Valentine’s Day from the CHM staff

Celebrating 40RYT YEARS
of service—and many more to come

During 30 days in isolation, COVID survivor finds God’s blessings

How to set goals for 2021 by Ramsey Solutions

As Heard On

The Dave Ramsey Show

Do your health a favor:
Love one another

Christian Healthcare Ministries
The biblical solution to healthcare costs

chministries.org
Celebrating 40 years of service—and many more to come  Part two: Living in expectancy

By J. Craig Brown II, President & CEO

Americans should live each day with a great sense of expectancy. Expectancy creates an atmosphere in which miracles can happen. After Moses’ death, when Joshua was preparing to lead the Israelites into the Promised Land, the Lord created a great sense of expectancy within him. He reminded him to be strong and courageous and not be afraid or discouraged. Why? Because the God of all miracles would be with him wherever he went. Can you imagine the great sense of expectancy that God’s reminder fostered each day within Joshua as he led the Israelites into the Promised Land?

The Israelites spent 40 years on the journey to the Promised Land. It’s logical to think that many of God’s chosen had become complacent in their situation, even to the point of becoming irresolute in the face of great promise. Yet, with a renewed sense of expectancy, they moved forward and received from God the land He promised them. This is true for us today, also. We must stir up a sense of expectancy if we’re to realize all of what God has for us.

Do you have a dream that you’ve presented to God? He has promised that when our hearts are in harmony with His will, He will give us the desires of our heart (Psalm 37:4). Has God given you a promise that you have yet to realize? Joshua 21:45 reports that “Not one of all the Lord’s good promises to Israel failed; every one was fulfilled.”

In this 40th year of ministry, we at CHM are reminded daily of the power of living with a sense of expectancy. Let’s join together—corporately and individually—as one great CHM family to stir up within ourselves a great sense of expectancy for what God is about to do!

A prayer for 2021

By J. Craig Brown II, President and CEO

Almighty God our Father, we come to You in the mighty name of Your son Jesus. We adore and worship You for who You are and for Your indescribable love for us. We are grateful for the many promises in Your Word. Your promises enable us to live each day with a great sense of expectancy because Your plans for our lives exceed all that we can think or imagine.

Father, may we always remember that You aren’t limited as we are. May we claim the promises of Your Word—promises which provide a solution for any situation we will ever face. As we pray and walk in obedience to Your Word, stir within us a great sense of expectancy because we know that You, the God of all miracles, are with us wherever we go. Amen.
The CHM ministry standards (part two)

By Dave Tschantz, Vice President & General Counsel

Last month, I discussed CHM’s standard number one, a clearly-written mission statement emphasizing ministry as our primary purpose. This article discusses CHM’s standards number two and number three.

**Standard number two**: No individual who is otherwise qualified is excluded from membership based on health status.

CHM enables Christian-to-Christian ministry in sharing healthcare costs; therefore, it’s outside our purpose to use health status to exclude applicants. Though there are health conditions, treatments, and procedures the ministry cannot share, it’s mission-essential to not turn away applicants because of health status. (To learn about what CHM shares, visit chministries.org/programs-costs.)

**Standard number three**: Be established as a not-for-profit corporation, with a letter from the IRS granting the ministry tax exempt status under 26 U.S.C. 501(c) (3) and annually file with the IRS a Form 990 – Return of Organization Exempt Form Income Tax.

CHM was legally formed as a not-for-profit charity under our home state’s laws. This not-for-profit status aligns perfectly with assisting Christians in ministering to other Christians’ medical needs—and to not make a profit in doing so. Proper management is vital to financial health and continuation, but our purpose is to share the medical financial needs of our brothers and sisters in Christ.

Internal Revenue Service (IRS) recognition of our charitable function is an important indicator of our charitable status. A letter we received from the IRS says that CHM is a charitable organization and donations to the ministry (not regular monthly financial gifts) are tax-deductible.

Another part of this recognition is CHM’s annual voluntary filing of IRS Form 990, the public report of our assets and liabilities. This filing helps ensure transparency and accountability, critical attributes of how our ministry operates.

These first three standards set CHM apart as the standard-setter among health cost sharing ministries.

Editor’s note: To read the first article in the series, visit chministries.org/blog/the-chm-ministry-standards-part-one.

---

Valentine’s Day

CROSSWORD PUZZLE

Across

1. "My ______ is mine, and I am his." -Song of Solomon 2:16

3. "Because you are _______ in my eyes, and honored, and I love you, I give men in return for you, peoples in exchange for your life." -Isaiah 43:4

5. "Above all, keep loving one another _______." -1 Peter 4:8

6. "How ______ and pleasant you are, O loved one, with all your delights!" -Song of Solomon 7:6


Down

2. "The Lord appeared to him from far away. I have loved you with an _______ love; therefore I have continued my faithfulness to you." -Jeremiah 31:3

4. "Complete my ____ by being of the same mind, having the same love, being in full accord and of one mind." -Philippians 2:2

6. "Because your ______ love is better than life, my lips will praise you." -Psalm 63:3

7. "Love is ______ and kind; love does not envy or boast; it is not arrogant." -1 Corinthians 13:4

Answers on page 2
Do your health a favor: Love one another

By Dr. Michael Jacobson, D.O., CHM Medical Director

On Feb. 14—Valentine’s Day—people across the globe send notes and gifts of love to each other in honor of Saint Valentine’s martyrdom for his Christian faith. But you may not know that the practice of expressing appreciation and affection for one another is actually good for your health. A recent *Time* magazine article online highlighted the following attributes of love:

- Love elevates one’s mood.
- Love diminishes stress.
- Love reduces anxiety.
- Love motivates people to take better care of themselves.
- Love helps people live longer. In their book, *The Longevity Project*, Howard Friedman and Leslie Martin reported their observation that married couples (especially the male partner) live significantly longer than those who remain single or divorced.

Conversely, the Centers for Disease Control and Prevention (CDC) reports that “loneliness and social isolation in older adults are serious public health risks affecting a significant number of people in the United States and putting them at risk for dementia and other serious medical conditions.” They increase a person’s risk of premature death from all causes, rivaling the risk from smoking, obesity and lack of exercise. Other increases in risk factors include dementia (50 percent increased risk), heart disease (29 percent), stroke (32 percent), and hospital and emergency department visits.

As Christians, we shouldn’t find this surprising. At the beginning of creation, the Creator Himself declared, “It is not good for man to be alone” (Genesis 2:18). Furthermore, He designed the human race so that male and female together reflect His image and likeness (1:27), established marriage and the family (2:22-24), and designed the wedding bond to last for life (Malachi 2:16, Matthew 19:6-9). In fact, all 613 commands of the Law are fulfilled in one word—love. “You shall love your neighbor as yourself” (Galatians 5:14).

Authentic love not only carries health benefits, but it’s also foundational to life.

References:
- [https://time.com/5136409/health-benefits-love/](https://time.com/5136409/health-benefits-love/)

---

Instant Pot Mongolian beef and broccoli

By CHM staff member Joanna Baltzly

Ingredients:
- 1 ½ pounds of beef stew meat
- ¾ cup brown sugar
- ¾ cup soy sauce
- 2 cloves garlic
- ¾ cup plus 2 tablespoons beef broth
- 2 tablespoons corn starch
- 2 tablespoons sesame oil
- 1 cup shredded carrots
- 2 cups white or brown rice
- 2 cups of frozen or freshly steamed broccoli

Instructions:
1. Set Instant Pot to sauté.
2. Add oil, stew meat and garlic. Sauté until meat is browned.
3. Add carrots, soy sauce, brown sugar and water.
4. Select manual high pressure, 10 minutes.
5. Use the quick release.
6. Place pot back on sauté mode; add ¾ cup of beef broth and bring to a boil.
7. Whisk together remaining 2 tablespoons of beef broth and cornstarch until no clumps remain.
8. Pour cornstarch mixture into boiling Instant Pot contents and continue on sauté for about 2-3 minutes until sauce thickens. Add steamed broccoli to the mixture.
9. Serve over cooked white or brown rice and enjoy!

Do you have a favorite healthy recipe you’d like to share? We want to share it! CHM members may submit their recipes to editor@chministries.org for publication consideration in future magazine issues.

---

Dr. Michael Jacobson, D.O.
Medical Director, Christian Healthcare Ministries

127 Hazelwood Ave.,
Barberton, OH 44203
800-791-6225 | 330-848-4322
doc@chministries.org

(My office requires one week for responses. This service isn’t intended for acute problems or to replace the advice of your physician.)
During 30 days in isolation, COVID survivor finds God’s blessings  By Valerie Magalhaes, Alamo, Calif.

When did you begin experiencing COVID-19 symptoms?
I was nauseated and unable to eat or drink for almost five days. As my sickness progressed, I had to be admitted to the hospital. I was scared, but so sick—I knew something had to be done.

Please describe your recovery.
I am still recovering. My biggest issues have been loss of taste and smell, mental fog, and fatigue. I’m working with a nutritionist to establish a healthy diet and to repair some of the damage.

It’s both emotionally and physically exhausting at times, but I believe there is a reason I had COVID-19. I lean into God to keep going.

*Editor’s note: CHM does not share medical expenses for nutritionist services. See chministries.org/guidelines.

Did you receive medical bill discounts?
All of my healthcare providers gave discounts, totaling nearly $24,000. I received my reimbursement check 45 days from the day I submitted my bills to CHM. This was a huge blessing!

What were the significant moments of your experience?
COVID-19 caught me by surprise. Honestly, I was a bit angry. Why me? Why did it become so hard and ugly?

I was blessed to have a friend who worked in the hospital where I was admitted. I realized God brought him into my life for this reason. Additionally, my church group prayed, sent words of encouragement, and offered help. Their personal encouragement helped me immensely.

Would you recommend CHM to other friends and family?
I am so excited to recommend CHM that it’s necessary to remind people that I don’t work there. The Bible tells us to be good stewards of everything God gives us, and I believe healthcare is included.

My experience with CHM confirms that members share what they say they will. Every time I call, I have the most pleasant experience and conversation. I’m truly grateful a friend introduced me to CHM!

Read more at chministries.org/testimonials.

MY EXPERIENCE WITH CHM CONFIRMS THAT MEMBERS SHARE WHAT THEY SAY THEY WILL. EVERY TIME I CALL, I HAVE THE MOST PLEASANT EXPERIENCE AND CONVERSATION. I’M TRULY GRATEFUL A FRIEND INTRODUCED ME TO CHM!

Mother and son survive winter crash

It was a normal, albeit snowy, day for Heather Geaslen and her nine-year-old son as they drove home from his school—until, while in thick road slush, she lost control of her car. Her car went over the yellow line—and straight into oncoming traffic. Moments later, standing in the snow, injured but alive, it was clear that God had bigger plans.

Hear Heather tell her story and recount her “But God” moment. God cared for her and her family, from the first snowflake to her son’s safety and her healing.

Watch her story at chministries.org/videos.
How to set goals for 2021

Editor’s note: Ramsey Solutions approved the reprint of this article for longstanding sponsor, Christian Healthcare Ministries. Any form of reproduction of the content without the written permission of Ramsey Solutions is strictly prohibited. To see the original article visit: https://www.daveramsey.com/blog/smart-goal-setting?snid=articles.personal-growth.goal-setting.

This is your year! When it comes to setting smart goals, most of us have the best intentions. You’re finally going to take control of your money. Get fit. Start a new hobby. Yada yada.

But here’s the thing. Most of us won’t actually do any of that. Setting goals for yourself is absolutely the right thing to do, but just having good intentions alone changes nothing. You can make resolutions all you want—but a resolution without a plan is just wishful thinking. So, how can you stick with your goals throughout the year?

Essential Guidelines for Your Goals

Be Specific

What do you want to achieve? Get down to the nitty-gritty. Just saying you want to lose weight won’t cut it. Instead try, “I’d like to drop 20 pounds and be able to do at least 20 sit-ups in a row without passing out.” Watch for any roadblocks that could keep you from reaching your goal, and make a plan to get around them.

Questions to ask yourself: Who does my goal involve? What am I trying to accomplish here? When and why do I want to make this goal happen?

Make Goals Measurable

If you know your ultimate goal is to pay off $24,000 of debt in the next year, that means you have to pay $2,000 a month to reach that goal (or about $460 a week). Break your goal into bite-sized chunks. Give yourself daily, weekly and monthly steps. Focus on those. When you accomplish one, tackle the next one.

Questions to ask yourself: How long will it take to reach my goal? How do I know when I’ve reached my goal?

Want more 2021 goal-setting tips from the Dave Ramsey team?

Find three more essential goal guidelines and a list of seven suggested areas of life for using smart goals—straight from the Dave Ramsey team—by visiting chministries.org/blog/how-to-make-goals-in-2021. Plus, you’ll learn about a great tool to boost your goal-setting success!

Editor’s note: Christian Healthcare Ministries is a proud partner of Ramsey Solutions and a budget-friendly, biblical solution to healthcare costs.
As Heard On

Our friends at Christian Healthcare Ministries understand what a difference it makes when people know how to manage their money. Budgeting for healthcare is a crucial part of your life and future. Since 1981, CHM has enabled Christians to meet healthcare costs.”

– Dave Ramsey

“Reflecting on my goals for 2020 … at least I was able to fulfill two of them: staying at home more … and bridling my tongue.”

Preparing for tax time with CHM

By Charity Beall, CHM Chief Financial Officer (CFO) & Treasurer

Preparing taxes? As a CHM member, here are important details:

• You no longer need to attach Form 8965 to your Federal Form 1040 because there’s no penalty for taxpayers who don’t have insurance or who can claim a qualifying exemption like CHM.

• Your monthly and Brother’s Keeper gift amounts aren’t tax deductible (except in Missouri) because you receive the service of health cost sharing.*

• Prayer Page donations and extra giving are tax deductible. Donating members are mailed a tax statement.

• Donations are credited to the year they’re received. Checks mailed in December but not arriving at CHM until January were credited to the new year. To give last-minute donations, use the Member Portal to make sure it’s received in the current year.

*Editor’s note: Missouri members will receive from CHM a letter regarding their monthly and Brother’s Keeper gift amounts. Members participating in a group may receive Form 1095 from their employers per the law’s requirement; however, these forms can be filed away with your tax records.
After 100 percent of heart attack bills shared, pastor says CHM is an excellent model  
By William “Mart” Gray, Locust Fork, Ala.

It was a beautiful day when my friend John and I slipped our kayaks into the Locust Fork River in Alabama; however, it didn’t take long until my sedentary lifestyle caught up with me. Finally, I told John I needed rest.

The break didn’t help. My chest pain and labored breathing grew more intense. John, a pediatric doctor, began a thorough probing and made the diagnosis: I was having a heart attack.

After an extended effort to get me out of the river, we rushed to the nearest cardiac catheterization lab.

The pain and anxiety of my circumstance didn’t allow much room for other thoughts. But one reality was present while doctors stabilized my condition: Our CHM membership was about to get a stress test.

The day after my heart attack, my wife, Mary, while sitting by my bed in the ICU, contacted CHM. Staff showed personal interest in my health condition and even prayed with Mary over the phone. Words cannot adequately express the relief this brought us.

I received four stents across a three-month period. CHM members shared my medical bills completely.

I’ve been a minister for nearly 40 years and have experienced Christian community in many ways; the Biblical model of sharing each other’s healthcare burdens has made me rethink the possibilities of how we can incorporate Christ’s teachings in everyday life.

Our experience with CHM proved health cost sharing is not only a viable option, but also an excellent model. The authentic Christian concern expressed by staff at every point is heartwarming.

Though I’m doing well, I’m not as physically strong as a year ago. Adventures that once invited me now make me consider the possibility of things going awry. What doesn’t occupy my mind, however, is whether I’ll have access to quality healthcare and cost support. In the waters with CHM, I paddle confidently, with certainty that Christian sisters and brothers are with me around life’s every bend.

Read more at chministries.org/testimonials.

I’VE BEEN A MINISTER FOR NEARLY 40 YEARS AND HAVE EXPERIENCED CHRISTIAN COMMUNITY IN MANY WAYS; THE BIBLICAL MODEL OF SHARING EACH OTHER’S HEALTHCARE BURDENS HAS MADE ME RETHINK THE POSSIBILITIES OF HOW WE CAN INCORPORATE CHRIST’S TEACHINGS IN EVERYDAY LIFE.
Meet your staff: Braden Bochart, Dr. Jennifer Hayden Epperson, Jessica Hall, Kelli Hibbs and Jacob Inman

Braden Bochart
Information Technology

Who are your heroes? I’d say my biggest hero is my older brother. Seeing him transform into a man of God has been incredible. My parents come in a close second.

Dr. Jennifer Hayden Epperson
Marketing

Where did you grow up? I grew up in our nation’s smallest state: Rhode Island. As a result, I inherited a pretty thick Southern New England accent. I spent the vast majority of my career in Christian radio, and I had to learn what is called a “general American dialect” pretty quickly. Now I can both “park” and “pahk my car/CAH” with ease!

Jessica Hall
Member Services

What do you enjoy most about working at CHM? My favorite part of working at CHM is working with people who love the Lord. I love that we can lift each other up in prayer. I’m blessed almost daily by members who have either prayed over the phone or have lifted me up with encouraging words. It’s truly a blessing to work here!

Kelli Hibbs
Member Records

What’s your favorite childhood memory? One of my favorite childhood memories is of sitting down as a family every night for dinner. My dad was a long-distance truck driver, out on the road for long periods of time. He wasn’t often home. When he was gone, my mom made sure that the rest of our family ate dinner together. When my dad was home, however, dinner was extra-special. I didn’t appreciate those dinners when I was younger, but now I consider it one of my favorite parts of growing up.

Jacob Inman
Member Bill Processing

In what ways has the Lord changed your life? I can gladly say that the Lord has changed my life in every way! Serving Him every day has been such a joy and an incredible experience as He graciously guides and provides for me.
Dear CHM,

I just wanted to send a note of thanks and let you know how blessed my wife and I are by the wonderful staff at CHM and our fellow members.

During a recent health issue, I needed some clarification from the Member Advocate team regarding the level of discounts provided by my medical provider. The Lord had Lori Flaker take my call that day. She was such a comfort to me and a wealth of knowledge.

In your own words: Members tell the CHM story

Do you have an #IamCHM story? Do you want to say a great big thank you to your fellow members?

Send your testimony or note to editor@chministries.org.
This particular health issue took a few different appointments over a couple of months. I was able to obtain excellent discounts from the various providers. I spoke with Lori a few more times during the months, and she was able to assist with getting a check to me so I could pay one of the larger bills before a generous provider-offered discount expired.

Lori’s excellent customer service and servant’s heart to her fellow Christian brothers and sisters was quite the encouragement to me.

Thank you,
Patrick Egan
Allen, Texas

**Dear CHM,**

Thank you so much for your call and your helpful attitude. CHM is such a breath of fresh air for us and such a blessing. May our awesome, wondrous, holy, gracious and all-powerful God bless you and everyone at CHM. You’re making a great difference.

Blessings,
Kam Miller
Garland, Texas

**Dear CHM,**

My heart rejoices for this ministry that has helped offset my healthcare expenses. What a blessing you are to God’s children! May the grace of the Lord Jesus Christ, the love of God, and the fellowship of the Holy Spirit be with you all.

Sincerely,
Denise Fried
Scottsdale, Ariz.

---

**Prayer requests**

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

**Charles and Robbyn Evans:**
135 Baywood Lane, Villa Rica, GA 30180 | Please pray for the Evans family. Robbyn is undergoing chemotherapy treatment and surgery.

**Juanita Taylor:**
PO Box 1065, Hobe Sound, FL 33475 | Please pray for Juanita. She is undergoing treatment for ovarian cancer.

**Julie Jones:**
20 Grill Road, Joliet, MT 59041 | Julie is battling fibromyalgia and the side effects of her medications. Please pray for strength and peace.

**Bobby and Tammy Adams:**
18349 Charlotte Ave., Brooker, FL 32622 | Please pray for Tammy. She is receiving treatment for breast cancer.

**Connie and Ricky Turner:**
125 Center Drive #17, Glenwood Springs, CO 81601 | Connie was diagnosed with colon cancer. Pray for successful chemo treatments, strength, and healing.

**Katrina Fulton:**
3401 Zacharys Path SE, Bolivia, NC 28422 | Please lift Katrina and her family in prayer. She was diagnosed with stage 4 metastatic melanoma.

**John and Andrea Webb:**
621 MacArthur Drive, Orlando, FL 32839 | John has a bile duct tumor. Please pray that his cancer numbers remain low and that he has a complete healing.

**Donald Jaster:**
PO Box 36, Winona, MO 65588 | Please pray for Donald as he mourns the loss of his wife, Kathy.

**Thomas and Sarah Kingseed:**
6784 Fieldstream Drive, Plainfield, IN 46168 | Thomas has colon cancer. He has two young children and one on the way. Please pray for his family during this difficult time.

**Peter and Vanessa Barton:**
345 Epping Road, Columbia, ME 04623 | Please pray for the Barton family. Their son Carter underwent surgery to remove a brain tumor.
What is the Prayer Page?

The Prayer Page is one of two programs by which CHM members share eligible medical expenses from pre-existing conditions.

Through CHM’s Prayer Page program, members voluntarily contribute funds above their monthly gift amount to provide additional support. We urge you to send cards of encouragement even if you are unable to contribute financially. Guidelines Z and AA contain complete information. 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.

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 "How do I use the Giving Guide?" for suggestions.

Donations can be made online using the Member Portal (portal.chministries.org) or by calling 800-791-6225, ext. 5993. We encourage you to consider setting up recurring monthly donations. Call today to speak with a CHM staff person to set up monthly Prayer Page contributions.

If donating by mail, please make out your check to Christian Healthcare Ministries and write “Extra Giving” on the memo line. If you would like to specify a recipient, please also write their name on your check.

Prayer Page needs shared last month

$390,968.36

Thank you for your faithful giving!

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 #13.

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!

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 4:32, 34a
Please do not send financial gifts directly to the people listed below. Giving should be sent via the CHM office. Addresses are provided below if you wish to send cards, letters or emails of encouragement.

1. **Tim Adams**: 9650 Spring Ridge Cir., Estero, FL 33928  

2. **Shelby Alexander**: 13443 Haverhill Dr., Spring Hill, FL 34609 (Slav4c2000@gmail.com)  

3. **Andrea Anderson**: 2528 Meadow Park Cir., Apt. 182, Bedford, TX 76021  

4. **Jason & Renee Andreas**: 4262 Hamlin Hwy., Moscow, PA 18444 (reneerandreas@gmail.com)  
   Condition: The Andreas’ daughter, Cora, had an ear infection. **Total bills**: $7,951. **Donations**: $5,538. **Remaining**: $2,413.

5. **Alexis Baker**: 200 N Summerwind Dr., Nampa, ID 83651 (lexyhinson@gmail.com)  
   Condition: foot surgery. **Total bills**: $27,455.

6. **Juliana Baranov**: 10830 SE 204th St., Apt. 101, Kent, WA 98031 (julianalitvinenko@msn.com)  

7. **Randy Barker**: 2371 Plain View Hwy., Dunn, NC 28334 (randybarker21@gmail.com)  

8. **Kelley Beanblossom**: 7464 CR 3600, Brownsboro, TX 75756 (kperkbean@aol.com)  

9. **Martha Berry**: 279 HCR 1367, Hillsboro, TX 76645 (marthaberry2012@gmail.com)  

10. **Kassie Bolander**: 5622 John Curry Rd., Christoval, TX 76935  

11. **Emily Brown**: 4313 49th St., Lubbock, TX 79413 (eebrown316@yahoo.com)  

12. **Isaac Campbell**: 1037 N Monroe St., Lincoln, IL 62656 (isaacjay87@yahoo.com)  

13. **Larry Carlson**: 123 Keel Ct., Mooresville, NC 28117  

14. **Laura Carter**: 10423 County Loop 128, Carthage, MO 64836  
    Condition: tumor in the lumbar region. **Total bills**: $16,814. **Donations**: $12,306. **Add-on bills**: $1,492. **Remaining**: $6,000.

15. **Patrick Ciriacks**: 12020 Meadow Ct., Waunaukota, WI 53222 (peciriacks@gmail.com)  

16. **Renee Corrigan**: 12777 Corriander Ct., Rancho Cucamonga, CA 91739 (reneec.realestate@gmail.com)  

17. **Jason DeCarlo**: 641 Ponderosa Dr., Silt, CO 81652 (jdecarlo@aspensnowmass.com)  

18. **Steven Eskeback**: 1143 Don Bernabe Garcia Lane, El Prado, NM 87529  

19. **Karen Hutson**: 87 Oakwood Dr., Dunedin, FL 34698  

20. **Samuel Kim**: 3150 Wilshire Blvd. #2920, Los Angeles, CA 90010  

21. **Cary King**: 11505 Gongwer Dr., Fort Wayne, IN 46789 (clking@creativesoundimages.com)  

22. **Shean Kirin**: 9094 Lost Hill Trl., Lone Tree, CO 80124 (shean.kirin@gmail.com)  

23. **Rebekah Lattimer**: 11340 Stage Rd, Akron, NY 14001 (joellatt@buffalo.edu)  

24. **Keith & Cheryl Lehman**: 123 Keel Ct., Mooresville, NC 28117  

25. **Arlene Lengacher**: 15504 Boger Rd., Spencerville, IN 46788  
    Condition: chronic tonsillitis. **Total bills**: $4,849. **Donations**: $1,098. **Remaining**: $3,751.

26. **Charlotte Lindborg**: 999 Mushroom Lane, Bayfield, CO 81122 (caelgw@gmail.com)  
    Condition: thyroid nodule. **Total bills**: $8,795. **Donations**: $3,234. **Add-on bills**: $6,179.

27. **Garrett Long**: 4745 Camp Betty Hastings Rd., Walkertown, NC 27051 (glong10@liberty.edu)
Condition: total shoulder replacement.  

28. Anthony Lopez: 2048 W Blakes Creek Ave., Nampa, ID 83686 (shannarieb@gmail.com)  
Condition: testicular cancer.  
Total bills: $31,859.

29. Rebekah Lotz: 874 E Barracuda Dr., Nixa, MO 65714  
Condition: brain cancer.  
Total bills: $9,820.

30. Lisa Loucks: 4005 Johnstonville Rd., Susanville, CA 96130  
Condition: Lisa’s husband, William, passed away after a battle with squamous cell carcinoma.  

31. Michael Matthews: 121 Minto Way, Smithfield, VA 23430  
Condition: pacemaker.  

32. Mark Momb: 6418 E 18th Ave., Spokane Valley, WA 99212  
Condition: heart condition.  

33. Kindra Muche: N8799 N German Rd., Mayville, WI 53050  
Condition: hip replacement.  

34. Debra Murray: 307 Patsy Ave., Glen Burnie, MD 21060  
Condition: coronary artery disease.  

35. Anna Oberholtzer: 1501 E Newport Rd., Lititz, PA 17543  
Condition: endometriosis surgery.  

36. Jerome Oberstadt: N352 County Rd W., Fremont, WI 54940  
Condition: hypereosinophilic syndrome (rare blood disorder).  

37. Gail Peterson: 811 Weavil Rd., Kernersville, NC 27284 (gairluthpeterson@gmail.com)  
Condition: intestinal blockage/gallbladder surgery.  

38. Madlyn Quattlebaum: 6737 Hwy 77, Chipley, FL 32428  
Condition: hip replacement surgery.  

39. Andrea Rentschler: 8961 Meridian Rd., Rochester, IN 46975  
Condition: ear surgery.  

40. Cynthia Roberts: 3203 Vortac Lane, Georgetown, TX 78628  
Condition: breast cancer.  

41. Susan Russell: 3152 Woody Way Loop, Kodiak, AK 99615 (srussell961@gmail.com)  
Condition: sleep deprivation.  
Total bills: $4,480. Donations: $1,672. Remaining: $2,808.

42. Vicki Sanderson: 601 Normandy Lane, Saginaw, TX 76179 (vickis831@gmail.com)  
Condition: knee replacement.  

43. Robert “Jay” Sappington: 3081 Village Circle, Ann Arbor, MI 48108  
Condition: fourth stent placed in cardiac artery.  
Total bills: $18,794.

44. Angela Savelle: 104 Blue Springs Drive, Leesburg, GA 31774 (savelleangela@gmail.com)  
Condition: surgery for gallstones w/complications.  

45. Phil Siefkes: 420 4th Ave SE, Sleepy Eye, MN 56085 (psiefkes@gmail.com)  
Condition: leg tumor removal.  

46. Janet Simon: 7 Hunteleigh Meadows Ct., St. Charles, MO 63303 (JanSimon57@Att.net)  
Condition: foot reconstruction surgery.  
Total bills: $9,540.

47. Ephraim M. Slaton: 402 S. Thorton Ave., Apt. 7, Dalton, GA 30720 (mike@acwg.net)  
Condition: macular edema.  

48. Daniel Smith: 284 S. Market St., Ephrata, PA 17522 (dksmith032109@gmail.com)  
Condition: surgery for degenerative disc disease.  

49. Owen Swart: 3748 Brodie Ln., Mariposa, CA 95338 (oswart@americanseniorbenefits.com)  
Condition: crohn’s disease.  

50. Emily Walters: 230 Scalybark Trail, Concord, NC 28027  
Condition: removal of enlarged thyroid.  

51. Emily Williams: 799 Digby Rd., Rock Hill, SC 29730  
Condition: surgery on thyroid nodule.  

52. Samantha Williams: 305 Walnut St., Diamond, MO 64840 (mansa_82@hotmail.com)  
Condition: hysterectomy with complications.  

53. Nancy Wolffey: 9710 Stage Rd., McClure, PA 17841  
Condition: knee replacement.  
Total bills: $21,408. Donations: $18,761. Remaining: $2,647.

54. Louise Wood: 6350 Columbine Rd., Magalia, CA 95954  
Condition: inflammation of esophagus.  

55. Myron Yoder: 104 Blue Springs Drive, Leesburg, GA 31774  
Condition: surgery on thyroid nodule.  
A beloved program gets a new name: Prayers Unceasing

The Apostle Paul in 1 Corinthians 12:26 reminds Christians that “If one member suffers, all suffer together; if one member is honored, all rejoice together.” In this verse, Paul provides us with an example of Scripture urging believers to carry each other’s burdens, and it’s a foundational principle of Prayers Unceasing, CHM’s prayer support program.

Through Prayers Unceasing, you can encourage your brothers and sisters in Christ by lifting them in prayer and sending them cards, letters or emails of encouragement. It’s an opportunity to put your faith into action.

How to get started:

1. Save the Prayers Unceasing card included with your monthly Member Gift Form.
2. Post it on your refrigerator, memo board, or place where you spend time as a reminder to pray throughout the day for that fellow Christian.
3. If you can, send a prayer card or email to the member.

56. Joel & Dorothy Zook: 17368
Remaining: $4,469.

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 CH5543. 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 entirely 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. 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 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.