



Christian Healthcare Ministries

The biblical solution to healthcare costs

November 2012

IN THIS ISSUE

ANY LAB TEST NOW®.....1
Member switches from insurance to CHM—in the nick of time.....1
My heart is thankful.....2
Combating dry eye syndrome.....3
Move for a minute.....3
Healthwatch.....4
Members' books explore cultural issues, discipleship.....5
Special guests at the CHM offices.....5
Prayer Page testimony.....6
Prayer Page.....7-10
Letters to CHM.....14
Monthly prayer requests.....15

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.

President and CEO: *Rev. Howard Russell*
 Vice President and CFO: *Roger Kittelson*
 Editor: *Lauren Selleck*
 Assistant Editor: *Shannon Potelicki*
 Contributing writers: *Rev. Howard Russell, Dr. Michael Jacobson, Dr. Gregory Fagert, Judi Ulrey, Lauren Selleck, Shannon Potelicki*

127 Hazelwood Ave.
 Barberton, Ohio 44203

Phone: 800-791-6225
 330-848-1511
 Fax: 330-848-4322

Hours: Mon-Fri 9 a.m -5 p.m.

www.chministries.org
www.facebook.com/christianhealthcareministries
 E-mail: info@chministries.org

ANY LAB TEST NOW® partners with CHM to bring members reduced pricing for laboratory testing

Christian Healthcare Ministries is partnering with ANY LAB TEST NOW® for significant cost-savings to CHM members who need laboratory testing services. Members are eligible to receive an across-the-board 45 percent discount in any of ANY LAB TEST NOW's nearly 150 locations in 28 states.

Furthermore, ANY LAB TEST NOW offers pricing up to 60 percent lower than local hospital or other medical

providers' self-pay patient price. The company offers an extensive list of testing services.

ANY LAB TEST NOW can help CHM members take control of their health care costs through:

- affordable prices
- no enrollment cost or waiting period
- most test results in 24-48 hours
- convenient hours, including Saturdays



See "Lab testing," page 13

Member switches from health insurance to CHM—in the nick of time

By *Tony Smith, Ooltewah, Tenn.*

Christian Healthcare Ministries has been a great

blessing to my family and me. quickly.



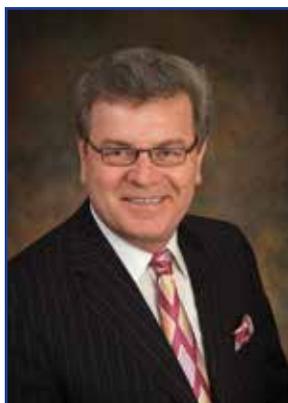
CHM members the Smith family (L-R): Avery, Jet, Tony and Lori

Like many families, the recession hit us hard. In 2010, our business lost 75 percent of its clients in just a few months. Our income was cut in half. We were struggling to keep our heads above water—but were sinking

We had a health insurance policy that cost \$800 per month and only covered my wife, Lori, and our two sons, Jet and Avery. Furthermore, the policy had a \$2,500 per-person annual deductible. I went without insurance because I couldn't afford the extra \$1,000 per-month cost.

See "In the nick of time," page 11

My heart is thankful



Rev. Howard Russell

*President and CEO,
Christian Healthcare
Ministries*

A list of my favorite holidays has Thanksgiving and Easter right at the top.

Thankfulness is a practice I daily incorporate into my life. The seed was planted there by my parents, who often reminded their six children of the need to be thankful. They also pointed out many opportunities to practice thankfulness.

We often were instructed to stop and give thanks for something that had just happened. For example, we once were traveling down the road when a tire went flat. We five boys and our dad pulled off and got out of the car to change the tire. Before we started back on our journey, my father demanded our attention and explained how thankful we should be for the flat tire.

He said something like this: “We need to thank God for this flat tire. We don’t know what lies ahead; there could have been a

drunk driver coming through an intersection just as we arrived there. He would have crashed into us and sent us into eternity. God allowed this flat tire and spared us to serve Him another day. God has a purpose for our lives and He spared us for a reason!

“We can’t see what God sees, but we know He has our best interests at heart. We can trust Him with our lives. We thank Him for His protection so we can be ‘All For Jesus, All For Jesus.’”

My father then began to sing the old hymn off-key (his hearing was never very good.) We joined in.

Remembering my parents’ example causes me to be extra thankful during this time of year.

Working at CHM is one of the greatest blessings in my life. I’m honored to be part of a ministry that helps fellow Christians with health care costs.

Life has many twists and turns, but few are as challenging as failing health. Satan regularly uses the tools of sickness and injury because they effectively stop people from participating in ministry work.

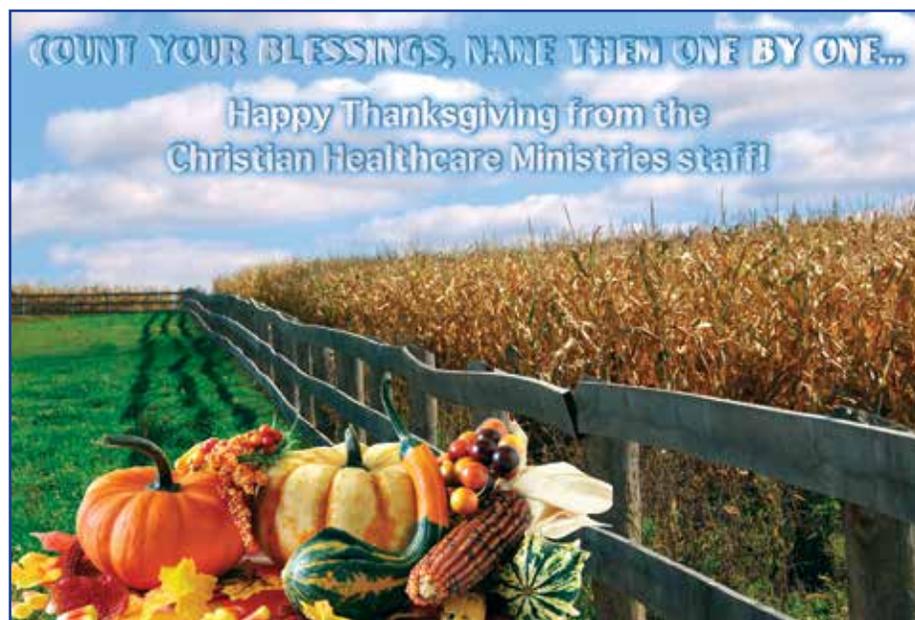
Through CHM I’m privileged to help remove members’ financial burdens so they can focus on getting well.

For example, I recently spoke with a member who underwent medical testing that led to significant and catastrophic treatment. I told him that he didn’t need to worry about the financial burden; his fellow members would take care of him. I could hear the relief flood his voice. He was beginning to recover and, thanks to CHM, the medical costs weren’t a concern. He has since returned to the work God called him to and he is blessing many people through it.

I am extremely grateful that God has placed me at CHM. To serve you is a blessing and an honor.

When I look back on my life I am often overwhelmed at the ways God used me to accomplish His purposes. The journey I have taken to get here is full of stories of sorrow, sadness, tears, victory, jubilation,

*See “Thankful heart,”
page 6*



Combating dry eye syndrome (DES)

By Dr. Gregory Fagert, New Middletown, Ohio

Editor's note: Dr. Greg Fagert is a CHM member who specializes in optometry. He enjoys treating dry eye, fitting custom contact lenses, and reducing the need for glasses and contact lenses (known as orthokeratology or "Ortho-k"). He also offers alternative treatment of cataracts, glaucoma and macular degeneration.

Dry eye syndrome (DES) is a chronic condition that affects more than 60 million Americans. It's the most common eye disorder and is caused by insufficient tear production. Typical DES symptoms are irritation, scratchiness, burning, redness and discomfort.

The following groups are at the highest risk of developing DES:

- Elderly people: Tear production naturally decreases with age; about 75 percent of people over age 65 suffer from DES.
- Diabetics

- People with autoimmune diseases (rheumatoid arthritis, lupus, thyroid disease, etc.)
- Contact lens wearers: contacts can dramatically increase tear evaporation, which can cause discomfort, infection or protein deposits; DES is the leading cause of contact lens intolerance
- Women undergoing hormonal changes: pregnancy, menopause, and hormonal changes associated with oral contraceptives can cause DES
- People who work in extreme conditions: routine exposure to smoke, pollution, high altitude, or weather extremes (sunny, windy or cold)
- Patients who undergo laser vision correction surgery
- People who suffer side effects of certain medications or other diseases
- Those who suffer from Sjögrens syndrome, an autoimmune disorder characterized by inflammation and



dryness of the mouth, eyes and other mucous membranes; most sufferers (90 percent) are women.

Many forms of treatment are available for dry eye sufferers:

- Preservative-free eye drops
- Homeopathic eye drops formulated specifically for women, men, contact lens wearers, and others; these drops

See "Combating dry eye," page 12

Move for a minute *By Judi Ulrey*

You've probably heard that you should move with vigor—get your heart pumping—for at least 30 minutes multiple times each week. That's a good guideline, but mini-moves are good, too. Getting up from your chair and moving around for a minute raises your heart rate, your brain waves and your spirit.

Do you often feel back pain? Stand up, bend your knees and slowly bend forward. Do your shoulders creep up to your ears? Stand up and roll them forward, then backward. Raise them up and down. Do you get tired of sitting too long? Cross your left ankle over your right knee, sit up tall and slowly bend forward. Ouch! But it's a good ouch because this move stretches

your glutes.

Mini-moves are fast and simple, but we seldom take the time to stand and stretch. It's just not our routine, not part of our pattern. If someone came to your desk and invited you to stand and stretch, would you? Keep these tips on your desk and choose a new move every hour.

Twist: Stand up and twist left, then



right. Twist from side-to-side, letting your arms flop freely. Stand with your back to a wall, file cabinet or door frame and gently intensify your twist with a little pull.

Squat: Stand up, then sit down—almost. With your toes at a natural 45-degree angle, keep your chest up and abs tight. Slowly bend your knees and hold. Stay in the squat, bring your arms to airplane position (straight out on both sides) and twist from your waist to the left. Hold, then twist right. Continuing to squat, bend at the waist so your torso is

See "Move for a minute," page 11

Spirit-controlled thoughts and memory (part 4 – How to heal a wounded spirit)

© Dr. Michael D. Jacobson. This article may not be reproduced without permission.



Dr. Michael Jacobson, D.O.
Medical Consultant

Christian Healthcare Ministries
127 Hazelwood Ave.
Barberton, OH 44203

Phone: 800-791-6225
Fax: 330-848-4322

E-mail:
doc@chministries.org

Health education resources at:
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, which commonly underlie anxiety and sleep problems.

Important components to heal a wounded spirit

Understanding: Wounded people need to know there is someone who relates to the different dimensions of their memory, especially to the intensity of their pain. "Rejoice with them that do rejoice and weep with them that weep" (Romans 12:15).

Companionship: They need to know on a heart level (that is, they must feel) that they are not alone, abandoned or rejected (all of which stimulate the brain's punishment center). They need assurance that someone genuinely values them and will not leave them.

Sovereignty: Finally, wounded people must know that at the time they were wounded, they were secure; they must believe

that someone with greater power than their offender was in control and protecting them from harm beyond what they could bear.

There is only one Person who meets all of these criteria: Jesus. He is the only One who can truly understand our pain, who never has and never will abandon us and who has power and sovereignty over our circumstances. Therefore, wounded people need to connect



with Jesus on a heart level in order to experience genuine healing. Hebrews 4:15-16 says, "For we have not a high priest which cannot be touched with the feeling of our infirmities; but was in all points tempted like as we are, yet without sin. Let us therefore come boldly unto the throne of grace, that we may obtain mercy, and find grace to help in time of need."

Jesus was insulted, deserted by His friends and falsely accused. Yet, He did not develop a wounded spirit and was able to forgive. "For even hereunto

were ye called: because Christ also suffered for us, leaving us an example, that ye should follow his steps. Who did no sin, neither was guile found in his mouth: who, when he was reviled, reviled not again; when he suffered, he threatened not; but [entrusted] himself to him that judges righteously" (1 Peter 2:21-23).

The miracle

How is it possible to forgive from the heart? Forgiveness from the heart takes place when, as an act of his spirit, the offended person chooses to release (to God) the offender from all responsibility (on a personal level rather than a civil or judicial level) and live with the consequences of the offender's wrongdoing.

The most effective and practical method I have found for achieving true forgiveness is taught by counselor John Regier. He teaches his clients to forgive by praying this way: "Lord, I choose to forgive [name of the offender] for [the offense], causing me to feel [description of emotional and physical pain]. I am willing to pay for the emotional pain and consequences that [name of the offender] has caused me."

I don't understand it fully, but

See "Heal a wounded spirit," page 13

Members' books explore cultural issues, discipleship

When God Roars!
Stephen Swihart, Elkhart, Ind.

Christian Healthcare Ministries member Dr. Stephen Swihart's latest book, *When God Roars!*, explores what God might say about the problems and hot-button issues of today.

In the book, readers will find several chapters, written from God's perspective, on topics like politics, gender, families and the church. Each chapter also includes "Trusted Truths"—Scripture verses and quotations from historical Christian figures like Martin Luther—that are intended to support this viewpoint as belonging to God.

Stephen explains in his introduction that though he makes "no claim to inspiration or authority in this writing," he has "prayed numerous times about the issues facing our modern world" and has written in his book what he believes God said to him.

A graduate of Ashland Theological Seminary (M.Div., D.Min.), Stephen served as a pastor for more than 20 years and as a Bible professor for nine. Most recently, he founded Master Plan Ministries, through which he writes and speaks full-time.

When God Roars! is available for \$10 (plus \$2 for shipping and handling). It can be purchased through PayPal at www.masterplanministries.com or

by sending a check made payable to Stephen Swihart to 1333 El Reno St., Elkhart, IN 46516.

Learn from the Master: Discipleship as Taught by Jesus
Wayne Augustine, Brooksville, Fla.

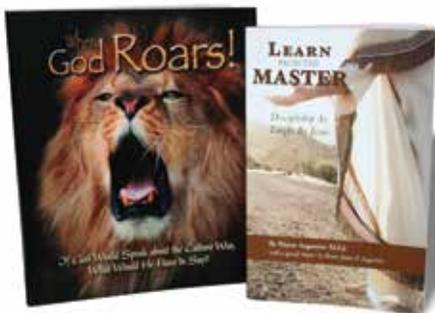
"You do not have to be a pastor to change the world for Christ! You need only be a disciplined believer!"

This line from the back cover of member Wayne Augustine's book, *Learn from the Master: Discipleship as Taught by Jesus*, explains perfectly the author's purpose in writing it.

In the book, Wayne shares a plan he developed that could potentially reach the whole world with the Gospel in 33 years. The plan involves only a one to two hour per week time commitment and a discipleship relationship with one person at a time for six months to a year.

Wayne, who majored in math and physics and holds a master's degree in education, explained how this plan is feasible from a mathematical perspective. "If ten people in a church purposed to implement the plan for ten years, and if they were only ten percent effective, they would add 1,024 new soul-winning, disciple-making believers to their congregation," he said.

Learn from the Master: Discipleship as Taught by Jesus is available for purchase through www.amazon.com.



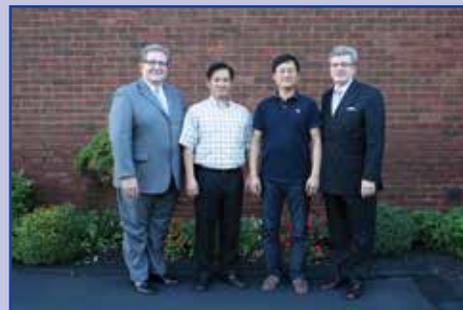
Special guests at the CHM offices



Evangelists and CHM members Larry and Tamla Leckrone visited CHM on Sept. 6



CHM members and award-winning Gospel music quartet the Mattingly family performs at the CHM chapel service on Sept. 20



CHM staff members Terry Lawrence and Rev. Howard Russell with Steven Chong and Otis Ee, members of the Christian Korean community in Los Angeles

The CHM Board of Directors also visited the ministry offices on Sept. 20 for a semi-annual Board meeting.

SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

Meet the Prayer Page participants

Note: The Prayer Page begins on page 7.

Sheri Friedman
Swansea, Ill.

- Total need: \$35,439
- Reductions received: \$15,140
- Prayer Page gifts received to date: \$9,210
- Need remaining: \$11,089

Throughout my battle with breast cancer I have been thankful for the Prayer Page's assistance.

My journey through this illness began 10 years ago. During



Sheri Friedman (holding baby) and family

a routine mammogram, my doctors found a spot. The doctor performed a biopsy, which led to a lumpectomy. Thankfully, that incident turned out to be benign.

However, in November 2010, I noticed a dimpling on my breast in the same location as the previous spot. I quickly scheduled a mammogram and an ultrasound. These tests revealed a new spot, for which I also had a biopsy. This time, my doctor sent the test to the Mayo Clinic.

In January 2011, my doctor told me I had lobular carcinoma in situ (LCIS), a type of breast cancer. A few months later, in May 2011, I had a double mastectomy.

Since then, I've had a total of four reconstructive surgeries so far, and there are two more left. So far, my bills total \$35,439. Between the Prayer Page giving and bill reductions I was able to obtain, my financial burden has been—and continues to be—significantly lightened.

God has been so good to me and has taught me so much throughout my illness. I have found that I have nothing to fear as long as I have the facts and can make an informed decision. God has broad shoulders and will never leave me or forsake me.

He also has helped me to remain positive throughout this experience. When the doctor originally called me with the news of my cancer, I was home alone and cried out to God "So, what now?" He told me to count it all joy, so I do.

Thank you to CHM and all of the kind folks who have helped me with my Prayer Page need! Your generosity and prayers mean so much to me.

Thankful heart (continued from page 2)

trials and many other experiences. Only now can I see how each of them has molded and made me the person God wants me to be so I can do what He wants me to do here at CHM.

I can honestly say that I have not considered my life a difficult road because I have been taught to be thankful.

I'm so glad that my parents exemplified thankfulness. They taught me to sort through the garbage in life to find the golden nuggets and sparkling diamonds—God's hidden treasures.

Thank you, Mom and Dad, for creating a culture of thanksgiving in our home. Thank you, Lord, for making me more like You so that life seems less like a tough journey than it seems like an adventure filled with joy and thanksgiving.

Send in your Prayer Page testimony!

Send your testimony and photos to:

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

FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month:

\$351,815

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

- \$23.82 this month -or-
- \$7.94 for the next three months -or-
- \$3.97 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

NOVEMBER 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 \$1,912 in gifts, bringing the need to \$305.*

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 \$45,888 in gifts and \$1,838 in reductions, bringing the need to \$59,660.*

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 \$8,411 in gifts and added \$4,192 in bills; she now needs \$2,981.*

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 \$1,940 in gifts, bringing the need to \$5,530.*

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 \$5,026 in gifts, bringing the total need to \$1,671.*

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 \$3,164 in gifts and added \$608 in bills, bringing the total needed to \$782.*

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 \$10,214 in gifts, bringing the total to \$3,991.*

8. 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 \$786 in gifts, bringing the need to \$2,103.*

9. 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 \$2,583 in gifts; she now needs \$1,117.*

10. 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 \$36,408 in gifts. He now needs \$12,247.*

11. 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 \$10,919 in gifts. She now needs \$3,307.*

12. June Dalton: 1500 Edgington Rd., South Salem, OH 45681 June underwent removal of basal cell cancer and asks the CHM family for help with bills totaling \$6,474. *UPDATE: June received \$4,823 in gifts, bringing the need to \$1,651.*

13. John Paul Dodd: 711 Kimberly Ct., Caldwell, ID 83605 John Paul underwent a pacemaker replacement operation and incurred \$10,372 in medical bills. *UPDATE: John Paul has received \$7,891 in gifts, bringing the need to \$2,481.*

14. Lindsay Ferguson: 512 Apple Way Dr., Danville, IN 46122 Lindsay has an eye disease that began before she joined CHM. She needs shots every three to six months and requests help from the CHM family to share her bills totaling \$1,550. *UPDATE: Lindsay added \$3,525 in bills and received \$1,747 in gifts, bringing the need to \$3,328.*

15. 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 \$5,940 in gifts, bringing the need to \$1,542.*

16. Sheri Friedman: 111 Heidi Dr., Swansea, IL 62226 Sheri incurred \$4,070 in bills for the treatment of breast cancer. She asks the CHM family for prayer and financial help. *UPDATE:*

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

Sheri added \$31,369 in bills. She received \$9,210 in gifts and \$15,140 in reductions, bringing the need to \$11,089.

17. 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 \$6,999 in gifts and added \$400; she now needs \$6,785.**

18. Nancy Graham: 2401 2nd Ave., Upper Chichester, PA 19061 Nancy underwent treatment for a bladder condition. Her bills total \$8,422. **UPDATE: Nancy received \$6,909 in gifts, bringing the need to \$1,513.**

19. 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 \$23,172 in gifts, bringing the total to \$2,314.**

20. 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 \$8,056 in gifts, bringing the total need to \$2,484.**

21. 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 \$6,769 in gifts, bringing the need to \$3,284.**

22. Deborah Hayes: 1279 W Camino Mesa Sonorese, Sahuarita, AZ 85629 Deborah underwent knee replacement surgery and incurred bills for \$377.

23. 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 \$3,196 in gifts, bringing the need to \$2,496.**

24. 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 \$1,927 in gifts, bringing the need from \$10,384.**

25. 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 \$14,292 in gifts and added \$1,717 in bills, bringing the need to \$9,396.**

26. 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 \$13,401 in gifts; his need is now \$1,146.**

27. 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 \$11,515 in gifts, bringing the need to \$4,578.**

28. 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 \$3,284**

in gifts and added \$99 in bills; the need is now \$2,055.

29. 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 \$1,212 in gifts, bringing the need to \$702.**

30. 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 \$2,316 in gifts, bringing the total to \$1,187.**

31. 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 \$3,181 in gifts, bringing the need to \$907.**

32. 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 \$1,779 in gifts, bringing the need to \$3,929.**

33. 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 \$26,778 in gifts, bringing the need to \$17,135.**

34. William Newton: 5911 Country Brook Ct., Sugar Land TX 77479 William underwent knee replacement surgery and incurred bills totaling \$17,277. **UPDATE:**

William received \$13,894 in gifts, bringing the need to \$3,383.

35. 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 \$5,990 in gifts, bringing the total needed to \$963.**

36. Calvin Ratzlaff: 40596 307th St., Avon, SD 57315
Calvin suffers from hyperparathyroidism and has \$16,213 in bills. **UPDATE: Calvin received \$12,963 in gifts; the need is now \$3,250.**

37. 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 \$1,203 in gifts and added \$4,014 in bills, bringing the need to \$3,101.**

38. 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 \$1,977 in gifts, bringing the remaining need to \$6,490.**

39. Diana Roccograndi: 138 Lathrop Ct., Kingston, PA 18704
Diana suffers from reactive hypoglycemia and fatigue. She asks for

help with medical bills totaling \$555. **UPDATE: Diana received \$81 in gifts, bringing the need to \$474.**

40. 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 \$8,650 in gifts, bringing the need to \$2,876.**

41. James Schreiber: 12113 W 82nd Terrace, Lenexa, KS 66215
James underwent extensive sextuple bypass heart surgery. After more than \$200,000 in reductions, his remaining bills total \$59,462. **UPDATE: James received \$29,862 in gifts, bringing the need to \$29,600.**

42. 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 large reductions, Donald's remaining bills are \$11,273. **UPDATE: Donald received \$7,844 in gifts, bringing the need to \$3,429.**

43. 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 \$9,013 in gifts, bringing the need to \$4,502.**

44. 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 \$12,486 in gifts, bringing the total to \$5,398.**

45. Debra Simmons: 7386 Chagrin Rd.,

GIVING GUIDE

Membership #	Need #	Membership #	Need #
100025-100192	01	113791-114124	12
100197-100437	13	114127-114469	41
100442-100779	21	114471-114788	42
100786-101333	33	114794-115092	52
101385-102055	06	115094-115566	16
102068-102717	35	115568-116633	25
102731-103530	40	116641-117650	46
103612-104287	34	117657-118834	39
104291-104919	38	118842-120084	03
104941-105627	10	120088-121536	36
105638-106224	62	121546-123366	07
106232-106834	22	123370-124750	55
106840-107325	17	124754-126293	47
107331-107779	61	126306-127776	31
107784-108222	14	127777-129356	53
108229-108551	05	129365-131585	04
108553-108907	08	131591-134021	48
108912-109280	60	134045-136408	43
109284-109639	32	136410-138772	20
109649-109969	49	138781-142285	18
109977-110307	50	142360-143563	59
110308-110610	09	143566-144368	29
110617-110911	57	144369-145105	27
110914-111245	30	145107-145855	51
111248-111533	15	145856-146622	28
111539-111919	26	146623-147373	19
111920-112276	24	147374-148586	11
112278-112622	23	148592-149804	37
112627-113096	44	149805-151676	45
113097-113458	58	151677-153418	56
113461-113787	54	153419-156159	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 #50.

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.

Chagrin Falls, OH 44023 Debra underwent treatment for carpal tunnel syndrome and for a tendon injury. Her bills total \$5,908; she asks the CHM family for financial help and prayer. **UPDATE: Debra received \$145 in gifts, bringing the need to \$5,763.**

46. 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 \$2,113 in gifts, bringing the need to \$1,887.**

47. 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 \$7,445 in gifts, bringing the need to \$1,927.**

48. 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 \$28,552 in gifts, \$73,515 in reductions and \$3,046 in added bills, bringing the need to \$10,550.**

49. 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 \$12,802 in gifts, bringing the need to \$3,223.**

50. 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 \$3,501 in gifts,**

bringing the need to \$5,047.

51. 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 \$2,827 in gifts, bringing the total need to \$3,067.**

52. Debra Tracy: 21977 Flagstaff Ave., Farmington, MN 55024 Debra underwent hiatal hernia repair surgery. She previously took medication for the condition that caused muscular side effects and eating discomfort. She asks the CHM family for help with bills totaling \$14,478.

53. Diana Trahan: 6339 Taft Rd., Maurice, LA 70555 Diana had bladder surgery and incurred bills totaling \$3,092. She asks for financial help and prayer from the CHM family.

54. Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227 Lessie underwent bladder surgery and asks for help with bills totaling \$29,605. **UPDATE: Lessie received \$25,338 in gifts; the need is now \$4,267.**

55. 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 \$4,776 in gifts; he now needs \$32,190.**

56. 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 \$1,354 in gifts, bringing the need to \$2,046.**

57. 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 \$5,741 in gifts, bringing the need to \$2,759.**

58. Sharon Warden: RR 1 Box 69-8F, 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 \$14,355 in gifts, bringing the need to \$8,745.**

59. Rachel Weaver: 1380 Oaklyn Dr., Mohnton, PA 19540 Rachel was in a car accident and underwent cervical disc replacement. She had a second surgery due to complications. She asks the CHM family for help with bills totaling \$28,559. **UPDATE: Rachel received \$26,801 in gifts, bringing the need to \$1,758.**

60. Merrily Wright: 600 9th St., Elko, NV 89801 Merrily underwent removal of a thyroid nodule. After reductions totaling nearly \$19,000, her remaining bills are \$7,684. **UPDATE: Merrily received \$6,009 in gifts, bringing the need to \$1,675.**

61. Janette Zarkovacki: 4845 Old Farm Cir West, Colorado Springs, CO 80917 Janette incurred \$4,670 in bills from the birth of her daughter, Brianna. **UPDATE: Janette received \$570 in reductions and \$2,682 in gifts, bringing the need to \$1,418.**

In the nick of time (continued from page 1)

I had to do something to lighten our financial load, so when I heard about CHM I looked into it right away. I liked what I learned, but Lori was accustomed to insurance companies and was skeptical that that a health cost sharing ministry would be there for us when we needed it.

However, we decided to cancel our insurance policy and step out in faith to become CHM members. We put our whole family on the Gold sharing level because we felt it is the best value of services at a reasonable cost.

We found out all too soon that we could, indeed, rely on CHM members for help.

On June 1, 2012, just one month after becoming a member, I fell down our front porch steps and seriously injured my left leg. I hobbled around for about five weeks before I learned that I had torn my quadriceps tendon in two.

I underwent surgery to repair the damage

on July 17. It went well and I was sent home to recuperate the same day.

At first I felt a little awkward explaining to my health care providers that CHM isn't an insurance company. However, I quickly learned that they were familiar with health cost sharing ministries. Presenting my CHM membership card also proved helpful. With the exception of two MRIs that I prepaid to obtain a \$2,000 discount, I received all of my treatment without being asked to pay anything out-of-pocket. In fact, my hospital automatically extends a 53 percent discount to all self-pay patients.

As the medical bills started to show up in our mailbox, we immediately submitted them to the ministry. Because we were so new to CHM, Lori and I wondered if CHM members would come through. You can imagine our joy and relief when the first check for payment arrived—it was for more than \$10,000!

Though I'm disappointed that I had a large

“With the exception of two MRIs that I prepaid to obtain a \$2,000 discount, I received all of my treatment without being asked to pay anything out-of-pocket. In fact, my hospital automatically extends a 53 percent discount to all self-pay patients.”

-CHM member Tony Smith

medical need so soon after joining CHM, I want to assure other CHM members that their faithfulness will be rewarded by our faithfulness in contributing toward other members' medical needs. In fact, I have become a great “evangelist” for CHM here in the Chattanooga, Tenn. area; I have shared my story with friends and business colleagues in hopes that they, too, will join.

Thank you from the bottom of our hearts for the wonderful work you're doing. May God bless CHM members and staff as you continue in His service.

Move for a minute (continued from page 3)

parallel to the floor.

Now start moving your upper body.

Stand up. Raise your right arm, bending your elbow so your forearm is above your head. With your other hand, pull to the left either at the elbow or by clasping hands. Extend your arm across the front of your body, holding at the elbow with the other hand. Gently pull your extended arm toward you.

Push-ups: Stand about three feet from your desk. Place the heels of your hands on the edge of the desk, a little more than shoulder width apart. Slowly bend your elbows and bring your chest toward the desk. Hold the position for as long as you can before slowly raising

yourself up. Repeat, repeat, repeat.

Triceps dips: Turn around with your back toward your desk, keeping the heels of your hands on the edge. This time stand two feet from the desk. With your knees bent, slowly bend your elbows, dipping your glutes toward the floor. As you get stronger, stand three to four feet from the desk. Keep your legs straight and dip. Yikes!



Now stand up and show your legs some love.

Lunges: Take a big step

forward (or backward) so your knee is at a 45-degree angle. Hold until you tremble, then switch sides. Be bold: do lunges down the hallway.

Quadriceps stretch: Still standing, bend your right knee so you can grab the top of your foot with your left hand. (You may want to hold something stable for balance.) Press your foot into your hand, stretching your quadriceps. Switch sides.

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.

Combating dry eye (continued from page 3)

- stimulate the eyes to produce natural tears
- Homeopathic night gels
- FreshKote®, Restasis® or other steroid prescription eye drops (for moderate to severe DES)
- Proper eyelid hygiene—such as cleansing and conditioning—to keep glands open and tears flowing
- Punctual occlusion procedure (slows tear drainage)
- A diet rich in fish oil (cod, salmon), flaxseed, borage, primrose, black currant and olive oil; consuming green leafy vegetables and natural sugars found in fruit also helps relieve DES
- Drinking at least six to eight glasses of water per day
- Exercising regularly and getting enough sleep

- Taking steps to reduce stress
- Relaxing by listening to soft music, enjoying nature and keeping a positive attitude
- For extreme cases in which eyes don't respond to other treatment, scleral lenses are available. They create a tear-filled vault over the cornea.

Likewise, there are guidelines for avoiding certain items to combat DES:

- Don't use eye drops that promise to "get the red out"—they actually dry your eyes even more
- Don't use over-the-counter eye drops—they're a poor replacement for natural tears
- Decrease your intake or avoid soda, juice, coffee, alcohol and salt

- Avoid breads and other foods made with white flour

Editor's note: Christian Healthcare Ministries cannot share most incidental vision-related expenses, including routine prescriptions or vision correction instruments such as glasses and contact lenses. Bills resulting from alternative treatment also aren't eligible for sharing. CHM recognizes that proper eye care is necessary for healthy living; however, members have chosen to exclude these types of incidental expenses to free up funds for major health conditions and to keep monthly financial gift amounts low. For more information on how you can plan for incidental medical expenses, please visit www.cbministries.org/bra.aspx.

Americans consider mattress most important factor in getting a good night's sleep

Courtesy Saurage Research "Key Findings" newsletter

In a recent bedroom poll conducted by the National Sleep Foundation more than three-fourths (76 percent) of those surveyed say that they had a good night's sleep at least a few nights a week. And a good mattress was the number one factor (93 percent), followed by comfortable pillows (91 percent) and comfortable sheets and bedding (86 percent).



Only 29 percent felt a relaxing bath or shower just before bed and 12 percent felt the use of a prescription or OTC sleep aid made a difference in their sleep experience. In addition, American adults sleep with an average of 2.2 pillows on their beds.

Source: 2012 Bedroom Poll, National Sleep Foundation

Elements Americans consider in getting a good night's sleep

Comfortable mattress	93%
Comfortable pillows	91%
Comfortable sheets/bedding	86%
Quiet room	74%
Dark room	73%
Cool room temperature	67%
Fresh air/free of allergens	63%
Clean bedroom	62%
Relaxing bath/shower just before bed	29%
Use of prescription or OTC sleep aid	12%

Zoned out in micro-sleep

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

Glazed eyes. No expression. Zero comprehension. Have you ever been talking to someone and realized he or she was disconnected from the conversation? Not only may they be thinking of something else—they may not be thinking at all! Researchers at University of Wisconsin-Madison (UW-Madison) discovered that portions of the brains of sleep-deprived rats were actually asleep, despite external appearances to the contrary.



Working with colleagues in Italy, UW-Madison scientists kept laboratory rats awake four hours past their usual bedtime. Though the animals appeared to be awake, electrodes implanted in their brains gave evidence that some brain cells were actually in sleep mode. Even more importantly, the team observed that sleep-deprived rats commonly made mistakes during slightly challenging tasks—an observation that may impact sleep-deprived people.

The electrodes were implanted in two parts of the rats' brains to record brain activity. Scientists tested the rats' ability to reach through an acrylic glass wall and retrieve a sugar cube. The scientists learned that because brain cells in the *motor cortex*—the part of the brain controlling movement—had fallen asleep, the rats failed to retrieve the sugar cube. However, sleeping brain

cells in a portion of the brain not involved in movement—the *parietal cortex*—did not cause the rats to make mistakes.

In aerospace terms, this problem is called “sleep debt,” and the fatigue-induced inattentiveness is “micro-sleep”—a potential major cause of accidents.

Whether due to insomnia or a workaholic life, sleep-deprived people are likely functioning at a sub-par level, and perhaps dangerously so. The Psalmist said, “[It is] vain for you to rise up early, to sit up late, to eat the bread of sorrows: [for] so He gives His beloved sleep” (Psalm 127:2).

Vyazovskiy, V. V., Olcese, U., Hanlon, E. C., Nir, Y., Cirelli, C., & Tononi, G. (2011). Local sleep in awake rats. Nature, 472(7344), 443-447. doi: 10.1038/nature10009

Heal a wounded spirit (continued from page 4)

when we forgive someone from the heart, the pain connected with the memory is removed. When someone forgives from the heart (his or her innermost being), his memory ceases to stimulate the punishment center. In other words, a

structural change in the brain takes place so that the character of the memory is no longer the same.

The result is complete freedom and a return of genuine love, indescribable joy

and unimaginable peace: the fruit of the Holy Spirit dwelling within a believer who is free from bitterness.

Lab testing (continued from page 1)

- no appointment necessary
- no doctor's order needed
- clean environment
- caring, courteous, trained staff
- most tests take about 15 minutes
- discreet and confidential

“Lab testing is still the most cost effective method to detect early signs of disease and to monitor your health,” said ANY LAB TEST NOW marketing manager Pat Norton. “This partnership is a perfect fit... and allows Christian Healthcare Ministries

to be good stewards of [members'] money.”

Though Christian Healthcare Ministries doesn't have a health care provider network and doesn't require that members seek lab testing services at ANY LAB TEST NOW, members who use the program can save themselves and the ministry thousands of dollars.

“We're always looking for ways to keep monthly financial gift amounts low, for the good of all CHM members,” said

CHM President Rev. Howard Russell. “Any discount—including the 45 percent discount offered by ANY LAB TEST NOW—our members obtain results in faster sharing of medical bills for other members.”

Editor's note: To learn more about ANY LAB TEST NOW or find a location near you, visit the company's website at www.anylabtestnow.com. If you don't have Internet access, call CHM at 1-800-791-6225 and ask for the Reductions department.

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:

My husband recently had cataract surgery on both eyes. This was our first time submitting medical bills to CHM. The process went smoothly with the kind help of Beth Kabellar, one of your excellent staff members. We were pleasantly surprised to see everything processed in a way that was both timely and thorough.

Thanks for being such a wonderful resource to folks like us who could no longer afford our regular medical insurance. We received more financial help and personal attention than we ever did in 30 years with our insurance company. Now we have even more peace of mind about any future medical challenges.

CHM is such a wonderful blessing!

Linda Riley
 Prescott, AZ

Dear Christian Healthcare Ministries:

Although I do my best to keep healthy, an unexpected physical ailment recently occurred. I had to stay in the hospital for the first time in 27 years and also underwent a lot of testing.

Thank you so much for taking care of 100 percent of my medical bills—more than \$13,000 in needs

met!—and thank you to the CHM staff for being so helpful in guiding me through the process.

Tom Semplenski
 Howell, NJ

Dear Rev. Russell:

I would like to thank you for sharing with us about never having an “empty nest” (in your June 2012 newsletter article). My brother-in-law is in a similar situation with two adult children unable to cope on their own.

May God help those of us who have an empty nest to remember others—like you and my brother-in-law—in prayer. We also can offer to help out, when possible, so that you can get away and have a break.

As members, we must also remember to pray for you as President of Christian Healthcare Ministries.

In Christ,

Patricia Troyer
 Lake Andes, SD

Dear CHM Staff:

Words cannot begin to truly convey our gratitude to this ministry. We decided not to join CHM when we were first introduced to the ministry many years ago. We had

always heard, “If it sounds too good to be true, it probably is.”

When insurance premiums skyrocketed, we dropped our insurance plan. After going without insurance for a few years, we decided to join CHM. It was one of the best decisions we ever made (The only two more important decisions were giving our hearts to the Lord and getting married!)

CHM has been a godsend. We've told many friends about the ministry (some of them joined) and will continue to do so.

Thank you to the staff and fellow members who make up this wonderful ministry. God's best to each of you!

Darrell and Jeanetta Orange
 Deweyville, TX

Dear Prayer Page staff:

Thank you so much for the financial gifts sent to us for our Prayer Page need. God bless!

Sincerely,

Jonathan & Jennifer Ashlock
 Anderson, IN

CHM legal notices

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

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

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

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

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

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

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

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

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

Howard & Marie Deer: 675 Tess St., Graniteville, SC 29829 Howard suffers from coronary heart disease; the Deers also are caring for an orphaned boy.

Brian Berg: 5400 Sheridan Blvd., Lot 80, Arvada, CO 80002 Please pray for Brian, who underwent emergency heart surgery.

Walter Wessel: 4110 Staley Rd., Ft. Myers, FL 33905 A serious fall caused a spinal cord injury, leaving Walter with limited use of his arms and inability to walk. Please keep Walter in prayer.

Robert & Teresa Vickers: 125 Kimberly Way, Hull, GA 30646 The Vickers family

is facing serious financial and family struggles; also, Teresa has heart problems.

Josephine Sutton: 108 N Harding Dr., Goldsboro, NC 27534 Josephine is an elderly widow who is facing financial difficulty, including a foreclosure. Please keep Josephine in prayer.

Tami Banchy: 4903 E Beacon Dr., Decatur, IL 62521 Tami is facing at least one knee surgery and asks the CHM family for prayer.

Thomas & Margaret Leslie: 3732 Kirby Mountain Rd., Concord, VT 05824 The Leslies request prayer for God's wisdom and

guidance as they struggle with financial problems and job instability.

Kristy Cole: 5501 Cedar Elm Dr., McKinney, TX 75070 Kristy recently has suffered dizziness, muscle spasms and palpitations. Please pray that doctors accurately diagnose and effectively treat her.

Tanya Robinson: 102 Congress St., Apt. 3, Belfast, ME 04915 Tanya tore a tendon in her knee following a fall. Please remember Tanya in your prayers.

Joyce Bollini: 573 Sandpiper Ln., Ste. 205, Wadsworth, OH 44281 Joyce recently lost her job and requests prayer.

CHRISTIAN HEALTHCARE MINISTRIES

November 2012

IN THIS ISSUE:

*ANY LAB TEST NOW® partners with CHM to bring members reduced pricing for laboratory testing • Member switches from health insurance to CHM—in the nick of time • My heart is thankful
Combating dry eye syndrome (DES) • Move for a minute
Healthwatch • Members' books explore cultural issues, discipleship
Special guests at the CHM offices • Prayer Page testimony
Prayer Page • 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.

NONPROFIT ORG.
US POSTAGE PAID
AKRON OH 44309
PERMIT NO. 1075