Pools and schools: Work-life tips inside

Burden of C-section, leukemia carried by CHM family

Unexpected bronco ride lands member in hospital, mounting bills shared by CHM

Have you seen our YouTube channel lately?

Christian Healthcare Ministries
The biblical solution to healthcare costs

chministries.org
Celebrating 40 years of service—and many more to come Part eight: 40-year cycles

CHM has grown phenomenally over its 40-year history. In the early days, it had a smaller constituency and fewer challenges. Today, CHM serves a more diverse group of people than could have been imagined 40 years ago. However, we rely upon the Lord’s favor and leadership to guide us. There is confidence that CHM will be sustained by God’s providential help.

The narrator of Judges mentions several periods of 40 years when describing the length of the reign of particular judges in Israel. Othniel, Deborah, Barak, Gideon, and Eli all led the Israelites during a period of 40 years (Judges 3:11; 5:31; 8:28; and 1 Samuel 4:18). The Philistines oppressed the Israelites for 40 years until Samson’s birth (Judges 13:1).

In the early days of the judges, the leaders were humbled by the enormity of their tasks and relied on the Lord’s help as they embarked on their missions. Gideon earnestly sought the Lord’s voice to make sure that it was God speaking to him. When he knew God was leading, he had great courage. At the Lord’s direction, he reduced his 30,000-man army to 300. Gideon’s attitude of humility and reliance on the Lord is the attitude that opens us up to God’s favor and blessings.

We must never lose sight of the faith of CHM’s early leaders and members. God was at work ahead of every obstacle, preparing us for the challenge. We can be sure that God perfectly understands the future and we must learn to always cling to Him.

“He gives His loving-favor to those who do not try to honor themselves” (1 Peter 5:5 b).

CHM’s 40th birthday celebration and live Q&A

Mark your calendars for these special upcoming events!

Sept. 16 @ 8 pm EST – Live Q&A and giveaway

CHM is hosting a special live Facebook Q&A to give you a chance to hear from staff and members, and ask your questions. Do you have a friend who would like to know more about CHM? This event is perfect for you to invite them to!

CHM will be giving away $500 each to three members randomly selected from among those who enter the contest. In addition, CHM will donate an additional $500 per winner to the Christian charity of each winner’s choice (from a list of approved charities).

Please note: In order to be eligible for the giveaway, you must tag three friends and like our event!

Oct. 1 – CHM’s 40th year birthday celebration

We hope you’re excited to celebrate 40 years of serving God’s people. Through these 40 years, we’ve seen God move in big ways—just as we’ve seen your generosity move mountains of medical bills. Join us as we celebrate all the blessings CHM has experienced.

More details will be announced soon.
The CHM ministry standards (part eight)

By Dave Tschantz, Vice President & General Counsel

Last month, I discussed CHM’s standard No. 10: Publish an online mechanism for its members to provide feedback and suggestions regarding ministry function. This article discusses CHM’s standard No. 11.

Standard No. 11: Refrain from utilizing for-profit contractors to provide the integral functions of member acquisition, direct member services or sharing of medical needs of the ministry.

In the rare event that for-profit contractor services are necessary to CHM operation, the ministry must contract only with individuals or companies who have no affiliation with CHM’s management team or any member of its Board of Directors; unless the service provided is minimal in size and scope and is disclosed to, and explicitly approved by, a majority of the disinterested directors.

This standard promotes transparency and ministry focus. If to perform a core operation—such as processing medical bills—a sharing ministry contracts with a for-profit business owned by the officers of that ministry or their family members, it could provide an opportunity for misuse of member dollars. This arrangement tends to create the possibility to skim gift dollars from the ministry in the form of exorbitant contract fees. Prohibiting this practice, or making sure of full disclosure, results in a maximum number of dollars remaining available to share members’ needs.

We fully support this concept, as our focus is ministry and service.

Praying for [our members] and sending them cards are two of my favorites. I can’t tell you how often I wish I could give CHM members a hug, even more so when they’re going through a difficult medical situation.

Jennifer Murrey | Member Services

I want members to know I’m not just entering their bills. I say a prayer for each member, asking God to help them through their medical circumstances. Our members are the most important part of CHM and are always in our thoughts and prayers.

Melissa Roberts | Member Bill Processing

My hope is to work hard for all our members, especially those whose bills I work on. I also pray for each member whose bills cross my desk.

Crystal O’Brien | Member Bill Processing

As a part of the Member Services team, it’s my heart, my hope, and my aim that you are blessed through this ministry. The CHM staff truly cares and prays for the members with whom we speak each day.

Jane Wiita | Member Services

We’re here to make submitting medical bills as easy as possible.

Bethany Brooks | Member Services

These and other Heartfelt Magazine articles can be found at chministries.org/blog.
Homemade granola bars (vegan and Daniel-fast friendly)

By CHM staff member Jordyn Austin

Whether you're vegan or needing a recipe for your Daniel fast, these homemade granola bars are as tasty as they are healthy. And the best part? This recipe requires only three ingredients.

**Ingredients:**
- 2 cups quick oats
- ¼ cup walnuts, chopped
- 2 large bananas, mashed

**Instructions:**
1. Preheat oven to 350° and lightly oil a 8x8 baking dish
2. Mix ingredients together in a bowl
3. Press the mixture evenly into the 8x8 baking dish
4. Bake for 25 minutes
5. Let cool for about 5 minutes, then cut into rectangular bars

Do you have a favorite healthy recipe? We'd like to share it! CHM members can submit their recipes to editor@chministries.org for consideration in future magazines.

**Health WATCH**

Boundaries for health

By Michael D. Jacobson, D.O., M.P.H

Prior to aircraft takeoff, flight attendants instruct all passengers to fasten their seat belts and, in the event of a sudden drop in cabin pressure, to secure their own oxygen mask first before attempting to help others. Jonice Webb, in her book *Running on Empty*, uses this metaphor to illustrate the importance of learning to love others by first taking care of yourself. The first exercise she gives is learning to say, “No.”

From the beginning of time, our Creator demonstrated for us the absolute necessity of boundaries. He used them to differentiate between day and night, heaven and earth, land and oceans, plants and animals, and male and female. The last boundary of creation was to consecrate the seventh day and command His creation to follow His example of stopping work to rest at least one day a week.

During the French Revolution, in an attempt to liberate themselves from Christian dogma and enhance productivity, the government instituted a 10-day week, allowing eight days for work followed by two days of rest. The plan failed miserably, as livestock dropped dead from exhaustion soon after the short-lived plan was implemented.

Innumerable examples could be given to show that a disciplined approach to boundaries in one's life is essential to optimum health. This applies both physically, such as getting adequate rest every night, as well as relationally, in learning to say no.

Perhaps our best example of this was the Lord Jesus Himself, who said “no” on a myriad of occasions to those who sought to further their own ends by distracting Him from His.

**Editor’s note:** In the next issue of Heartfelt Magazine, Dr. Jacobson will give us a few practical tips for healthy boundaries. Stay tuned!

**References:**
- [https://www.soulshepherding.org/jesus-set-boundaries/](https://www.soulshepherding.org/jesus-set-boundaries/)

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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.)
Burden of C-section, leukemia carried by CHM family, refers 10 other families to CHM

By Emily Stieger, Macon, Mo.

Things were going well with my fourth pregnancy. Then, during my third trimester, I started feeling weak and fatigued.

I was 36 weeks pregnant and we were on a picnic with friends and family. As I was talking to people, I kept feeling worse, and entered a bad brain fog.

My sister took me to the emergency room. They drew blood and found that my counts were very low. I was covered in bruises. They suspected leukemia.

Doctors didn’t want to do the bone marrow tap to test for leukemia while I was pregnant. Instead, we decided it would be best to deliver Maggie first and begin testing and treatment for cancer afterwards.

The C-section was risky because I didn’t have much blood. They gave me bag after bag of blood to get me ready. If I bled too much, my body wouldn’t have anything to replace the loss of blood.

The C-section went well. When I woke up, they wheeled me down to the Neo-natal Intensive Care Unit to see Maggie. I was able to spend one day with her before I had to be tested for cancer.

It came back positive for leukemia. It was a long, nine-month fight before we were able to stop my treatments. Now, I only go for six-month checkups to verify the cancer is staying away.

We were blown away by the love and support of everyone. A local business in town called Koch’s general store raised enough money for us to get a second car, which we really needed because I had to drive an hour to my treatments every day.

CHM members also shared 100 percent of our eligible medical bills, but there was more to it than just financial support. A friend of ours, Aaron, helped us with the medical bill sharing process. As a fellow CHM member, he felt God’s call to help us in that way.

That’s the beautiful thing about CHM—it’s the greater context of the church. It wasn’t just our local church helping us, it was the church from around the world coming together the way the church is supposed to.

This is the heartbeat of CHM. Watch this testimonial video at youtube.com/iheartchm.

How to Bring-a-Friend to CHM

CHM’s Bring-a-Friend (BAF) program helps you, your friends and everyone who is part of CHM. There are many Christians who need the service provided by CHM; some of them are CHM members’ friends and family members. What you tell them about BAF may be an answered prayer.

Here are three quick and easy ways to refer a friend to CHM:

1. Tell them about it: Share your personal experience with CHM. Even if you haven’t submitted bills for sharing, you were motivated to join, and others will want to know why you made that decision.

2. Use CHM’s handy Bring-a-Friend resources: Sharing social media posts from the ministry’s social media channels (@iheartchm), and Heartfelt Magazine’s testimonials is a great way to tell others about how the ministry works.

3. The CHM Member Portal features links that you can send to friends so that when they join, for Bring-a-Friend purposes, your member number is automatically included in your friend’s application (portal.chministries.org).

Editor’s note: Bring-a-Friend credits are earned up to 12 per calendar year (Montana members only: Due to Montana state law, members may earn up to six credits per year starting Oct. 1, 2021). Visit chministries.org/bringafriend for more information.

These and other Heartfelt Magazine articles can be found at chministries.org/blog.
Lifted up from a ladder fall

By Carlos Ulloa, Los Angeles, Calif.

I’ve worked using ladders most of my adult life, but I really don’t know why I fell. I’m still grappling with how using a ladder could turn into a life-threatening experience.

I was standing on the top step of an eight-foot ladder, assessing an attic. Maybe I hit my head or touched some exposed wiring—I don’t remember. What I remember is falling backward out of the attic hatchway, not believing it was happening. On the way down, I hit my head on the edge of a shelf before landing on the concrete floor.

I was unconscious for about 15 minutes. That whole time, my ruptured eardrum bled out my ear and into my throat. The blood was coagulating in my throat and nose. When my eyes finally opened, my daughter was my first thought.

“I’m still grappling with how using a ladder could turn into a life-threatening experience.”

Without remembering how, I managed to call 911, and then crawled through two locked doors, through an exterior chain link gate, and into the adjacent alley.

I was admitted to one of Los Angeles’ most-respected hospitals, yet it was evident that their billing system was complicated and sometimes inaccurate. I had to double-check that I was not overcharged for the services I’d received. As always, CHM was very helpful through the whole situation.

The CHM staff was very responsive and helped me submit my medical bills. Whenever I called or emailed CHM, I felt supported. Due to the generosity of fellow members, 100 percent of my eligible medical bills were shared.

Through all of this, I’ve learned one of the advantages of CHM: I can be treated by any healthcare provider—and be assured that my eligible medical bills will be considered for sharing.

Through this medical difficulty, and with the help of my fellow CHM members, God has taught me patience and faith. For that, I’m grateful.
Unexpected bronco ride lands member in hospital, mounting bills shared by CHM

By Kristen Jenkyns, Peyton, Colo.

One spring afternoon, I was riding one of our horses in the pasture when she inexplicably switched from standing quietly to a bucking bronco. I launched high into the air and crashed into the ground.

My collarbone felt like fire (and nearly punctured the skin). I couldn’t use or move my right arm and I struggled to catch my breath. I could barely move.

As my husband, Bob, and some neighbors came running, my first thought was, “thank goodness we joined CHM.”

Experiencing Christians coming together to help each other with healthcare costs is a powerful testimony.

At the hospital, a CT scan revealed that I had an “exploded” collarbone, eight broken ribs, a punctured lung, and a huge purple-black bruise on my hip. I spent four days in the hospital; surgery repaired my shattered collarbone.

I was in the hospital during the peak of COVID-19 hospitalizations, so no one could be with me. I was alone and in tremendous pain. It was a scary time!

Though I’ve always been a Christian, I’d become lax in my faith. Through this, I’ve seen God’s hand at work, bringing me back to my faith. Experiencing Christians coming together to help each other with healthcare costs is a powerful testimony.

Even though we were dealing with awful health issues and a long, painful recovery, we always felt wrapped in God’s love through the outstanding care and compassion we’ve experienced with CHM.

Read more at chministries.org/testimonials.
Meet your staff: Jordyn Austin, Ana Bischoff, Charles Erbe, and Erin McKnight

Jordyn Austin
Communications
If you could describe your Christian testimony in one word, what would it be and why? Healing. My life has been a continuous journey of healing and allowing the Lord to make me whole. I’m so grateful that I get to do this in the safety of His arms.

Ana Bischoff
Member Services
What is most important to you about working at CHM? I love that we can make our members’ day by simply encouraging them or praying with them. I just love that we get to walk by their side during tough times.

Charles Erbe
Member Bill Processing
In what ways has the Lord changed your life? The Lord has changed my purpose, my plans and my eternity with His great sacrifice on the cross for my sins. In Him, I know I am loved, and I want to love Him back, as much as I can, by the way I live and the way that I serve others.

Erin McKnight
Member Bill Processing
What’s your favorite part about summer? My favorite part of summer is just spending time with my family and friends. We love to have cookouts, fires, go hiking, swimming and boating. It’s wonderful being able to get outside and explore God’s creation with amazing people.

Pools and schools: Juggling life as a working adult

Adulthood is hard. Especially for those of us who thought that the path forward was a straight line. Maybe it’s a straight line, but it feels more like we’re having to walk that straight line while juggling a bowling ball, an angry cat, a bowl of French onion soup, and a laptop on which we’re also trying to type the complete works of Shakespeare. This work/life balance can be especially challenging in August when parents are preparing their children to return to school.

So how do we do it? Let’s apply the three juggling essentials to the successful management of life.

1. The throw (make a plan)
Ask any talented juggler and they’ll tell you that the secret to juggling is in the throwing, not the catching. Think of the throw as your plan. You’re placing things where you want to catch them.

Write a household mission statement with your family to help keep the overall goal in mind. Set prayer appointments that you commit to keeping with God. Keep it simple, and make sure it’s all achievable.

2. The catch (follow the plan)
A throw is only as good as its catch. How well do you follow the plan? If you’re taking the time and effort to decide what goes into the plan, be as faithful in following what you’ve written.

3. The balance (stay grounded)
Give your body and soul space to breathe. Don’t try to do too much, too fast, or your body—and soul—will start to break down. Though your soul will go on forever, your body will not. So it’s best to take care of it.

When you forget why you’re doing all this work, you’ll end up either resenting your responsibilities or the people you’re responsible for. Regularly connect with God and each member of your household. By committing to relationships, you make it easier to juggle well.

We live in a world that encourages and celebrates the kinds of lifestyles that end in burnout. It’s up to us to care for ourselves and our families by carefully and prayerfully ordering our days. We can turn our stressful juggling act into an enjoyable dance. When we throw, catch, and balance well, we honor the One who gave us our resources, and the ones for whom we use our resources.
Avoiding medication non-adherence

By Nancy Coveleskie, CHMRx

Medication non-adherence is when someone incorrectly takes medicine, doesn’t refill a prescription, splits pills or simply doesn’t take their medication. This causes unnecessary hospitalizations, worsening of symptoms, and an estimated 125,000 deaths per year.

The following reasons are why individuals might not take their medication:

• They don’t fully understand its purpose or think it’s unnecessary.
• They don’t have any initial physical symptoms.
• It’s difficult adapting to taking medications daily.
• They think lifestyle changes eliminate the need.

Here are some things you can do to prevent medication non-adherence:

• **Take your medication as prescribed.** Your doctor prescribed it for a reason. Before making changes, talk to your doctor.
• **Educate yourself.** Learn about your diagnosis and medications. Discuss with your doctor any concerns about side effects.
• **Organize your day.** Medication dispensers, timers on your cell phone, and creating a daily routine will help you remember medication times.
• **Learn about helpful lifestyle changes.** Talk with your doctor to see if there are any daily routine changes you can make to reduce side effects or the need for certain prescriptions.
• **Learn how to be a better prescription consumer.** If you’ve been prescribed an expensive medication, ask your doctor what alternatives exist. You can also use your CHMRx card to see if there are discounts.
• **Use mail order for budget-friendly convenience.** You’ll never have to worry about forgetting your refill or traveling in poor weather conditions. Even better, your CHMRx card makes mail order a breeze!
• **Look to CHMRx for help.** Call CHMRx at 877-403-8233, or visit chmrx.com to find prescription prices in your area or for assistance when interacting with your pharmacy.

Test as directed by your doctor. If your doctor has prescribed testing for blood insulin levels, please follow these instructions. Failure to do so may result in further complications from diabetes. For more information, visit rx101.org/diabetes-program/.

**Editor’s note:** The CHMRx prescription savings card is administered by a third party, not CHM. CHM staff members cannot assist you with CHMRx-related questions. However, the CHMRx staff are available by phone at 877-403-8233 or through the contact form at chmrx.com.

**Editor’s note:** CHM doesn’t share routine medication expenses. Learn more at chministries.org/prescriptions.
Dear CHM,
Wow, what a blessing! We received a check when I got the mail at lunch. This has certainly taken a big load off our shoulders.

We’re truly blessed to be a part of this organization and continue to be amazed at how God moves in our lives. Everything we have, it’s because God blessed us. We’re truly thankful that God gave us Christian Healthcare Ministries.

Love and blessings to you all,
Kent & Jeanie Stone
Tahoka, TX

Dear CHM,
I’m grateful for CHM, for the kind staff, and for the many members who meet medical needs.

Sincerely,
Pamela White
Mount Juliet, TN

Dear CHM,
We don’t know how to adequately express our thanks for your sharing of our medical bills. Thank you so much for coming through for us in such a kind and significant way during a stressful time of health challenges.

We continue to be amazed at how efficiently CHM works and how the mission you represent impacts so many of us. May God continue to bless this ministry.

Gratefully,
Philip and Collette Burch
Jonestown, PA

“Kind words are like honey—sweet to the soul and healthy for the body.”
-Proverbs 16:24

Do you have an #IamCHM story? Do you want to thank your fellow members for supporting you? Send your note to editor@chministries.org!
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.

Marc and Karen Hutson: 87 Oakwood Dr., Dunedin, FL 34698  Please pray for Marc. He was diagnosed with cancer and is undergoing Whipple surgery.

Dana and Debra Flinn: 1527 Loren Ln., Dandridge, TN 37725  Please pray for Debra as she begins breast cancer treatment.

Patrick and Kari Cook: 11865 SW Tualatin Rd. Apt 201, Tualitin, OR 97062  Please pray for Kari. She was diagnosed with breast cancer.

Isaac and Chelsie Blancas: 3933 Maxwell Rd., Colorado Springs, CO 80909  Chelsie is expecting and was diagnosed with stage three breast cancer. Please pray for proper treatment.

John and Lana Bromiley: 1413 Gabriella Ln., Wenatchee, WA 98801  John was diagnosed with ALS. Please pray for healing.

Michael and Cari McCorkle: 10731 Rosebud Ct., McKinney, TX 75072  The McCorkle’s son Jacob was hit by a drunk driver and has had six surgeries for his serious injuries. Please pray for complete healing.

Jim and Cynthia Best: 401 West Riverside Ave., Kellogg, ID 83837  Please pray for Cynthia. She was diagnosed with lobular carcinoma and is beginning treatment.

Cecile Thornburg: 41 Strathy Hall Dr., Richmond Hill, GA 31324  The Thornburg’s 27-year-old daughter passed away unexpectedly. Please pray for comfort and healing.

Sarah and Brian Safstrom: 2716 Bush Terrace., McHenry, IL 60051  Please pray for 11-year-old Aaliyah. She was diagnosed with leukemia and is undergoing treatment.

Dear CHM,

I greatly appreciate all that your wonderful staff and ministry have done for my wife and me over the past years. Thank you.

Sincerely,

John Nottoli, III
Normal, IL

Dear CHM,

We’re so thankful for all you’ve done to help us financially as well as through prayer and your consistent kindness in every phone call. You all have certainly been a “fragrant offering” to us. Though we mustn’t speak for our Heavenly Father, we suspect He is blessed, as well. Thank you!

Sincerely,

Jack and Kristi Hall
Spearfish, SD
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.

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 are shared until they are paid in full (as long as there is no lapse in membership) and CHM reserves the right to allocate your gift to any member with eligible medical bills. We will forward any card or encouraging note that you include, or you can send it directly to a recipient.

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 #4.

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!
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.

<table>
<thead>
<tr>
<th>Name</th>
<th>Address</th>
<th>Condition</th>
<th>Total Bills</th>
<th>Donations</th>
<th>Remaning</th>
</tr>
</thead>
</table>
27. Alisha Hill: 1125 Robin Dr., Fallon, NV
28. Donovan Houser: 445 W 535 N, Fremont, IN
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 totally 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 or not 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 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 as 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.
Burden of C-section, leukemia carried by CHM family

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SINCE Galatians 6:2

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