH 45069** Please pray for Jerry and his family as they travel and minister in the Appalachian mountains.

**Kevin & Kaycee Melton: 11478 Hoosac Rd., Denton, MT 59430** The Meltons recently had a miscarriage and ask for prayer during this time of grief.

**David Persinger: 162 Christiana Rd., New Castle, DE 19720** David has a

cancerous tumor in his liver; please pray for David and his family.

**Kristy Venechanos: 8295 Southwestern Blvd. #2111, Dallas, TX 75206** Kristy requests prayer for the Dallas area, which has had an outbreak of West Nile virus. She especially would like prayer for her friend, Jim, who is ill with the virus.

**June Van Dusen: 11119 W 1st St., Box 305, Rudyard, MI 49780** June recently had surgery to have part of her colon removed due to pre-cancerous cell growth. Please remember June in prayer.

**Dominic Rufrano: 458 Ivory Rd.,**

**Frewsburg, NY 14738** Dominic requests prayer for a urology problem he has experienced over the course of the year.

**James Callista: 3104 Ventor Ave., Longport, NJ 08403** James has been under serious job-related stress and requests prayer from the CHM family.

**Sergey & Olga Gorkavchuk: 3910 Westwood Dr., Medina, OH 44256** Please pray for the Gorkavchuks, who recently lost their 27-year-old daughter, Katerina, to neuroblastoma cancer.

# CHRISTIAN HEALTHCARE MINISTRIES

*October 2012*

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Healthcare Ministries is to  
glorify God, show Christian  
love, and experience God's  
presence as Christians share  
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