How to get fit and healthy on a budget

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When it comes to getting healthy, it’s easy to make excuses: But I don’t have the time. But I’m just too tired. But I just don’t have the willpower. But I’m on first-name basis with the donut guy. But I just can’t afford it!

Well, go ahead and scratch that last one off the list, because you 100 percent can get fit and healthy on a budget. And while you’re at it, cross off not having the willpower either. You can totally make the life changes you need to live the best life for your body and your budget. It’s time to stop bringing up those “buts” and start busting yours. Yeah, it’s work. But it’s worth it. So try out one—or all 10—of these tips and get moving (literally).

1. Set empowering (and realistic) goals.

Guess what? “I’m going to get healthy” isn’t a goal. It’s too vague. And “I’m going to run every day for two hours” when you’re crazy busy and have never run a day in your life isn’t doable. You need to set measurable goals, and they need to be the perfect balance of empowering and realistic.

Then you need to write them down. Why? Because goals are dreams in action. And the first step to putting those goals into action is writing them down. When you put goals into words and keep them in front of your face as both a reminder and a motivation, you’re beginning to bring them to life. So give them breath. Write them down.

2. Exercise outside.

Sometimes we believe we need fancy machines or hours in the gym to get fit. But think about this—exercising outside is way more cost-effective than equipment, classes or memberships. Bonus: Fresh air is free. So take a hike (for real), go on a walk, or get running—outside. Nature’s gym is cheaper than man’s. Also, research shows spending just 20 minutes outside reduces stress (https://www.frontiersin.org/articles/10.3389/fpsyg.2019.00722/full). Strengthen your body and lower your stress—exercise outside.

3. Try fitness apps or free videos.

There are plenty of free fitness apps and online videos. Even Instagram is full of free workout posts. These are great if you don’t know where to start to make your fitness goals come true. You can test out different apps and programs to see what works best for your current lifestyle, workout preferences and athletic abilities. And don’t be afraid to push yourself. That’s how you grow.

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Craig Brown, CHM’s new president and CEO, says “no greater goal than glorifying God and serving His people”

Craig Brown, Christian Healthcare Ministries’ new President and Chief Executive Officer, believes his greatest value to the ministry is to lead the team that serves its members in a manner similar to that of an orchestra conductor.

“There is no better aim than glorifying God and serving His people, and at CHM, both are happening for wonderful Christian people served by a great team of professionals,” he added. “My goal will be to lead in a way that will motivate, encourage and enable employees and members alike to experience new levels of satisfaction, service and spiritual joy from the ministry that belongs to all of them.”

The CHM Board of Directors named Brown, former Chief Relationship Officer at Ohio Christian University (OCU), as the ministry’s new leader after an extensive, months-long search process.

Craig Brown, 51, has been on the OCU staff since 2013, when he became special assistant to the university president. His subsequent OCU positions include Vice President for Advancement and Vice President for Entrepreneurship. In 2019 he became Chief Relationship Officer, in which he nurtured relationships with key university stakeholders in such areas as legislative liaison, corporate and church relations, and presidential liaison.

Missionary to dangerous places faces dangerous illness, finds refuge in CHM

By Wahid and Laila Wabha, Peachtree Corners, Georgia

In 1976, God put a burden on my heart to invest deeper into the lives of those around me. I resigned from my position as a dentist in Cairo, Egypt, to pursue full-time ministry.

My wife, Laila, and I began working as missionaries in volatile areas, such as the Middle East and North Africa, by ministering in war-torn zones to refugees and displaced Christians, emboldening them to stand firm in their faith. We disciple them through a 15-month discipleship curriculum. Every three months, we (or a member of our team) fly to places like Syria, Iraq, South and North Sudan, Jordan and others.

This is no easy task, but it’s rewarding to see people’s lives change in locations where you typically only hear terrible news. It’s our privilege to share with them the Good News!

While living in Egypt, we had no medical insurance. It’s simply not part of the culture and is astronomically expensive. However, as we got older and began full-time ministry, Laila and I felt the need to prepare for healthcare costs.

When we heard about CHM, we thought that it would be way over our budget like other options we researched. However, as we looked into it, we realized that it was affordable! We were grateful to be able to join with like-minded people who care about others and to be part of a ministry with a biblical structure. We became CHM members in 2011.

In Feb. 2019, I started having chest discomfort. I didn’t think much of it until one day when Laila and I were walking together. I stopped during our walk and told her about my discomfort. She answered, “At your age, that means you need to see a cardiologist.” She immediately booked an appointment.

The cardiologist sent me for a couple of tests, the results of which did not turn out well. He asked...
Coronavirus (COVID-19): What you need to know

In January Americans watched with growing concern as a virus that began in China spread to over 50 locations across the globe. On January 31, 2020, concern turned to alarm when Health and Human Services Secretary Alex M. Azar II declared Coronavirus Disease 2019 (COVID-19) a U.S. public health emergency.

By the end of March 29, 2020, the worldwide death toll exceeded 33,966 and over 721,000 cases were confirmed. Some 122,000 cases were confirmed in the U.S., with 2,112 deaths. Through the U.S. public health surveillance system, the Centers for Disease Control and Prevention (CDC) identified multiple confirmed cases in the U.S., the majority of which were travel-related.

Of the 49 Americans who tested positive while traveling abroad, three traveled to Wuhan City in China’s Hubei province, the epicenter of the virus, and 46 were on the cruise ship Diamond Princess. Japanese health authorities prevented passengers and crew of the Diamond Princess from disembarking for two weeks. While quarantined onboard near Yokohama, the positive cases among ship occupants climbed from only 10 to over 700. Eventually, over 300 American passengers, including 14 newly confirmed cases, returned home on February 16 on a flight chartered by the U.S. State Department.

Global efforts were focused on limiting the spread and lessening the impact of the virus. In the U.S., the CDC purposed to prepare local communities to respond to the virus and minimize the potential of a COVID-19 pandemic.

What is COVID-19?

Coronaviruses are a large family of viruses typically found in a variety of animal species. The virus causing COVID-19 (SARS-CoV-2) most likely originated in bats and spread to intermediate animals such as cattle, cats and camels. Coronaviruses have the ability to jump from animals to infect people. This particular virus demonstrates capability of spreading person-to-person; however, the CDC confirmed at least two cases in California in which they have no idea how the individuals contracted the disease, the individuals having no known travel or contact with another infected person.

Symptoms and risk

Symptoms of COVID-19 range from mild to severe and include fever, cough and shortness of breath, indicating a lower respiratory infection as opposed to an upper respiratory infection or common cold. The incubation period (time between exposure to infection and the appearance of first symptoms) ranges from two to 14 days. Note that it’s possible to transmit the virus to someone else even when the infected person has no symptoms.

At the time of this writing, there are no vaccines currently available to protect against human coronaviruses and no approved medications to effectively treat COVID-19. While the CDC considers the potential public health threat of COVID-19 to be very high, the vast majority of Americans are at low risk for contracting the infection.

Individuals at high risk include those who travelled to the Hubei province, China. Also, those who have not followed recommended precautions while living in the same household or being within close proximity of an infected person.

To see the latest updates about coronavirus and CHM, visit chministries.org/coronavirus. Our magazine is created in advance due to printing/mailing deadlines.
After struggle with infertility, member’s faith increases  
By Crystal LeMaster, Gerrardstown, W. Va.

My husband, Josh, and I went through three years of infertility and suffered a miscarriage, which was the hardest spiritual and emotional battle we’ve ever faced. However, in 2018 our faith increased through an awesome miracle from God—a beautiful baby girl.

We signed up for CHM in Nov. 2015 after our healthcare costs kept increasing while the benefits seemed to diminish. We chose CHM’s Gold level, plus Brother’s Keeper, because of Gold’s strong cost support for medical bills and because we knew we wanted to have more children.

Before joining CHM we had our first child, Caleb. He was a welcomed surprise. My pregnancy and delivery for him was uncomplicated and completely normal. However, I wasn’t prepared for the struggle we faced when we tried to have another child.

After three years of heartbreaking discouragement, God provided a miracle, on Dec. 4, 2018, when our daughter was born.

We chose to name our daughter Faith, due to the spiritual growth we experienced as God guided us through that difficult season of waiting.

We’re grateful our trust in the Lord grew, because to our surprise, we soon needed it. Just three weeks after Faith was born we noticed a cough, which grew worse and affected her breathing. The day after Christmas we took Faith to the pediatrician, who immediately admitted her to the hospital for observation.

After testing, Faith was diagnosed with RSV (respiratory syncytial virus). The doctors treated her and released her with instructions that we were to return if her symptoms worsened.

Two days later, her symptoms still hadn’t improved, and she ended up coughing so badly her lips began turning blue. We took...

Healthy eating 101: Biblical inspiration for today’s world

By member Kristen Sherman, Muncie, Ind.

What healthy eating habits can we learn from Scripture?

Daniel 1:12-13 says (NIV), “Give us nothing but vegetables to eat and water to drink. Then compare our appearance with that of the young men who eat the royal food, and treat your servants in accordance with what you see.”

What an interesting request biblical hero Daniel and his three friends made when the king’s chief of eunuchs gave them the food being given to some of the land’s finest men. Yet, Daniel and his friends wanted to honor God with the food they ate and lifestyle they lived.

Daniel’s request was to replace the royal, choice foods with just vegetables and water. The results were so positive that, after 10 days, the men were healthier than all the others and the chief of eunuchs approved a permanent change to their diets.

Their experiment proved even in biblical times that increasing vegetable intake results in much healthier individuals. No in-depth scientific, evidence-based research was needed.

With today’s lifestyles, it can be hard to fit in vegetables, fruits and other foods that contribute to good health. Many people also worry about the cost of healthy eating, but there are many ways to implement healthier foods without significant increases to your budget.

Consider making the following changes to your grocery list as many of these foods have a long shelf-life and can be stocked away in your pantry.

Proteins:
- Substitute canned or dried beans for meat whenever possible
- Use smaller portions of meats, or use meats as flavor rather than the focus
- Consider canned fish such as tuna and salmon
- Incorporate eggs (an inexpensive source of protein)

Fruits and vegetables:
- Try your hand at homegrown produce by growing a garden
- Purchase fruits and veggies in their season
- Consider canning or freezing to preserve fruits and veggies
- Purchase from a local farmer
- Consume peels whenever possible and practical
Last month’s article highlighted the top three websites that I currently use to shop for healthcare services and costs. I say “currently use” because healthcare is a fluid market and new solutions frequently appear. If you find a great tool, please share it with me at cbeall@chministries.org.

Let’s talk about MDsave.com. MDsave is a national marketplace with healthcare provider relationships. This website has the functionality to compare all-inclusive pricing, gives the number and quality of provider reviews, has a bio of each doctor, and what procedures each doctor offers.

Two downsides to using this site are: Procedures must be paid for upfront (you may use CareCredit) and there may be no established provider relationships in your area. Please be careful to note the listed provider’s address, as it may be some distance away. For example, when I search mammogram screening in Barberton, Ohio, 11 providers are shown, the closest one 182 miles away. If you find a doctor within driving distance that you desire to use, select “add to cart,” pay for the procedure, note whether you need to schedule an appointment, and print your payment voucher, which you will present at your appointment.

Healthcarebluebook.com/ui/consumerfront is a great tool for understanding pricing of many standard procedures. This site is very easy to use; you can search by procedure description or CPT code and zip code. What is lacking, however, is the ability to choose providers offering this pricing. Effectively, this site only allows you to understand what a fair price should be, but not find a provider who is willing to offer that price.

This site’s applicable uses are in negotiating pricing with a provider and conducting research and price comparisons. When you have an idea of what a procedure should cost, you are empowered to search different providers in your area and ask for estimates. Remember that outpatient facilities such as surgery centers tend to be more cost-effective than inpatient hospitals.

I want to thank you, CHM members, for your excellent stewardship. Along with the CHM staff’s work to steward your dollars, I am constantly impressed by the cost-reduction negotiations our members

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Meet your staff: Elaine Channon, Rebecca Gee, Stanley Hunter and Chad Spurlock

Elaine Channon
Member Advocate
What’s your favorite memory from childhood? When I was 15 years old, my youth leader gave our group the opportunity to earn a free week at Bible camp in New York; we memorized more than 100 Bible verses to earn our way. Years later, I learned my youth leader actually paid the cost for us all to go. After a week at Word of Life Island with those verses forever in my heart, my feet were firmly pointed in the right direction.

Rebecca Gee
Member Services
Name one of your hidden talents. I play the piano. God used this talent to lead me to my current church, where I serve as the church pianist.

Stanley Hunter
Maintenance
What do you like most about working at CHM? My favorite part of working at CHM is seeing all the smiling faces. Everywhere you look, employees are smiling because we know we’re doing God’s work. What could be more joyous than that?

Chad Spurlock
Member Bill Processing
How did you become a Christian? Although I grew up in a Christian family, it wasn’t until my mom fell ill and passed away that I realized how much I needed the Lord in my life. Only then did I begin to focus on how the Lord is always there for me, especially throughout tough times. “The LORD is close to the brokenhearted and saves those who are crushed in spirit.” Psalm 34:18
What is the Prayer Page?
The Prayer Page is an additional means by which CHM members help other Christians. The medical needs listed on these pages are ongoing bills from pre-existing conditions, which do not qualify for sharing through the regular CHM program. We urge you to send cards of encouragement even if you are unable to contribute financially. Contributions to the Prayer Page are tax deductible, unlike your regular monthly financial gifts. 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. See the sidebars on pages 8-9 for more information on how to give.

Please do not send financial gifts directly to the people listed below. Giving should be sent via the CHM office (see page 8). Addresses are provided below if you wish to send cards, letters or emails of encouragement.


Total needs remaining this month: $1,665,979. Each need would be met in full if each member family contributed $8.61 this month. This amount is a suggestion; please consider giving today.

Christian Healthcare Ministries
Prayer Page
Attn: Prayer Page
127 Hazelwood Ave
Barberton, OH 44203
Phone: 800-791-6225
(ask for the Prayer Page)
Fax: 330-798-6105
chministries.org
Email: prayerpage@chministries.org
complications. Total bills: $2,035. **Donations:** $69,829. **Add-on bills:** $80,520. **Remaining:** $12,726.

18. K. Cauhape: 1806 W Ray Ave., Artesia, NM 88210 Condition: The Cauhapes’ son had surgery to correct a birth defect. Total bills: $14,000. **Donations:** $7,990. **Remaining:** $6,010.

19. Monica Christensen: 30567 County Rd. 7, Morgan, MN 56266 (monica.joel@gmail.com) Condition: double knee replacement. Total bills: $7,687. **Donations:** $1,724. **Add-on bills:** $60. **Remaining:** $6,023.


22. Kristen Cichoski: 21214 SW Ladyfern Dr., Sherwood, OR 97140 (bkcichoski@comcast.net) Condition: female condition. Total bills: $15,620. **Donations:** $16,343. **Discounts:** $11,316. **Add-on bills:** $15,103. **Remaining:** $3,064.


24. Timothy Clark: 21214 SW Ladyfern Dr., Sherwood, OR 97140 Condition: female condition. Total bills: $15,620. **Donations:** $16,343. **Discounts:** $11,316. **Add-on bills:** $15,103. **Remaining:** $3,064.


26. Timothy Clark: 21214 SW Ladyfern Dr., Sherwood, OR 97140 Condition: female condition. Total bills: $15,620. **Donations:** $16,343. **Discounts:** $11,316. **Add-on bills:** $15,103. **Remaining:** $3,064.


30. Cheryl Davis: 2950 Danbyshire Ct. NE, Atlanta, GA 30345 Condition: knee pain/knee replacement. Total bills: $22,661. **Donations:** $13,082. **Add-on bills:** $552. **Remaining:** $10,131.


32. Paula DiMaio: 231 James, Westmont, IL 60559 (Nonnieof4@gmail.com) Condition: ulcerative colitis/anemia. Total bills: $36,283. **Donations:** $183,835. **Add-on bills:** $151,297. **Remaining:** $3,743.


35. Roger Endres: PO Box 134, Muenster, TX 76252 Condition: carotid artery disease. Total bills: $28,766. **Donations:** $45,050. **Add-on bills:** $20,025. **Remaining:** $4,906.

36. Nancy Engel: 31 Christiana Pike, Christiana, PA 17509

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**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 member.

**How much should I give?**

Give however much you feel led to give. See the “Prayer Page Giving” box on page 7 for suggestions.

**How do I send my gift?**

You can send financial gifts for the Prayer Page directly to the CHM office. The advantages of sending donations in this manner are that they are tax deductible and the paying down of medical bills is tracked without additional reporting burdens on Prayer Page recipients.

Please make your check out to CHM and write “Prayer Page” on the memo line. If you would like to specify a recipient, please also write their name on your check. Prayer Page needs are shared until they are paid in full (as long as there is no lapse in

*Continued on the page 9 sidebar*


54. Marvin Hatton: 603 N County Rd. 1 East, Monte Vista, CO 81144

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

member) and CHM reserves the right to allocate your gift to any Prayer Page recipient with eligible medical bills. We will forward any card or encouraging note that you include, or you can send it directly to a recipient.

If you wish to donate to Prayer Page needs using your credit card or bank account, please call the CHM Member Assistance department at 330-848-1511, ext. 5993. Donations can also be made online via the CHM Member Portal at chministries.org/members.

How do I use the Giving Guide?

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

For example, if your number is 140000, you can send to need #100. 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!


It’s hard to put into words just how appreciative I am of the Prayer Page staff and CHM members who sent me cards, letters of encouragement, many prayers and especially for those who so generously gave and helped share my hospital bills.

William Howe | Bowling Green, KY


88. Emily O’Hearn: 1298 Palm Cove Dr., Charleston, SC 29492 Condition: surgery to improve lymphatic function/mobility. Total bills: $2,110.


91. Scott & Sandra Rush: 90 Robinson Dr., Palm Coast, FL 32164 Condition: The Rushs’ daughter, Hannah, underwent foot surgery to regain the ability to walk again. Total bills: $6,339.


93. Cory Reason: 9812 Legends Creek Dr. #207, Indianapolis, IN 46229 Condition: heart valve disease/open heart surgery. Total bills: $52,981.


96. Scott & Sandra Rush: 90 Robinson Dr., Palm Coast, FL 32164 Condition: The Rushs’ daughter, Hannah, underwent foot surgery to regain the ability to walk again. Total bills: $6,339.

97. Peter Ryman: 12336 Halverson Dr., Bigfork, MT 59911 Condition: bone cartilage condition/surgery. Total bills: $9,768.


104. Randall Southerland: 2252 Rosedown Ct., Cleburne, TX 76033 Condition: shoulder replacement surgery. Total bills: $23,265. **Donations:** $51,806. **Add-on bills:** $34,313. **Remaining:** $5,772.

105. Carol Sprengard: 7233 Greenfarms Dr., Cincinnati, OH 45224 Condition: knee replacement. Total bills: $8,731. **Donations:** $2,082. **Remaining:** $6,687.


107. Jeb Stogdell: 3092 W Divide Creek Dr., Meridian, ID 83646 (jeb.stogdell@gmail.com) Condition: cervical spinal fusion. Total bills: $18,692. **Donations:** $14,466. **Add-on bills:** $26,715. **Remaining:** $30,941.


111. Barbara Thomas: 4029 Landmark Rd., Luka, IL 62849 Condition: gastroesophageal reflux disease (GERD). Total bills: $10,059. **Donations:** $7,050. **Add-on bills:** $5,000. **Remaining:** $8,009.

112. Chad Thomas: 21218 Cyntheanne Rd., Noblesville, IN 46060 (Chadthom0421@gmail.com) Condition: prostate biopsy. Total bills: $15,958. **Donations:** $13,028. **Remaining:** $2,930.

113. Ronald Tubbs: 2461 Whisper Dr., Miamisburg, OH 45342 (rontubbs@gmail.com) Condition: heart condition. Total bills: $110,739. **Donations:** $109,753. **Add-on bills:** $44,802. **Remaining:** $45,788.

114. Terry Wagoner: 3923 S Rangeline Rd., West Milton, OH 45383 (sherry@mrsbscatering.com) Condition: foot disease/surgery. Total bills: $26,069. **Donations:** $5,847. **Add-on bills:** $7,599. **Remaining:** $27,821.

115. Donald Ward: 927 Post Oak Dr., Willow Springs, MO 65793 (danielhward@yahoo.com) Condition: congestive heart failure. Total bills: $18,009. **Donations:** $19,691. **Add-on bills:** $4,867. **Remaining:** $3,185.


118. Paul and Christina Westover: 2 Chantilly Ct., Lake St. Louis, MO 63367 Condition: The Westovers’ teenage daughter, Mallory, had surgery for a deviated septum. Total bills: $19,812. **Donations:** $19,798. **Discounts:** $358. **Add-on bills:** $7,553. **Remaining:** $7,209.

119. Paul Wilson: 1468 A 300th Ave, Frederic, WI 54837 (paul@wilsonnews.net) Condition: heart condition. Total bills: $14,366. **Donations:** $8,146. **Add-on bills:** $16,055. **Remaining:** $22,275.

120. Scott Wilson: 3923 S Granville, Bartonville, IL 61607 (wilisco27@gmail.com) Condition: double knee replacement, shoulder replacement. Total bills: $110,739. **Donations:** $109,753. **Add-on bills:** $44,802. **Remaining:** $45,788.


Before joining OCU, Brown served as the administrative pastor at Kenwood Bible Methodist Church in Cincinnati, Ohio. Prior to that, his career focus was on business and healthcare in the following roles: restaurant and real estate holding company partner; manufacturing company chief financial officer; assistant to a medical physicist; pharmacy technician, and emergency department technician at The Christ Hospital, Cincinnati.

Brown earned his Bachelor of Business Administration degree, with an emphasis on accounting and finance from the University of Cincinnati, and his Master of Business Administration from OCU.

The announcement to CHM employees was made March 10, at a special meeting for employees at the CHM Event Center. Introducing Brown to the ministry’s 250 employees was Dr. Carol Peters-Tanksley, a CHM board member and physician, minister, author, and speaker from Austin, Texas—who served as ministry Interim Executive Vice President.

“Please welcome Christian Healthcare Ministries’ new President and CEO, Craig Brown!” she said, after which employees cheered and applauded as Brown took the stage.

After the employee meeting, Brown, accompanied by his son, Parker, toured the ministry’s two main buildings along with CHM’s vice presidents: Dave Zahn, Administration; Charity Beall, Chief Financial Officer; Norma Mull, Member Services, Groups and Conferences; Rich Bochart, Program Services; Lauren Gajdek, Communications and Media; David Tschantz, General Counsel; and Bryan Schultz, Chief Information Officer.

“I am grateful to the board for their confidence in me, and I will work with everything that’s in me to justify their confidence and that of CHM’s employees;” Brown says. “I am a new person in Christ. That’s the center of my being.

“I will champion this organization, its employees, and the Christian brothers and sisters we serve. We’ll have the highest levels of accountability, transparency, character, concern and care. Just as with an orchestra, I want to lead CHM to be the best it can be, and the best it has ever been, to glorify God and serve His people.”

NEW video alert: Helpful tips about the Gold level, Personal Responsibility and maternity costs

How Gold membership works
This video is a great resource to learn more about the advantages of Gold level membership, or if you want to share those facts with friends or family. It explains what is eligible for sharing with the Gold program and how Gold works when combined with Brother’s Keeper.

Gold level Personal Responsibility
This video will walk you through the advantages of the Gold level’s Personal Responsibility amount. Staff members explain and define an incident, Personal Responsibility and provide tips for meeting costs totaling less than $500.

Maternity
CHM’s maternity program has many advantages; in some cases maternity bills for your pregnancy can be fully shared by the time your baby is born! This video gives handy tips to make the most of the program.

Visit chministries.org/videos to access these helpful resources and share them with friends and family.
“How to get fit on a budget”, continued from page 2

Even some paid apps offer a free trial. This is a fantastic way to try before you buy. Just be careful—if it’s not the app for you, don’t forget to cancel on time. But if it’s just what you always wanted, make sure your budget is ready for it when the free trial ends!

4. Look for gym deals or free classes.

If you love the gym because the classes and group atmosphere motivate you to work out on the regular, then look for deals and free classes. Some studios will offer one free class a week or a free short-term class pass so you can try out a program before you pay to join. They’re hoping to get you to buy a membership or package, but you can enjoy the free classes and skip the sign-up (unless you can work it into your budget without backtracking on your Baby Steps progress).

If you do want a gym membership, look online for coupons and discounts—especially to new places opening up in the area. But remember, if you’re crushing those money goals and don’t have room in the budget for a gym membership, that doesn’t mean you can’t still crush your fitness goals too. Just exercise somewhere else (like outside or at home)!

5. Skip the expensive athletic wear.

Turns out you can work out just as hard, burn just as many calories, and get just as fit in bargain-priced athletic wear. Okay, so we don’t have an extensive research study to back that statement—but trust us on this. You do need good shoes (meaning they treat your feet well—not they’re worn by your fave athlete). And you do need clothing you can move in. But you don’t need expensive, designer exercise clothing to work out.

6. Invest in home gym equipment.

We’re not suggesting you go buy one of those complicated machines advertised on TV by fitness spokespeople like Chuck Norris. Yes, those things boast that they can work every muscle in your body—even the ones you’ve never heard of and especially the ones you can’t pronounce. But they’re also expensive.

Instead, buy a sturdy yoga mat (which is helpful for many kinds of exercise) and some weights. Find used equipment super cheap from people who gave up or moved on to the next big thing in fitness. Don’t go crazy to start. You don’t want things gathering dust and waiting on your next garage sale. If you realize you need more equipment later, just budget ahead to buy it.

7. Meal plan.

Eating healthy on a budget is possible. You just have to be intentional. And one way to be intentional is to meal plan. Meal planning is deciding up front—and on purpose—what you’ll eat for breakfast, lunch, dinner and snacks throughout the week. Plan out all those healthy meals. Make a list of ingredients you need. (Pro tip: Think about what you already have in your pantry, fridge and freezer first.) Then, go to the grocery store and buy only what’s on your list to make those meals happen. Meal planning is good for the body and the budget.

8. Have healthy snacks ready.

When you’re shopping healthy, don’t forget to buy more than just meals. You need healthy snacks on hand for everyone in the house. Keep them at work too, so you don’t run to the snack machine when your tummy growls. You’ll curb those junk-food cravings, which can get expensive and are rarely a smart health decision.

9. Find an accountability partner.

There’s no shame in asking someone to help you keep your eye on the goal. Just the opposite—there’s incredible strength in asking for accountability. And an accountability partner costs you nothing. The only risks include tighter friendships and a higher likelihood of success. And those are risks we’re ready to take!

The best accountability partners are on the front lines with you. Find someone working toward a similar goal. You can vent your frustrations and share your wins together. You aren’t alone. So don’t go it alone. Get. An. Accountability. Partner.

10. Budget for your health.

You can have health goals and money goals. And you can knock out both at the same time. Just budget! The dumbbells, the smoothie ingredients, the yoga mat—put everything in your budget.

While you’re trying out ways to get fit on the cheap, try out our free budgeting app too. It’s practical. It’s mobile. It’s free. From your desktop or phone, EveryDollar goes where you go so you can budget even while you’re working out! (Please budget safely, friends.)

Dave Ramsey likes to say that goals are dreams with work clothes on. So get your (budget-friendly) workout clothes on, download EveryDollar, and go do this thing.
“Wabha testimony”, continued from page 3
me to go to the local hospital to have a cardiac catheterization.
I thought I would be out of the hospital the same day. I even told the Arabic Bible study I led that I would be at our study that night. However, when the cardiologist looked at my test results, he refused to let me leave. “Everything is blocked,” he said. “You can have a massive heart attack at any time.”
The next day I underwent a quadruple bypass and graft surgery.
For the first time, I felt I was face-to-face with death—the closest I have ever been despite living dangerous places—but I wasn’t scared. Instead, I felt peace. It was the peace of knowing (or thinking) that I had completed my mission with my wife, my two godly sons who married two godly women, as well as in my life’s ministry. I was satisfied with all that God had accomplished.
Laila called CHM right after we heard the news. She was crying on the phone, so the CHM staff member prayed for her and offered to share our prayer request with other members. The staff member also walked Laila through the process for submitting medical bills and asking for financial aid and discounts.
Eventually, the entire hospital bill was written off.
The biggest blessing we received was all the cards and prayers that poured in from CHM members. We received daily emails and cards from people we didn’t know and will probably never meet. The only connection we had with them was our Lord Jesus Christ. I’m grateful the body of Christ has no borders.

I am alive today because my mission is not yet finished. Laila says that God has given us the spirit of Caleb, to be fruitful even into our final days (Numbers 14:24). In January 2019, shortly before my visit to the doctor, we started a new mission called For the Global Glory of God (4G3) to embolden displaced and persecuted Christians in the Middle East to stand firm in their faith. Our hope with 4G3 is that God will use us to minister to those who are marginalized, those about whom you hear nothing on the daily news.

My prayer is that we as Christians will not be bystanders, but that each one reading this message will actively reach out to the persecuted church. CHM and 4G3 are built on the same biblical foundation. We are all one body; when one part suffers, the rest of the body suffers too. I thank God daily for this ministry that allows me to live out my faith without worrying about healthcare costs and enables me to continue in my own ministry.

Editor’s note: To learn more about Wahid’s ministries to displaced and persecuted Christians, visit 4g3.org (For the Global Glory of God) or melti.org (Middle East Leadership Training Institute).

“LeMaster testimony”, continued from page 5
her to the ER and she was again admitted to the hospital—this time for three nights. She was placed on oxygen and closely monitored by nurses and doctors until she improved significantly.
Faith is now a happy, healthy one-year-old. At times she requires nebulizer treatments for her breathing, which our doctor said is a residual effect from RSV. We still pray and believe that she will be totally healed.

It was such a blessing to have our CHM family on our side through Faith’s birth and during her bout with RSV. Fellow members shared nearly $15,000, after discounts, for her birth and sickness. When I received the checks for our bills in the mail I immediately felt relieved and at peace.
I’m so thankful for this ministry and that we get to participate as CHM Gold members. We got to pick the hospital and doctors, and because our bills were over $500, we paid nothing out-of-pocket for my maternity bills or Faith’s RSV bills. Outside of CHM, that’s unheard of!
I love getting a copy of Heartfelt Magazine every month and seeing member testimonies about how God enables CHM members to be the hands and feet of His provision. Being a CHM member during the trial of infertility has played a part in increasing my faith.

“Dollars and sense”, continued from page 6
work out with providers. It’s important to note that one of the aspects that makes CHM unique among health cost sharing ministries is that CHM shares your bill according to your selected membership level regardless of how the medical service is priced.

We here at CHM praise the faithfulness of our God and that of our members. Thank you.
contact of an infected person are at higher risk. An example of unsafe contact is being coughed upon within six feet.

The risk of infection drops to “medium” if proper precautions are followed. This holds true even if in close contact with an infected person. Air travel with an infected person poses only medium risk as long as there is six feet, or two seats, in any direction between you and the infected person. Sitting in a waiting room or classroom with an infected person does not confer higher risk.

If someone is exposed to COVID-19, but has no symptoms presenting (asymptomatic), he or she should adhere to specific protocol recommended by the CDC, according to risk level.

* To see the latest updates about coronavirus and CHM, visit chministries.org/coronavirus.

Our magazine is created in advance due to printing/mailing deadlines.

High risk* individuals should:
- submit to quarantine as directed by local public health authorities
- receive daily monitoring from public health officials
- avoid travel, unless approved by public health authorities

Medium risk* individuals should:
- remain at home
- avoid congregating with others or going out in public
- practice social distancing (i.e. maintaining at least 6 feet of distance from others)

Low risk* individuals should:
- monitor themselves for 14 days to ensure no symptoms develop

If symptoms of COVID-19 should develop in a person who is medium-to-high risk, he or she should immediately isolate himself or herself from others, wear a face mask, alert healthcare authorities of their concern and arrange for testing and transport in a manner that will not expose others. Low risk individuals who develop symptoms should similarly avoid public transportation and contact with others and reach out to healthcare authorities for advice regarding whether testing is warranted.

Based upon reports from China and the World Health Organization (WHO), out of more than 100,000 confirmed cases, over 96 percent of infected persons will survive. Risk of death increases to nearly 10 percent when other diseases, particularly diabetes and heart or lung disease, are present. Age can be a contributing risk factor; risk of death increases to 22 percent in the very elderly, while no children under the age of 10 have died from the virus. Although COVID-19 does not appear to be as deadly as the 2002 SARS virus, which had a 9.6 percent mortality rate, in less than two months, the number of those infected with COVID-19 exceeded that of SARS by 10-fold.

CDC recommended measures for preventing spread of infection
- Avoid close contact with people who are sick.
- Avoid touching your eyes, nose and mouth.
- Stay home when you are sick.
- Cover your cough or sneeze with a tissue, then throw the tissue in the trash.
- Clean and disinfect frequently touched objects and surfaces using a regular household cleaning spray or wipe.
- Wash your hands often with soap and water for at least 20 seconds, especially before eating and after blowing your nose, coughing, sneezing, or going to the bathroom. Use hand sanitizers when soap and water are unavailable.
- Wear a facemask if you show symptoms of COVID-19 to help prevent the spread of the disease to others. The use of facemasks is also crucial for health workers and people who are taking care of someone at home or in a healthcare facility. CDC does not recommend facemasks as protection from respiratory diseases, including COVID-19, for those who are well.

While this information is presented specifically in reference to COVID-19, it is useful instruction for the prevention and containment of any infectious agents.

References:
Health Q & A with Dr. Michael Jacobson, D.O.

Postmenopausal bleeding is cause for concern

Recently, a 60-year-old female member wrote:

During a recent move, I spotted bright red blood—just a tiny bit on the toilet tissue. I figured it was due to the exertion of packing and shuffling boxes around. I continued to have a daily spot for about a week and then it decreased to about once a week. Do you have any idea what may be causing it and suggestions for follow up?

Dr. Jacobson’s response: The fact that you are still quite young and have fibroids and uterine prolapse puts you at increased risk for this type of bleeding. However, the greatest concern is that the bleeding may represent something more serious. For example, women’s risk for endometrial (uterine) cancer increases if they are obese (having a BMI greater than 30 kg/m²), take estrogen after menopause, have a family history of this type of cancer, or have used tamoxifen. Physicians are taught to consider all postmenopausal bleeding as a sign of endometrial cancer until proven otherwise. The most effective way to prove otherwise is to biopsy the uterine lining, which your physician will most likely recommend. Both of these procedures, usually done in a gynecologist’s office, are considered simple and low-risk.

Please note: My office requires a one-week turnaround for medical information. If you have an acute or emergency medical incident, please seek immediate medical attention.

If you have a health question for Dr. Jacobson, CHM Medical Director, please email it to doc@chministries.org.

This information is not intended to replace the advice of your physician.

“Healthy eating 101”, continued from page 5

Starches and grains:
- Purchase whole grain everything: pasta, rice, breads and cereals

Sweets and treats:
- Limit to special occasions
- Try making items at home versus purchasing ready goods
- Consider a fruit-based dessert to decrease sugar intake

Beverages:
- Water
- Make coffee at home instead of buying a cup from a café
- Limit soft drinks; none is best
- Milk is highly nutritious; consider serving it with meals

When you replace junk and convenience foods with healthy foods, you may be surprised at how much you save. Here are a few additional tips to consider as you head to the store. Happy shopping and happy saving!

Five money-saving tips:
1) Create a meal plan and determine what groceries you need before going to the store.
2) Check your cabinets and pantry; cross items you already have off your shopping list.
3) Stick to purchasing the items on your grocery list.
4) Buy in bulk, but only an amount your family can eat before it spoils.
5) Buy fewer premade foods and meals; they are more costly than preparing food yourself.

Editor’s note: Kristen Sherman is a registered dietitian and an international board-certified lactation consultant. She also serves as a nutritional consultant for companies launching educational products. Kristen and her husband, Pastor Michael Sherman, have been CHM members since Jan. 2017 and reside in Muncie, Ind.
Dear CHM,
Thank you so much for the integrity of this ministry! We have been members for two short years and have already been blessed by CHM. Recently our bills were shared for my husband’s complete knee replacement—praise God for His answer to our prayers through this faithful ministry.

We are so very thankful that after Andy retired in 2017 a friend told us about CHM. Our budget didn’t allow for a traditional healthcare program and as believers, we were praying for another option for our family. We praise God for CHM and encourage our friends to join this ministry of believers who carry each other’s burdens in the area of health costs.

Thank you for being faithful to God’s plan to work together as the body of Christ. We are blessed when you help and pray for each of us!

Sincerely,
Vicki and Andy Rauch
Newark, OH

Dear CHM staff and caring members,
We have been so blessed by all the cards and prayers that continue to come our way since Harry’s sudden loss of vision and eye surgeries. It is the highlight of our day to read cards to him when they arrive.

We are learning so much of God’s mercy and faithfulness in this difficult time.

Your prayers and caring hearts mean so much!
Sincerely,

Harry and Melanie Lippert
Lawton, OK

Dear CHM,
I want to let you know I received the beautiful memorial book you sent me after my husband, Henry, passed away. Your thoughtfulness and kindness is very much appreciated.

I was very surprised to receive this book and will use it to share the stories with my grandchildren.
Sincerely,
Barbara Pinkston
Abilene, TX

Dear CHM,
Thank you so much for helping with our medical bills. We are so grateful for your support during these scary times where unexpected illnesses happen.

We additionally want to thank you for providing this ministry to Christians in our country.
Keeping the ministry of CHM in prayer,
James and Angela Hurd
Morrill, ME

Dear CHM,
God has been very good to me and has blessed me with health and the ability to work. This month I want to donate extra to the Prayer Page, to help in a very small way. Thank you.

Sincerely,
Brenda Kropf
Wickenburg, AZ

Dear CHM,
My husband and I are truly humbled by the amazing way in which God used you to meet our needs after I had a five-day hospital stay and surgery to remove three blocked kidney stones.

We’ve enclosed a donation as a small token of our gratitude and desire to help others as we were helped.

May God continue to bless CHM and its staff.
In Christ,
Ocia and Richard Jeffries
Comfort, TX

Dear CHM,
When I first signed up a few years ago, I was admittedly a bit nervous. Now I am incredibly grateful for having done so. What a blessing to be a part of a group of folks who help shoulder the load of medical bills for others.

Recently, I had a painful tumor removed from my left ankle. This last week, CHM reimbursed me for the cost of the surgery.

During the process, I kept in contact with the CHM staff. They were extremely helpful and kind, pointing me in the right directions and patiently answering my many questions.

Thank you for your important work!
Sincerely,
Stephen Sargent
Houston, TX

In your own words: members tell the CHM story

Just as the church of Christ is not a building, Christian Healthcare Ministries isn’t an office in Ohio. These letters represent what you who participate in CHM are accomplishing for each other and for the cause of Christ. 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.

Wish to share your CHM story with other members?
Email editor@chministries.org for more information!
CHM legal notices (more notices are on our website at chministries.org/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 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 plan is not guaranteed under the Oklahoma Life and Health Insurance Guaranty Association.

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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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Chministries.org/legal-notices

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.

Joe and Sharilyn Berry: 85 Paradise Dr., Burlington, CO 80807
Joe is undergoing treatment for cancer. Please pray for strength and encouragement.

Melanie Comerford: 249 Bay Point Dr. #226, Eastpoint, FL 32328
Melanie requests prayer as she undergoes surgery for invasive ductal carcinoma.

Rachel Conway: 16606 Lisbon St SE, Minerva, OH 44657 Rachel has rheumatoid arthritis and lupus. Please pray for strength and encouragement.

Amanda Dobson: 990 Kimberwicke Cir., Oviedo, FL 32756 Amanda is undergoing chemotherapy. Please pray for healing, peace and trust in the Lord.

Cynthia Geren: 257 Rainbow Dr. #15702, Livingston, TX 77399
Please pray for Cynthia as she continues to battle ovarian cancer.

Sean Harpel: 400 Mills Ave. Unit 409, Greenville, SC 29605
Sean’s son, Kaden (16), is undergoing treatment for a spinal tumor. Please pray for encouragement.

Dari and Russell Lavender: 106 Diane Dr., Dalton, GA 30721
Please pray for Dari as she undergoes breast cancer treatment.

Steve and Jennifer Munford: 2660 Graybill Rd., Uniontown, OH 44685
Steve has stage 4 rectal cancer. Please pray for grace and encouragement for Steve and his wife, Jennifer.

Mahala and Abram Penrod: 9920 Pleasant Home Rd., Sterling, OH 44276
Please lift the Penrods in prayer. An ectopic pregnancy left them unable to have children. Pray for comfort and healing.

Sandra and Brian Rissler: 1809 Park Ave E., Mansfield, OH 44905
Please pray for Sandra as she undergoes treatment for stage 3 rectal cancer.

Jeanne and John Wise: 7178 Thundering Herd Pl., Dayton, OH 45415
John has stage 3 pancreatic cancer. Please pray for his healing after surgery.

David and Donna Zeman: 25889 Forest Dr., Escondido, CA 92026
The Zeman’s granddaughter, Brayleigh (5), has leukemia. Please pray for healing and strength.
2) How to get fit and healthy on a budget
3) Craig Brown, CHM's new president and CEO, says “no greater goal than glorifying God and serving His people”

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.

3) Missionary to dangerous places faces dangerous illness, finds refuge in CHM
4) Coronavirus (COVID-19): What you need to know

5) After struggle with infertility, member’s faith increases
6) Meet your staff: Elaine Channon, Rebecca Gee, Stanley Hunter and Chad Spurlock
7) Two tools for your comparison shopping toolbox

8) Healthy eating 101: Biblical inspiration for today’s world

9) Coronavirus (COVID-19): What you need to know
10) Meet your staff: Elaine Channon, Rebecca Gee, Stanley Hunter and Chad Spurlock
11) Two tools for your comparison shopping toolbox

12) Healthy eating 101: Biblical inspiration for today’s world
13) Meet your staff: Elaine Channon, Rebecca Gee, Stanley Hunter and Chad Spurlock
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20) Two tools for your comparison shopping toolbox