Important changes taking effect Jan. 1, 2022 (see page 7).

NEW version of the CHM Guidelines now available!

FREE poster inside
Celebrating 40 years of service—and many more to come  Part 10: How it all began

It was a bright October morning in 1981, when a small-town minister in northern Ohio loaded his family into a van and headed out to a ministry engagement. A few moments later, they got into a horrific traffic accident that claimed the lives of his wife and one of their children, and left the remaining family members hospitalized with injuries.

As the family’s survivors began recovering from their physical injuries, the medical bills piled up in the mail. The bills exceeded what the minister was able to pay—and he had no healthcare cost provision.

In this difficult situation, he cried out to God, begging for a solution. Believing for a miracle, he began asking those who were on his small ministry newsletter’s list to pray and share resources as they were able, to help him pay his family’s medical bills. Then a miracle happened! By spring 1982, all his medical bills had been completely paid! With gratitude and confidence, he declared, “If God can do this for me, He can do this for others like me who are also in need.”

With God’s help, that idea began to grow into a solution that had first been modeled by Christians in the New Testament, a solution that would bless and minister to hundreds of thousands of Christians.

Today, 40 years later, that ministry is Christian Healthcare Ministries and Heartfelt Magazine is that newsletter! At CHM, we embrace our mission to “glorify God, show Christian love, and experience God’s presence as Christians share each other’s medical bills.” We’re committed to being the most exemplary, ministry-motivated health cost sharing organization in existence.

As we celebrate our 40th birthday and move forward into a very promising future, we thank God for His incredible blessings on this ministry. Furthermore, we’re grateful for the honor you have given us to serve you—our treasured members.

40 days of prayer—and watching God move

Forty days is a significant time period, biblically.

Noah was in the ark for 40 days. Moses was on Mount Sinai with God for 40 days. Jesus walked with His disciples for 40 days between His resurrection and ascension.

God can do marvelous things in 40 days, and that’s why we’re challenging you to spend 40 days with us in prayer, starting on Oct. 1. Watch God move and your faith grow as you join your fellow believers in prayer.

Learn more at info.chministries.org/40-birthday.
Meet CHM’s longest-serving staff members

In honor of CHM’s 40th birthday, we present CHM’s top two longest-serving employees! They work hard, and serve CHM members in tremendous ways.

Norma Mull
Vice President of Member Services, Conferences, and Groups
(Serving CHM for 31 years)

How have you seen the ministry grow? While I’ve witnessed the ministry’s steady growth over the last 30 years, the “Huckabee” show on Fox News, and the Affordable Care Act have had the biggest effect on the number of new joiners. While this has been great for membership growth, one of the most profound things that I’ve seen with this growth is God’s continued blessing in leading Christian people to our staff. The ministry wouldn’t exist without our members, and it’s our great Christian staff who keep it all working efficiently, skillfully, and with the utmost integrity.

Shelly White
Member Reimbursement Supervisor
(Serving CHM for 26 years)

What is one way you appreciate serving CHM members? I love having the opportunity to prove that we are who we say we are by supplying checks to share for all eligible medical bills submitted to the ministry.

CHM is 40 years old; join us for a celebration!

We hope you’re excited about CHM’s upcoming 40th birthday celebration. We are! We can’t wait to celebrate with you on social media as we hear from some of our longtime CHM members and count God’s blessings on this ministry.

Join us on Oct. 1 anytime between 12 p.m. – 4 p.m. (EST) for a birthday bash, including party favors!

For more information about the virtual event, please visit info.chministries.org/40-birthday.

40 years of service: a CHM documentary

We get many questions about CHM’s history.

How did it start? Why is the ministry located in former school buildings? What changes have members seen across the many years of service?

CHM’s documentary has some of the longest-serving staff and members sharing what they’ve seen God do through this ministry over the past 40 years. Be encouraged and uplifted as you see the impact you have as a member, and how God has multiplied the financial and spiritual effect of your giving over the years.

Watch it now at info.chministries.org/40-birthday.

These and other Heartfelt Magazine articles can be found at chministries.org/blog.
Preventing 90 percent of diabetes  
By Michael D. Jacobson, D.O., M.P.H.

According to the International Diabetes Federation (IDF), Type 2 diabetes (DM2, formerly known as adult-onset, or non-insulin-dependent diabetes) accounts for 90 percent of all cases of diabetes mellitus. Furthermore, there's increasing frequency in children and younger adults.

The good news? It’s one of the most preventable diseases in the United States.

DM2 is associated with obesity, especially excess abdominal fat, which is thought to be metabolically “active” and produces a condition called “insulin resistance.” After a meal, insulin is released into the bloodstream in response to rising blood levels of carbohydrates, protein, and fat. Insulin works like a “key” that unlocks the body’s cells and causes them to remove food by-products from the bloodstream and use them.

In DM2, the pancreas may still produce insulin, but it’s as if the cells “change the locks” so that insulin no longer works. As a result, cells can’t properly use these food products (which is why blood sugar levels rise).

According to the IDF, “a majority of cases of Type 2 diabetes could be prevented through healthy diet and regular physical activity.”

A healthy diet is characterized as lower in calories (how low begins with reducing one’s excess weight by 1-2 pounds per week), replacing saturated fat (such as from cream and cheese) with unsaturated fats (avocado, nuts, olive oil, etc.), and increasing dietary fiber (from fruit, vegetables, and whole grains).

The American Heart Association advises at least 150 minutes of moderate (or 75 minutes of vigorous) physical activity per week, spread out over at least 3 days each week—preferably alternating aerobic exercise with resistance training.

By following the above suggestions, belly fat can be reduced, and in many people, insulin resistance completely reversed so that no further treatment is necessary.

Resources:

Sweet potato chili
By CHM staff member Havilah Spengler

If you’re interested in a delicious fall recipe, this chili has a special twist—sweet potatoes. Bring this flavorful fall recipe to your next potluck and blow everyone away!

Ingredients:
- 1 lb ground beef
- 2 bell peppers diced (whatever color you like)
- 1 onion diced
- 2 large sweet potatoes or 3 smaller ones diced into 1 inch squares
- 1 can crushed tomatoes
- 2 cans of tomato sauce
- 2 tbsp chili powder spice
- 2 tbsp garlic powder
- 1 tbsp salt
- 1 tbsp pepper

Instructions:
1. Dice onion and peppers, then set aside.
2. Brown meat on stove top in a saucepan over medium heat.
3. Once meat is cooked, drain the grease from the meat.
4. Add onions and peppers to the same pan, cook on medium heat.
5. While meat and veggies are cooking, wash and cut sweet potatoes into 1-inch squares, set aside in a bowl.
6. Once meat and veggies are cooked, add the canned crushed tomatoes and tomato sauce to pot.
7. Stir in spices (may need to add more than suggested depending on preference).
8. Let cook on medium/high heat 25-30 minutes or until sweet potatoes are soft.

Helpful tips:
- Double-batch this recipe and freeze for another meal.
- This recipe can be modified and be cooked in an Instant Pot or slow cooker.

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.
Blogger with 10 kids says it’s “incredible to be a CHM member”  By Amy Roberts, Leavenworth, Kan.

Our fifth child, Emily, had a pretty difficult birth. We were in the hospital for a while, with several interventions. Even through all that stress, we were able to see how the Lord provided for us.

When Emily was about five months old, she became very sick and was throwing up.

What was supposed to be a simple surgery revealed malrotation of the intestines. Doctors had to resect a part of the intestine that had twisted off and died. It was an intense surgery, especially for a five-month-old.

They got what they thought was enough of the bowel, and we brought Emily home just before Christmas. Right after Christmas, she started throwing up again.

We took her back to the hospital. They put her under anesthesia and removed more bowel. We brought her home, thinking she was on the mend.

But one morning, she woke up and though looking off in the distance with a slight smile, she wasn’t breathing properly.

We raced off to the ER, and I ran in with her in my arms and said, “Something’s wrong with my baby.”

They started working on her, but they couldn’t get her stabilized. There came a point where I couldn’t watch them work on her anymore. I knew she was gone.

We held her hand, and we prayed and grieved. She was seven-and-a-half months old.

It’s incredible to be a CHM member. This was one of the hardest parts of our life, yet we still felt so blessed by how God was caring for us through our fellow CHM members. There wasn’t any financial hardship through this because CHM stepped in and made sure that we could just grieve.

We’ve had five more kids after Emily, and CHM has supported us through each one of those births.

We’re so thankful for this ministry!

Editor’s note: Read Amy’s blog, “Raising Arrows” at raisingarrows.net.

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Editor’s note: Read Amy’s blog, “Raising Arrows” at raisingarrows.net.
Oldest CHM member, first of four generations of CHM members, says thank you


Kenneth Peterson | Fort Scott, Kan.

When my son Kenneth was 15 months old, he got very sick and was admitted to the hospital. Only one person was allowed to stay with him at a time. The nurses refused to let my wife, Marie, stay while my mother-in-law was with him. So we went to a church, and I knelt down and said, “Lord, he’s in your hands now.” As I said that, the hospital room lit up like someone turned on a lightbulb.

The doctors only gave Kenneth 48 hours to live—but he’s still with us today.

I’ve been a CHM member since 1984. I joined only three years after it was started, and I’ve been a member ever since.

CHM has always been good to us. Marie had quite a few heart problems and they never hesitated to take care of her. The same way with me. I’ve had a hip replacement, knee replacement, and cancer.

I’m so thankful for all the help CHM has given me through the years.


I’m the second of four generations of CHM members. My dad, Kenneth, joined the ministry, then me, and now some of my children and grandchildren too.

It’s this faithfulness that builds the Kingdom of God.

After mom passed away, I found my doctor bill from the hospital where I stayed when God healed me. This hospital is also where my dad gave his heart to the Lord. His decision to follow God literally changed lives around the world. Now, all six of his children, and many grandchildren and great-grandchildren, have been involved in ministry.

Dad was always faithful in church. He was never the teacher or minister, but he was faithful to attend and see us through Christian school.

It’s just like CHM. There’s been the same faithfulness, helping to meet the needs of other Christians and showing the love that God expects us to give.

It’s this faithfulness that builds the Kingdom of God.
CHM is committed to excellence in our ministry of sharing medical bills.

Over the past months, we’ve all experienced the effects of rising prices due to the COVID-19 pandemic and inflation. Unfortunately, this has also affected healthcare costs. This is a friendly reminder of the financial gift increase beginning Jan. 1, 2022, to keep pace with these increasing costs. This change will be noted on your January statement.

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This decision was made after careful consideration of rising costs and our commitment to serving you—our members—well. CHM continues to achieve low administrative costs, setting the ministry apart in delivering the best value in health cost sharing.

Please know that CHM is committed to excellence in our ministry of sharing medical bills between you, our members. We live this out daily by operating in a fiscally responsible way.

Brother’s Keeper

The Brother’s Keeper program for catastrophic medical bills is changing—in a way that makes things easier for you.

Brother’s Keeper financial gifts have historically been sent quarterly—based on the number of needs submitted—making it difficult to plan and budget.

We’ve listened to your feedback, and starting Jan. 1, 2022, Brother’s Keeper will be billed monthly at $20 per unit, making your planning and budgeting easier and more consistent. This change will be noted on your January statement billed in December.

Teledicine

Additionally, CHM will be adding a new teledicine benefit on Oct. 1, 2021, that will be included with all CHM membership programs! This new benefit comes in response to members’ requests for increased services and solutions and our commitment to enhancing your experience as a member.

Through this service, you can contact doctors by phone, in video calls, or online, for medical conditions such as respiratory infections, cold and flu symptoms, allergies, and much more! Want to learn more about this exciting service? Visit chministries.org/healthiestyou today!

New version of the CHM Guidelines now available!

Medical bills submitted to CHM for sharing are authorized according to the ministry’s Guidelines. The Guidelines explain what is and isn’t eligible for sharing. Reading and knowing them enables you to fully enjoy the advantages of your membership.

In an effort to better serve our members, the CHM Guidelines have been reformatted to provide more clarity and additional resources. The result is a user-friendly format that will help members find needed information even more quickly and efficiently.

To see the new and improved Guidelines and learn about the latest updates, visit chministries.org/guidelines.
The critical role that turning 40 plays in women’s health  By Dr. Carol Peters-Tanksley, CHM Board Secretary

Turning 40 years old can bring its host of joys—and medical concerns.

From mammograms to menopause, women’s health can shift quite a bit during these mid-life years. Hormone changes affect every aspect of not only a woman’s body, but her mind and emotions as well. The many external challenges in this season can also affect your marriage, job—everything.

Rather than letting midlife happen to you, you can choose to take the wheel and become the navigator of your midlife years. These steps will help you do that.

1. **Choose to be in charge.** This is not to take God’s place; instead, it’s being proactive and focused in the many areas in which you do have choices.
2. **Care for your body.** Be a friend to your body. The basics matter: regular exercise, healthy nutrition, and rest.
3. **Care for your mind.** Be aware and spiritually guarded about what you allow into your mind and the thoughts you allow yourself to focus on.
4. **Care for your soul.** There’s no expiration date on God’s purpose for you. Listen for His voice about the good things He has for you in this coming season. You can trust Him.

You don’t want to miss a moment of living fully alive! Scientific research shows that you can live younger longer, by caring for the body, mind, and soul God has entrusted you with.

For more information:
- Connect with Dr. Carol on her website (drcarolministries.com).
- Get Dr Carol’s 4 articles: You’re Not Crazy; Taking Charge of Your Hormones (drcarolministries. lpages.co/youre-not-crazy/).
- Check out Dr. Carol’s online course Navigating Midlife (navigatemidlife.com)

**Editor’s note:** Dr. Carol Peters-Tanksley, M.D., D.Min., is a board-certified OB/GYN and ordained minister who serves on the CHM Board of Directors. Dr. Carol’s website is drcarolministries.com.

Breast Cancer Awareness Month  By Gina Goodwin, Buffalo, Mo.

I was diagnosed with breast cancer in April 2019. I’m still undergoing treatment.

God has taught me to be full of joy even when I hear something negative about my treatment, or cancer. There are no impossible things with God (Matthew 19:26). When my life feels out of control, I know God is totally and completely in control.

**God is bigger than cancer!**

I remember when the first card from a CHM member came. It was early on in my treatment, and I was not doing great. I was so taken aback by the love in that simple message. People who didn’t know me were praying for me and helping with my medical treatment!

More cards started coming, and now I keep them in my living room so I can be reminded daily of the love and compassion of others.

**Now that is the love of Jesus!**
Celebrating 40 years of service!

Special 40th year birthday favor

CHM is 40 years old! Here’s a special birthday favor just for you. This fold-out poster is an expression of our love for each CHM member. We appreciate your service through ministry membership, service that’s an excellent example of how to be the hands and feet of Christ.

To download this poster in additional formats, visit info.chministries.org/40-birthday for more information!
Have you ever thought about what you want to do before going to heaven?

What legacy would you like to leave?
How many lives do you want to touch?

We've compiled a list of 40 possible things to do before heaven to help get your own list started.

- Visit the Holy Land.
- Memorize at least one chapter of the Bible.
- Take a mission trip (Philippians 2:4).
- Join a choir.
- Learn to pray more effectively (1 John 5:14).
- Volunteer in your community (Galatians 5:13).
- Pay off your debt (Ecclesiastes 5:5).
- Find your spiritual gift and put it to use (1 Corinthians 12:4–6).
- Develop a latent talent such as music, art, or cooking.
- Tell everyone you love that you love them.
- Visit a nursing home and minister to patients who rarely have visitors.
- Plant a tree.
- Make a will.
- Wash someone’s feet (John 13:7–8).
- Buy clothing for someone in need.
- Chaperone a youth mission trip.
- Give a needy child or family the best Christmas of their life.
- Become an expert on one book of the Bible.
- Perform a random act of kindness (Proverbs 11:17).
- Write down the story of your life.
- Keep a journal for a year of your life.
- Write a blog.
- Find someone who changed your life and do something special for them.
- Forgive someone (Colossians 3:13).
- Apologize to those you have harmed, and ask for their forgiveness (Matthew 5:23–24).
- Live a life of integrity.
- Develop the characteristics of the fruit of the Spirit (Galatians 5:22–23).

You may want to check these off if you decide to do them!

- Surrender three of your worldly desires (or bad habits) to Christ (Romans 8:13).
- Sing to God when nobody’s watching.
- Read a devotional every morning (or night) (Hebrews 4:12).
- Create a family prayer jar and fill it with requests. Select one each night and pray.
- Teach your kids about tithing to God (Proverbs 3:9).
- Play worship music in your car.
- Start a family gratitude journal.
- Spend one day alone with God.
- Purchase grocery items needed for your local food bank (1 John 3:17).
- Say a blessing over your children.
- Hang a family prayer list on your refrigerator. Write “answered” over the top of it when God answers your prayer.
- Go to a Christian concert with your best friend.
Health tips to jumpstart your next 40 years

Caring for our bodies is one way we can honor God (1 Corinthians 6:19). As a good steward of your body, prioritizing diet and exercise plays a huge role in staying healthy.

In honor of CHM’s 40th birthday, we want to give you these health tips to jumpstart your next 40 years!

1. **Make time to work out.** Whether you’re lifting heavy weights or simply taking a daily walk, find time to invest in some form of physical activity.

2. **Quality sleep is important.** Invest in a good bed, commit to getting to bed at a decent hour, and don’t compromise your rest.

3. **Push yourself to do a little more** today than you did yesterday. Set goals, reach them, and then set new ones.

4. **Take time to prioritize your mental health.** If you need counseling, seek it! Having a healthy mind is as important as having a healthy body.

5. **Find fun ways to exercise!** Do you enjoy or admire acrobatics? Try taking an aerial acrobatics class! Do you enjoy being in nature? Go for a sight-seeing run in the woods.

6. **Achieve one goal at a time; don’t overdo it.**

7. **Avoid fast food and processed food.** Instead, cook at home more often with fresh ingredients, herbs, and spices.

8. **Eat simple.** Consuming more whole grains, green vegetables, colorful fruits, and fish is healthier than red meat.

9. **Continue to learn new things** and embrace your inner creativity.

10. **Take time to worship!** According to Vanderbilt University, it reduces mortality by 55 percent.

**Editor’s note:** Mental health services are ineligible for sharing according to the CHM Guidelines. Please review the Guidelines (chministries.org/guidelines) for more information about ineligible medical expenses.

To read the full list of 40 health tips, read the blog article at chministries.org/blog.

**Resources:** https://news.vanderbilt.edu/2017/05/31/worship-is-good-for-your-health-vanderbilt-study/
Fall fun for everyone

Before winter blows in and runs us into the house, we get to enjoy the fall season. Here are 10 fun activities the whole family can enjoy.

Pumpkin patch
Fall fun at the pumpkin patch starts in September and goes through the end of October. Spend the day choosing pumpkins, taking hayrides, and navigating corn mazes.

Nature walk
Turn beautiful walking trails into a day of fun by finding hiking sticks and picking up along the way some nature (pinecones, feathers, leaves and anything else you wanted to keep). At the end, use string to tie it all to your hiking stick, turning it into a journey stick.

Family fall party
Invite grandpa, grandma, and the rest of the family over to enjoy a night by the fire roasting marshmallows and hot dogs. Don’t forget the cider.

Sunflower farm
Spend time enjoying the views and taking pictures. Don’t forget to purchase some blooms to take home.

Family photo shoot
With the weather cooling off and the leaves changing colors, this is a great time to take pictures for your Christmas card.

Bonfires
Bonfires are great at bringing the family together. Next to a bonfire is also a great place for mom and dad to relax after putting the kids to sleep.

Jump in a pile of leaves
Make sure you rake the leaves, so you know there are no sticks or stones. Then jump in and feel young again.

Art studio
There’s no experience needed and classes exist for all ages. Get outside your comfort zone and you may be amazed at the Picasso in you!

Family fun centers
Family fun centers are perfect for bad weather days.

Host a chili cook off
Have your guests vote on whose chili is best. Show them who’s boss!

Planning your healthcare finances for 2022

Learning how to do financial planning well can seem a little overwhelming, but it certainly doesn’t have to be. Since October is Financial Planning Month, we want to give you some helpful tools and tips for planning and budgeting your healthcare finances.

Pray for wisdom
When we put God at the forefront of our decision-making, we give ourselves room to hear Him speak through Scripture and the Spirit. Listening to what God says about our finances helps us make worry-free plans with clarity for our future needs.

Plan ahead
In budgeting for healthcare, planning ahead is important. This gives you proper time to compare options and ask questions.

Evaluate your situation
When you’re aware of your needs, you can better plan for them. It’s essential to pick programs and levels that cater to your specific healthcare requirements. This way, you’re not blindsided when needs arise.

For more financial planning tools and tips, visit moneywise.org/christian-healthcare-ministries.

Editor’s note: Bring-a-Friend credits are limited to 12 per calendar year (As stated in Montana law, Montana members limited to six credits per year starting Oct. 1, 2021; Maryland members: Please note that Maryland law prohibits Bring-a-Friend credit for Maryland members). Visit chministries.org/bringafriend for more information.

A suggestion: refer friends and family to CHM
As you’re planning healthcare finances for 2022, remember to refer your friends and family to CHM! CHM members get a free month of membership after a friend they’ve brought into the ministry sends in their third monthly financial gift. This is a perfect way to help alleviate some costs for the upcoming year.

These and other Heartfelt Magazine articles can be found at chministries.org/blog.
Dear CHM family,

It was quite a year for my family. My children had one injury after another. I collected, negotiated, and submitted bills solidly for five months for three separate injuries. Those months were very busy and stressful. I felt that I couldn’t catch a break—or my breath!

However, I prayed daily for peace, and I knew that I would get financial relief from my CHM family. And I did! I’ve always read in Heartfelt Magazine how members were grateful for the financial help from CHM, but now I have experienced it first-hand.

I’m so filled with joy that we’re all able to help each other in times of trial and need. I hope to never have another year like that, but if we should experience medical need again, I know that I have nothing to fear with God and CHM on my side.

Thanks be to Him and you!!

Sincerely,

Holly Becher
Berne, IN
Dear CHM,

Thank you so much for your prayers and compassionate giving. We’ve been members for about two years, and in that time, my husband ended up in the hospital for three days with an atrial flutter with his heart.

We never submitted anything for sharing before, and didn’t know what to expect. We were pleasantly surprised with our experience. We are so grateful! Thank you all from the bottom of our hearts.

In Christ’s name,

Rex and Pam Vaughn
Millersburg, OH

Dear CHM,

A very enthusiastic and grateful thank you for your overwhelming outpouring of prayers, encouragement, guidance and financial support. Praise be to Him who is the source of all healing.

Sincerely,

Linda Bowdin
Fairmont, MN

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**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.

**Lou and Colleen Arena:**
3 South Bay Ave., Freeport, NY 11520
Please pray for the Arena family as Colleen battles pancreatic cancer with complications and increasing symptoms.

**William Mitchell:**
14438 Tealcrest Dr., Chesterfield, MO 63017
Please pray for William. He was diagnosed with colon cancer and is beginning chemotherapy.

**Zane Smith:**
7601 Rice Dr., Rowlett, TX 75088
Zane was diagnosed with Choroideremia and is now blind. Please pray for healing and comfort.

**Carol Hunt:**
277 Corinth Church Rd., Cleveland, GA 30528
Please pray for Carrol’s recovery. Doctors caught her breast cancer early.

**Melissa Medley:**
8514 Ventis Ln., Powell, TN 37849
Melissa is battling pancreatic cancer. Please pray for healing.

**Judith Larson:**
11901 Central Park Way, Unit 2457, Maple Grove, MN 55369
Please pray for Judith as she continues treatment in her two-year battle with cancer.

**Melissa Anders:**
1335 Newport Ct., Charleston, SC 29492
Please pray for Melissa as she recovers from complications of May-Thurner Syndrome.

**Curtis Patterson:**
11083 S Foxmoor, Sandy, SC 84092
Please keep Curtis in your prayers. He has a brain tumor that’s growing and he will begin radiation treatment.

**Dinah Mitchell:**
106 E Maplewood Ln., Raymore, MO 64083
Please pray for Dinah. She was diagnosed with breast cancer and is starting treatment.

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Connect with us on social media and see what others are saying! You can find us on Facebook, Twitter, Instagram, and LinkedIn @iheartchm.
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. See the Guidelines for complete information (chministries.org/guidelines).

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?

CHM members are encouraged to give to Prayer Page needs as they feel led. Members can give a general donation to be disbursed by CHM staff among members currently on the list. Prayer Page donations qualify as tax-deductible charitable contributions.

How do I send my gift?

You can contribute financial gifts for the Prayer Page directly through CHM. The advantages of making 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.

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.

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.

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

Prayer Page needs shared last month

$465,700.56

Thank you for your faithful giving!

Prayer Page

GIVING

Total needs remaining this month: $1,156,469

Each need would be met if each member family contributed $6.13 this month.

This amount is a suggestion; please consider giving today.

Christian Healthcare Ministries

Attn: Prayer Page

127 Hazelwood Ave,
Barberton, OH 44203

800-791-6225
(ask for the Prayer Page)

prayerpage@chministries.org

330-798-6105

Paul Baker
CHM members helped share over $3,500 through Prayer Page donations.


Especially for Maryland Residents:

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

Especially for Oklahoma Residents:

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

Especially for Pennsylvania Residents:

Notice: CHM is not an insurance company. CHM’s related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills will be entirely voluntary. As such, 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 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 always remain responsible for the payment of your own medical bills.