

Happy Mothers Day

Thank you to those who serve with love and honor!

Heartfelt Magazine

Missionaries help migrant workers; **CHM helps missionaries**



COVID strikes again; CHM members strike back



Praying together: The joy, the strength, the power of prayer



Handy tools to bring a friend to CHM



Christian Healthcare Ministries
The biblical solution to healthcare costs

chministries.org

Celebrating 40 years of service—and many more to come Part five: Goliath’s 40-day reign of terror

By J. Craig Brown II, President & CEO



When God fights your battles, it makes such a difference. The Lord has been with CHM through many highs and lows in our 40-year history. Regularly, we’ve gone into those battles praying and invoking God’s help. We’re here today because of His help. As new challenges arise, we’ll face them once again by praying and asking for the Lord’s help.

Goliath terrorized the Israelite army for 40 days and nights (1 Samuel 17:16). He challenged any Israelite soldier who was brave enough to a duel with the agreement that whoever won the duel would win the battle for their army. The terrified Israelites were no match for this giant.

Then David showed up. He was just a shepherd boy but had a lion’s heart of courage and confidence in God. His fellow Israelites believed they had to go out in their own strength to take down the giant. David believed he could go out in the name of the Lord and win the day. And he was right!

Initially, Saul attempted to put his own armor on David, making it a human effort. David realized the weight would bog him down if he relied on earthly resources to win the battle. Instead, he needed to rely on God to come to his rescue.

When we rely only on our human resources to meet life’s challenges, they will often seem daunting and overwhelming. But when we lean on the Spirit of the Lord, it’s amazing how often God awakens resources within us that we never dreamed we had.



CHM wouldn’t be what it is today if leaders in the past had not stepped out in faith and courage and attempted things that were beyond their resources. They believed God would help them win the battle. And so He has, each and every time.



Prayer for our nation: May we always remember God’s grace and mercy

By J. Craig Brown II, President & CEO

Dear Heavenly Father,

We worship You as the author and finisher of our salvation. From beginning to end, we have been reconciled to You by Your grace. When we were alienated from You, without hope, You came to us and awakened us from our spiritual death. Through grace, You led us to repent of our transgressions.

You loved us so much that You sent your one and only Son, Jesus, into our world to bear our sins on the cross and die in our place. But Your grace did not end there. Every step of life’s journey has been one in which You pour out grace upon grace in our lives. Thank you for being the God that You are. We worship You and seek to exalt Your name.

We bring before You our nation. You taught us in the Scriptures to lift to You the leaders of our nation and our states. May Your Spirit always work in their meetings and guide them.

As a nation, we repent for how we have turned our backs to You and sinned. We’ve refused the light of Your grace and sown discord and division among people. As You were merciful to the citizens of Nineveh, please be merciful to our nation and lead us in the paths of obedience to biblical truths. We lift this prayer in Jesus’ name.

Amen!

The CHM ministry standards (part five)



By Dave Tschantz, Vice President & General Counsel

Last month I discussed CHM's standard No. 5: Receive from each member an acknowledgement that the Ministry assumes no legal obligation or risk, and that the member remains solely liable for their medical expenses. This article discusses CHM standards No. 6, No. 7, and No. 8.



Standard No. 6: Publish an online explanation of the expenses eligible for sharing by the Ministry.

Standard No. 7: Publish the identity of the persons who have the authority to adjust or increase the monthly share amounts used to pay eligible member medical expenses.

Standard No. 8: Publish online an estimate of the current length of time required by the Ministry to share eligible expenses.

While Standard No. 5 dealt with the importance of members understanding that the Ministry doesn't act as insurance, these three standards are about the transparency of our operations.

To make informed decisions about their healthcare, members and prospective members must be able to quickly access the CHM Guidelines. There's no faster way to make our Guidelines available to the public than publishing them online (chministries.org/guidelines).

In addition, we believe that members and prospective members should know who's overseeing and guiding the Ministry, so we publish the names and photos of our board and senior leadership team (chministries.org/leadership).

Finally, we publish the average length of time it takes us to share members' medical expenses. This is another way we assist members and potential members in making informed decisions about membership with Christian Healthcare Ministries (chministries.org/resources/bill-sharing-process).

1 — My wife had a complicated medical situation,
2 — and we submitted bills for sharing. CHM shared
3 — all of our needs. The entire process followed the CHM Guidelines, and we were very pleased with our experience. The staff are always very helpful, and it's very obvious to us that God is at work in each of them. We are raving fans!

– Brian Paul, Saint Johns, Fla.



When my wife was pregnant with our son, she wanted to get a second opinion from a specialist. It was such a blessing to not have to worry about staying within a provider network or getting pre-approvals. I knew she could get the best care possible without the worry of knowing if the cost was eligible because sharing eligibility is laid out in the CHM Guidelines. We felt in complete control the entire time.

– Garrett McClintock, Yuma, Ariz.



Baked shrimp fajitas

By CHM staff member Jeri Ball

Looking for a delicious recipe for family Mexican food night? We've got the perfect one for you! Enjoy this healthier alternative to traditional fajitas.

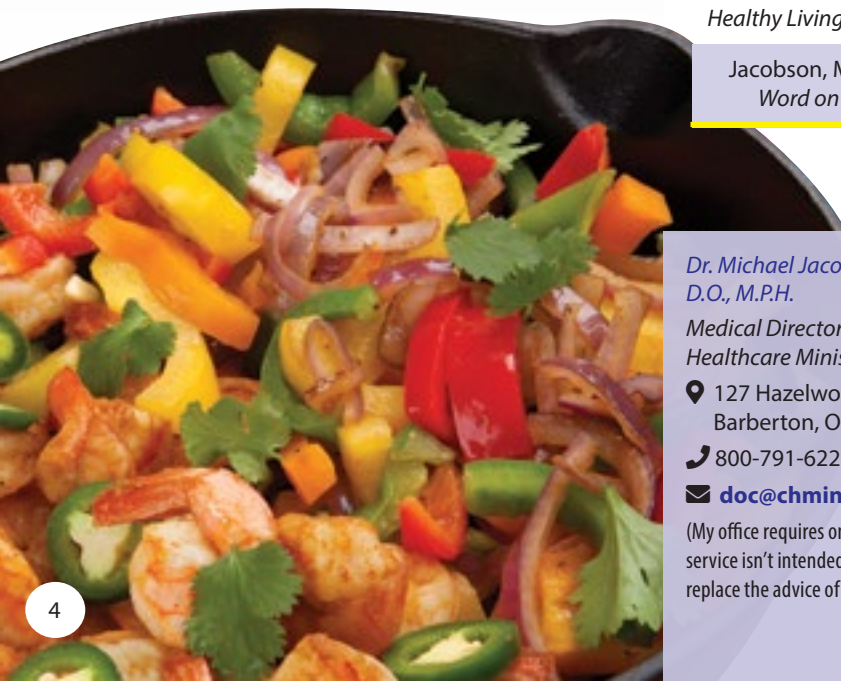
Ingredients:

- 1 ½ lbs raw shrimp, peeled and deveined
- 1 yellow bell pepper, sliced thin
- 1 green bell pepper, sliced thin
- 1 red bell pepper, sliced thin
- 1 medium yellow onion, sliced thin
- 1 ½ tbsp extra virgin olive oil
- 1 tsp salt
- 2 tsp chili powder
- ½ tsp garlic powder
- ½ tsp ground cumin
- ½ tsp paprika
- 1 lime
- Fresh cilantro
- Soft tortilla
- Light sour cream

Instructions:

1. Preheat oven to 450 degrees.
2. In a large bowl combine onion, peppers, shrimp, olive oil, and spices.
3. Toss to combine.
4. Spread onto large cookie sheet and place in oven for 8 minutes.
5. Turn oven to broil and bake for an additional 2 minutes, until shrimp is cooked.
6. Squeeze lime juice over entire mixture, serve in tortillas with chopped cilantro and sour cream.

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.



What the Bible says about healthy living

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

One of my favorite books on biblical healthy living is called *What the Bible Says About Healthy Living* by the late Rex Russell, M.D. In his groundbreaking book, Dr. Russell organized his ideas into three core principles, which I believe are true regardless of time or culture:

1. Eat what God gave us for food.
2. Don't alter His design.
3. Don't let any food or drink become your god.

Dr. Russell's book is available through Amazon: [amazon.com/What-the-Bible-About-Healthy-Living/dp/0800725697](https://www.amazon.com/What-the-Bible-About-Healthy-Living/dp/0800725697)

I took those three basic principles and expanded upon them in much more detail in my first book, *The Word on Health*, published by Moody Press in 2000. *The Word on Health* is organized into three major sections:

1. Diet and doctrine
2. The biblical diet pyramid
3. The spiritual side of illness

This book is a study on what the Bible teaches about diet and related doctrine related. In addition, it cites numerous scientific publications that point to the wisdom of the Scriptures in building a healthy eating routine. In fact, my goal in writing it was not really about diet. It was to build faith in the wisdom of God and His Word. It shows the enormous impact of the spiritual, psychological, and emotional dimensions' effect on physical health.

Years ago, I gave all my remaining copies to CHM. If you're interested in purchasing the book, please write to doc@chministries.org and the Member Services department will assist you. The book costs \$15 including shipping.

References:

Russell M.D., R. (1996). *What the Bible Says About Healthy Living*. Regal Books.

Jacobson, M.D., M.P.H., M. (2000). *The Word on Health*. Moody Press.

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

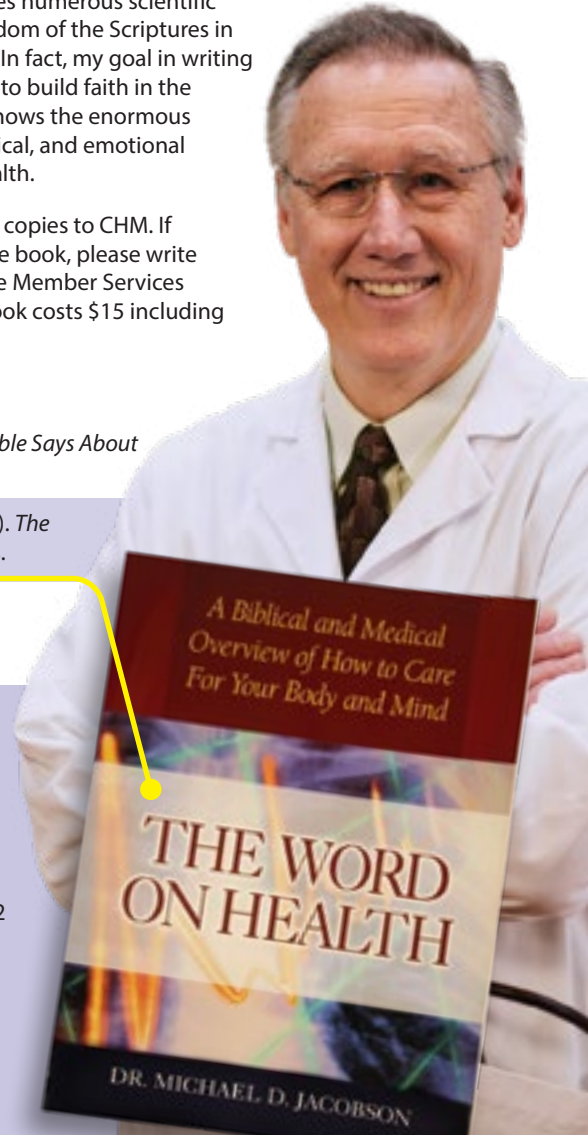
Medical Director, Christian
Healthcare Ministries

📍 127 Hazelwood Ave.,
Barberton, OH 44203

☎ 800-791-6225 | 📠 330-848-4322

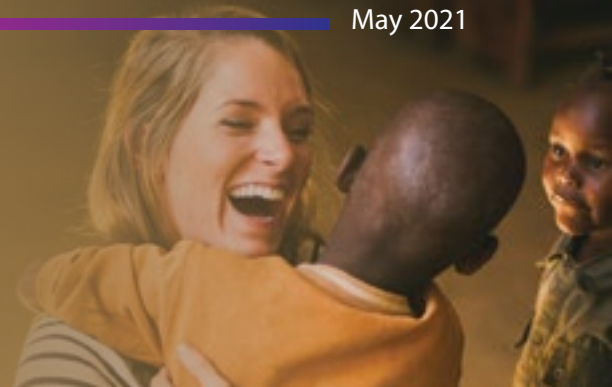
✉ doc@chministries.org

(My office requires one week for responses. This service isn't intended for acute problems or to replace the advice of your physician.)



CHM is great for missionaries

If you're wondering whether CHM is a good option for missionaries, we have a resource for you! Missionaries are welcome to join CHM and participate in the blessing of sharing fellow believers' healthcare costs. To learn more about and/or share CHM with your missionary friends, visit CHM Guideline C.5 (chministries.org/guidelines).



CHM helps missionaries with medical bills

By Ai-Lin Eng, Singapore

Clement, my husband, and I left the U.S. for Singapore in October 2019 where we live 40 percent of the year. While there, I had severe lower back pain.

The X-ray showed lumbar spondylosis. My physician, Dr. Ting, diagnosed me with left sciatica. He said I was unfit to fly. After two months of intensive physiotherapy sessions, I thought I was better.

Before we were supposed to come back to the U.S., I again experienced sharp pain. An MRI showed a prolapsed disc.

It was the peak of the COVID-19 crisis in Singapore, and non-critical procedures and surgeries were shelved. When my surgery was finally scheduled, I couldn't have been more thankful.

It went very well, but I wasn't allowed to sit for longer than 30 minutes. The long flight from Singapore to the U.S. wouldn't be possible for a few more months.

Throughout this experience, I learned we should not waste our pain or suffering but rather seize every opportunity to proclaim the goodness and faithfulness of our heavenly Father.

During my months of recuperation, I helped coordinate the delivery of essential food to migrant

workers from Bangladesh and India. They were isolated in their dormitories with no way to buy food or cook. It gave us a chance to explain that we loved them unconditionally as Christ loved us.

Though I still experience pain now and then, I'm mindful not to waste it, but to use such moments to draw closer to God, be prayerful and share with my friends the good news of God's faithfulness.

I'm doing much better now. Though I still experience pain now and then, I'm mindful not to waste it, but to use such moments to draw closer to God, be prayerful and share with my friends the good news of God's faithfulness.

As a member of CHM, I belong to the family of Christians who come together to bear one another's medical burdens. This was evident through members' sharing of 100 percent of our eligible medical bills. God is glorified when all His children come together in unity, integrity, and generosity by sharing one another's burdens. I am a grateful beneficiary of CHM's valuable help.



Missionaries across the world—your service matters

We're blessed at CHM to serve missionaries that are serving God all around the world. If you're a missionary and CHM member serving overseas, we'd love to see you! Please share a photo of your service on social media and tag CHM (@iheartchm). You can find us on Facebook, Instagram, Twitter, and LinkedIn.

@iheartchm



Zimmerman family
Reign Ministries



Wahba family
Cairo, Egypt

Member says “God—not COVID-19—is in charge” thanks CHM for standing by her

By Roberta Donnell, Belton, Mo.

On April 2, 2020, I woke up feeling “off.” When I started drinking my morning coffee, it didn’t taste right. After trying two different cups, I told my husband, David, that I was going back to bed.

By six p.m., I had a fever of 102, my chest was heavy, and I was short of breath. Fearing the worst, we went to the hospital.

David waited in the parking lot as I went in alone.

Medical staff confirmed it was COVID-19. Furthermore, an EKG documented abnormalities caused by the virus, which concerned the doctor. They wanted me to stay in the hospital.

I wasn’t able to have visitors, but I knew I wasn’t alone. Friends and family supported and prayed for me. As a CHM member, I knew I was lifted in prayer, too. CHM staff are always praying for members and trusting God to know the details.

The nurses said a room was ready for me and they would transfer me soon. I told David he could go home.



Before I could be transferred to a room, the doctor returned and said he wanted to try to send me home. After running two more tests, he determined I no longer needed to be admitted in the hospital. The EKG looked fine. I was going home without staying a single night—a direct answer to prayer!

As a CHM member, I knew I was lifted in prayer, too. CHM staff are always praying for members and trusting God to know the details.

God made clear that He is in charge—not COVID-19.

At home, I bombarded myself with home remedies. Within two days, my fever broke. Three to four weeks later, the shortness of breath diminished, and I am now healed.

My experience with COVID-19 wasn’t the first time I had an illness under CHM, nor the first time God healed me. He has been so merciful to me—CHM has stood by me through it all.

Editor’s note: To learn more about CHM’s response to COVID-19, find helpful resources, and be encouraged by more stories from members, visit chministries.org/coronavirus.



The impact of mothers in the Bible

Mothers make incredible impact on their children. This Mother's Day, we're highlighting some amazing biblical mothers.

Sarah: Sarah is considered the mother of nations and was childless until she was 90 years old. Though she initially doubted God's promises, her trust allowed her to be in the lineage of Jesus.

Jochebed: Jochebed was the mother of Moses. Her devotion and determination to save baby Moses' life was a catalyst for him to be God's instrument to free the Hebrew people from slavery in Egypt.

Naomi: Naomi, Ruth's Mother-in-law, shared with Ruth her belief in the one true God. Naomi's integrity and testimony caused Ruth to choose to follow her, even after her husband passed away.

Mary: Mother of Jesus, Mary's response to becoming pregnant under unique and difficult circumstances was to praise God. She was told the great responsibility she would have and was faithful to God's plan.



May Memory Makers 2021

Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
					 	2
3	<i>Teacher's Day</i>	5		7		<i>Mother's Day</i>
10	11	12	13	14	15	16
17	18	19	20		22	23
24	25	26	27	28	29	30



Celebrating life and those we love in May 2021

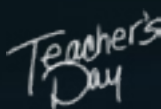
The month of May is full of many opportunities to honor life and those we love. Use the calendar to learn about May holidays and how you can celebrate them!



May 1: Herb Day
Learn more about different kind of herbs and their uses.



May 1: National Fitness Day | Go for a run in the May sunshine!



May 4: National Teacher Appreciation Day | Write a letter showing your support.



May 6: National Day of Prayer
Use #NationalDayOfPrayer on social media and pray for whoever God places on your heart.



May 8: Stamp Out Hunger Day
Contribute to a local food bank.



May 9: Mother's Day
Thank a mother for all that she does.



May 21: National Bike to Work Day
Bike to work or use #NationalBikeToWorkDay on social media.



May 31: Memorial Day | Visit a veteran's memorial park.

Strangers no more: CHM members encourage each other weekly through prayer

By Michelle Peterson, Jackie Bisson, and CHM staff member Jeri Ball



Michelle: I “met” Jeri one day when I called CHM. My husband had been diagnosed with pancreatic cancer and huge bills were rolling in. He wasn’t a member of CHM, but I wanted reassurance that if something ever happened to me, CHM would have my back.

Jeri: As I was talking with Michelle, God put the story of another member on my heart: Jackie Bisson. Both lost their husbands to colon cancer, remarried. Now one of them, Michelle, was facing cancer again.

After talking with Michelle, I called Jackie and said, “Hey, I can’t give you any details, but if a member would be willing, would you be interested in praying with her?”

Jackie: It was perfect timing. My husband and I were on a temporary contract job assignment 3,000 miles away from home. I told God that I wanted to be connected to someone I could minister to.

Michelle: Jeri told me about her friend she felt I should meet. She asked if she could share my phone number with her. I said yes. Shortly after, I got a call from Jackie.

Seeing how God has used both of them in each other’s lives, I’m so thankful I listened to God when He told me to connect them.

Jackie: We try to talk once a week. I ask about how things are going for her and do a lot of listening. Then we pray together before the call is over and let the Lord handle all the requests. I have been privileged to witness the Lord’s strength in her.

Michelle: Jackie is a very dear friend to me and always seems to check on me at the right moments.

Jeri: Seeing how God has used both of them in each other’s lives, I’m so thankful I listened to God when He told me to connect them.

Do you want to be a prayer partner and support a fellow member? Are you interested in regularly praying for someone? Email editor@chministries.org to learn more.



Tips for starting a prayer partnership

By Jackie Bisson and Michelle Peterson

Becoming a prayer partner is an incredible way to stand by someone in need and help them carry their burdens to God. It’s also a great way for two believers to come together in search of growth and maturity in their faith.

Are you interested in starting a prayer partnership and want to know how to begin, or what you should emphasize during your time together? We asked Michelle and Jackie for tips they would give to someone starting a prayer partnership like theirs, and this is what they shared:

- Pray that the Lord directs your conversation.
- Follow James 1:19—be quick to listen, slow to speak, and slow to anger.
- Ask the Lord to keep you humble.
- Be willing to pour yourself out for His glory.



Jackie Bisson (left)

Michelle Peterson (right)



Meet your staff: Shannon Bard, Alona Gubata, Jenna Kalsek, Trisha Price, Cheyanne Rufener, and Tamara Takacs



Shannon Bard
Executive Assistant to CEO

How do you best find time for exercise throughout your week? I love to exercise, and as I've gotten older, I've redefined exercise for myself.

I realized exercise is the little everyday choices you make to stay fit: Park your car farther away, plant something, dance, walk the dog, etc. Over time, all these little things add up.



Alona Gubata
Member Services

What do you love most about working at CHM? The friendliness, kindness, and compassion of everyone. I've become friends with some great

people here. Their heart for serving the members shows daily through phone calls and other jobs they do to get medical bills shared. I feel so blessed to be able to work at CHM!



Jenna Kalsek
Member Bill Processing

What's one quality about your mom you admire? Her strong faith and trust in God in every circumstance.



Trisha Price
Member Services

What would you tell members about CHM? CHM has a staff that seeks to serve God every day by serving our members and showing them God's love.

We meet together every morning to pray for our members, the ministry and one another.



Cheyanne Rufener
IT Help Desk

If you could describe your Christian testimony in one word, what would it be and why? Patience. So much of my testimony has revolved around having

patience and trusting that God has perfect timing for everything—even though His timing often didn't fit with my plans in the moment.



Tamara Takacs
Member Advocate

What's your favorite herb to cook with? My favorite herb to cook with would probably be garlic.

Help us grow: Handy tools to bring a friend to CHM

CHM's Bring-a-Friend program is a simple and straightforward way to refer friends and family to CHM.

There are many Christians who need the service provided by CHM—some of them are CHM members' friends and family. As members, you can help bridge this gap by referring them to CHM. One of the best ways is to share with them your personal experiences as a CHM member.

As a ministry that glorifies God, helps Christians who need a health cost solution, keeps monthly gifts and medical bill sharing time low, CHM is honored to serve Christians nationally and globally.

To learn other creative ways to refer Christian friends and family to CHM, visit chministries.org/bringafriend.



Visit chministries.org/video to hear member tips on how to tell others about CHM.



In your own words: Members tell the CHM story

Dear CHM,

We're so grateful for your services. When a series of surprise health problems struck, the bills mounted rapidly as our doctors tried to figure out what was going on and how to deal with it.

When our reimbursement check arrived, we had a sigh of relief. Thank you! We are so grateful for your support. What a blessing you are.

Sincerely,

Dean and Gayle Shriner
Lakebay, Wash.

Dear CHM,

Just a note as to how the Lord works. A short time ago, I began wheezing, so I visited my allergist. He immediately made an appointment with a cardiologist who sent me directly to the emergency room. The next day, a stent was placed in my "widowmaker" artery, which was 98 percent blocked.

I called CHM and requested a sharing request packet, expecting a sizeable bill. But the balance, after Medicare, was a size we were able to pay without CHM's assistance.

I am doing well with no problems. Thank the Lord, and may He continue to bless all of you in your endeavors.

Sincerely,

John Vanarsdall
Hershey, Neb.

Do you have an #IamCHM story? Do you want to say thank you to your fellow members?
Send your testimony or 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.

Kristi Davis: 1104 Atlanta Dr., Bedford, TX 76022 | Kristi was diagnosed with breast cancer. Please pray for healing and effective treatment.

David and Wilna Vinke: 7846 Dogwood Trail, Murrayville, GA 30564 Please pray for David as he begins treatment for prostate cancer.

Damian and Kimberlie Winsor: 1006 Foxdale Dr., Maryville, TN 37803 | Kimberlie was diagnosed with stage four liver cancer. Please pray for her the Winsor family as they navigate this season.

John and Dixie Mericle: PO Box 105, Hastings, FL 32145 | John's father, Bob Mericle, was diagnosed with brain cancer. Please pray for answers and healing.

James Murray: 20732 Mission Lane, Huntington Beach, CA 92646 James was diagnosed with stage

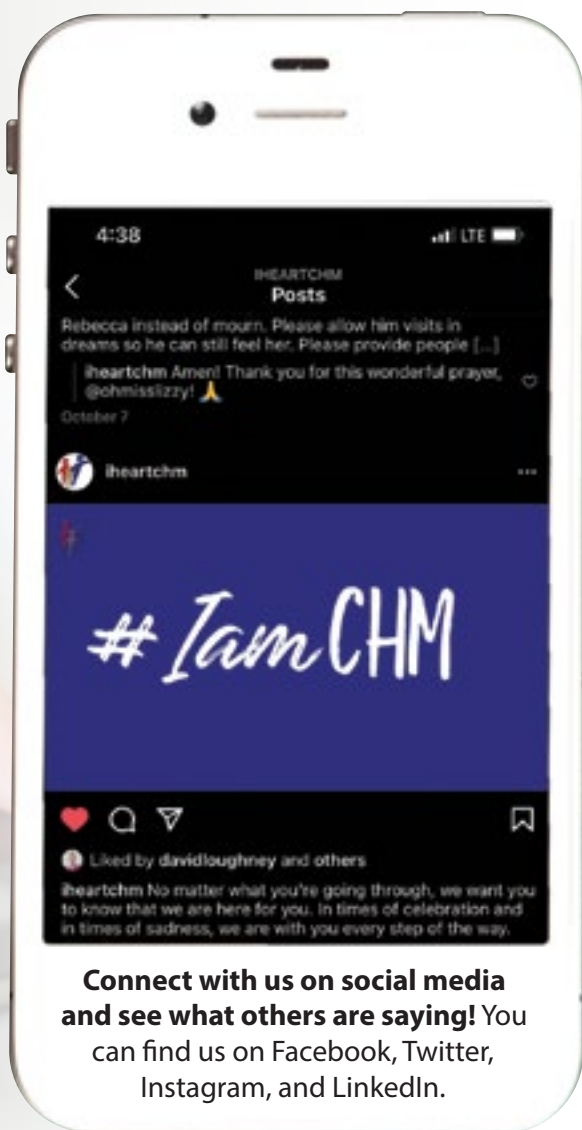
four pancreatic and liver cancer. Please pray for complete healing.

Sandra Erickson: 15045 County Hwy 29, Frazee, MN 56544 | Please keep Sandy in prayer. Her husband, Brian, passed suddenly on Jan 29, 2021.

George and Evelyn Miller: 236 Lester Rd., Montezuma, GA 31063 | Evelyn was diagnosed with stage three colon cancer. Please pray for healing and her family during this time.

James and Kathleen Phillips: 3400 Bob-O-Link Lane, Denton TX 76209 Please pray for James and Kathleen. James' cancer has returned, and he is undergoing treatment.

Cathy Hogan: 2955 Genera St NW, Uniontown, OH 44685 Please pray for Cathy. She was diagnosed with melanoma that has spread to her lymph nodes.



Connect with us on social media and see what others are saying! You can find us on Facebook, Twitter, Instagram, and LinkedIn.

To all at CHM,

I want to thank you for allowing me to help others through the Prayer Page. What a blessing it is. As I count my blessings in the past year, CHM is a huge one.

Without you, I would likely be blind right now. Words cannot express how grateful I am to God and to you for saving my sight. Thank you for listening to God and helping your brothers and sisters. May God bless you all now and in the coming years.

Sincerely,

April Callahan
Valmeyer, Ill.

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.

Prayer Page needs shared last month

\$540,491.27

Thank you for your faithful giving!

Prayer Page GIVING

Total needs remaining this month: **\$1,121,069**

Each need would be met if each member family contributed **\$5.96** this month.

This amount is a suggestion; please consider giving today.

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.

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.

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

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.

Christian Healthcare Ministries Attn: Prayer Page

📍 127 Hazelwood Ave, Barberton, OH 44203

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

📠 330-798-6105 | ✉ prayerpage@chministries.org

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 **#52**.

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.



Barradas family

Yuma, Ariz.



Beth Grimm

Lancaster, Pa.



Barry Lewis

Boyce, VA



Carolyn Diehl

Myrtle Beach, SC

1. **Shelby Alexander:** 13443 Haverhill Dr., Spring Hill, FL 34609 (Sla4c2000@gmail.com) Condition: breast cancer. *Total bills: \$30,843. Donations: \$39,947 Add-on bills: \$22,835. Discounts: \$1,417. Remaining: \$12,319.*
2. **Austin Amstutz:** 586 1st Road South, Fort Shaw, MT 59443 Condition: chest wall surgery. *Total bills: \$6,093. Remaining: \$6,093.*
3. **Ezra Anderson:** 6405 Glacier Peak Dr., Pasco, WA 99301 Condition: laryngopharyngeal reflux ("silent reflux"). *Total bills: \$14,454. Remaining: \$14,454.*
4. **Juliana Baranov:** 10830 SE 204th St., Apt. 101, Kent, WA 98031 (julianalitvinenko@msn.com) Condition: bunion complications. *Total bills: \$27,455. Donations: \$20,579. Add-on bills: \$1,955. Remaining: \$8,831.*
5. **Randy Barker:** 2371 Plain View Hwy., Dunn, NC 28334 (randybarker21@gmail.com) Condition: complications from heart condition. *Total bills: \$18,270. Donations: \$252,134. Add-on bills: \$279,452. Remaining: \$45,588.*
6. **Peter Bateman:** 2346 Hoover St., Duluth, MN 55811 (batem056@d.umn.edu) Condition: cyst removal. *Total bills: \$28,918. Donations: \$9,996. Remaining: \$18,922.*
7. **Samuel Beachy:** 501 E CR 1100 N, Tuscola, IL 61953 (kidbrother44@gmail.com) Condition: swelling/surgery to remove hydrocele. *Total bills: \$10,428. Donations: \$5,858. Remaining: \$4,570.*
8. **Kelley Beanblossom:** 7464 CR 3600, Brownsboro, TX 75756 (kperkbean@aol.com) Condition: lower back pain. *Total bills: \$4,033. Donations: \$50,080. Add-on bills: \$50,180. Remaining: \$4,133.*
9. **Richard Beemer:** PO Box 431, Manchester, MI 48158 (beemteam64@gmail.com) Condition: double knee replacement. *Total bills: \$3,721. Remaining: \$3,721*
10. **Rebecca L. Boll:** 325 W. Gramby St., Manheim, PA 17545 (posies@ptd.net) Condition: breast cancer. *Total bills: \$6,783. Donations: \$4,194. Remaining: \$2,772.*
11. **Kelly M. Byrd:** 215 Valleyhigh Dr., Inman, SC 29349 (cabyrd45@yahoo.com) Condition: hip replacement. *Total bills: \$14,063. Remaining: \$14,063.*
12. **Caleb Choate:** 242 Goodhue Ave., San Antonio, TX 78218 (choateranch@gmail.com) Condition: diabetes complications. *Total bills: \$2,865. Remaining: \$2,865.*
13. **Patrick Ciriacks:** 12020 Meadow Ct., Wauwatosa, WI 53222 (peciriacks@gmail.com) Condition: Parkinson's disease. *Total bills: \$91,366. Donations: \$84,457. Remaining: \$3,909.*
14. **Angela Crawford:** 747 McDaniel Rd., Kings Mountain, NC 28086 Condition: hip replacement. *Total bills: \$23,060. Donations: \$12,769. Remaining: \$10,291.*
15. **Richard DeMarco:** 63370 Saddleback Dr., Bend, OR 97703 Condition: heart condition. *Total bills: \$52,441. Donations: \$17,987. Remaining: \$34,454.*
16. **Leslie Doty:** 6110 N 525 East Rd., McLean, IL 61754 (dotymeister@gmail.com) Condition: heart condition/procedure. *Total bills: \$4,321. Donations: \$1,492. Remaining: \$2,829.*
17. **Kimberly Easton:** 3171 Sycamore Dr., Columbus, IN 47203 Condition: hip replacement. *Total bills: \$19,048. Donations: \$10,645. Remaining: \$8,403.*
18. **Jaime Edwards:** 17 Buffalo View Ln., Palm Coast, FL 32137 (jaime_lisa@yahoo.com) Condition: HHT (genetic blood vessel disorder). *Total bills: \$25,398. Remaining: \$25,398.*
19. **Steven Eskeback:** 1143 Don Bernabe Garcia Lane, El Prado, NM 87529 Condition: cervical spondylosis & myelopathy. *Total bills: \$62,999. Donations: \$58,443. Remaining: \$4,556.*
20. **Margaret Frens:** 7464 Pine Grove, Jenison, MI 49428 (mickeyfrens@gmail.com) Condition: hip replacement. *Total bills: \$36,954. Remaining: \$36,954.*
21. **Carol Hart:** 603 Los Palmas Dr., Fleming Island, FL 32003 (carollee603@aol.com) Condition: complications of hip replacement. *Total bills: \$118,035. Donations: \$95,927. Add-on bills: \$82,083. Remaining: \$104,191.*
22. **Jacquelyn Hile:** 1975 Parksfront Dr., Unit 409, Mt. Pleasant, SC 29464 Condition: abdominal pain. *Total bills: \$4,555. Donations: \$1,562. Remaining: \$4,555.*
23. **Darlene Holder:** 3725 Coventry Lane, Muskogee, OK 74403 Condition: surgery for bulging disc. *Total bills: \$2,468. Remaining: \$2,468.*
24. **Donovan Houser:** 445 W 535 N, Fremont, IN 46737 Condition: hip replacement. *Total bills: \$61,935. Donations: \$21,243. Remaining: \$40,692.*

- 25. James Jourdan:** 1432 Monter Ave., Louisville, OH 44641 (jingjing5764@yahoo.com) Condition: hip replacement. *Total bills: \$4,566. Donations: \$4,566.*
- 26. Brian Kilmer:** 558 Rookwood Dr., Ames, IA 50010 (brian@blomgren.net) Condition: esophagus problem/acid reflux. *Total bills: \$4,043. Remaining: \$4,043.*
- 27. Shean Kirin:** 9094 Lost Hill Trl., Lone Tree, CO 80124 (shean.kirin@gmail.com) Condition: back pain/surgery. *Total bills: \$8,604. Donations: \$19,037. Add-on bills: \$17,467. Remaining: \$7,034.*
- 28. Carrie Koehn:** 24651 Coon Hollow Rd., Gentry, AR 72734 Condition: urological procedure. *Total bills: \$21,027. Donations: \$7,212. Remaining: \$21,027.*
- 29. Jeffery Kvamme:** 1651 Kelly Rd., Bellingham, WA 98226 Condition: atrial fibrillation. *Total bills: \$41,492. Remaining: \$41,492.*
- 30. Justin Lapp:** 515 Laurel St., Lancaster, PA 17603 (skinsfan96@gmail.com) Condition: heart surgery. *Total bills: \$59,424. Donations: \$20,382. Remaining: \$39,042.*
- 31. Tina Lapp:** 974 Miller Rd., Strasburg, PA 17579 Condition: varicose veins. *Total bills: \$7,590. Donations: \$4,272. Remaining: \$3,318.*
- 32. Anthony Lopez:** 2048 W Blakes Creek Ave., Nampa, ID 83686 (shanmarieb@gmail.com) Condition: testicular cancer. *Total bills: \$31,859. Donations: \$22,978. Remaining: \$8,881.*
- 33. Rebekah Lotz:** 874 E Barracuda Dr., Nixa, MO 65714 Condition: brain cancer. *Total bills: \$9,820. Donations: \$8,481. Add-on bills: \$2,865. Remaining: \$3,829.*
- 34. Christopher Malovrh:** W2663 Janda Ave., Medford, WI 54451 Condition: heart procedure. *Total bills: \$12,430. Remaining: \$12,430.*
- 35. Angela Manning:** 254 McKenzie Rd., Milner, GA 30257 Condition: back surgery. *Total bills: \$3,334. Remaining: \$3,334.*
- 36. Michael McArthur:** PO Box 81, Allentown, GA 31003 Condition: knee replacement. *Total bills: \$17,902. Remaining: \$17,902.*
- 37. John McGill:** 800 W Albion Rd., Albion, IN 46701 Condition: knee replacement. *Total bills: \$20,065. Remaining: \$20,065.*
- 38. Caleb & Dorcas Miller:** 5705 Winegardner Rd., Somerset, OH 43783 Condition: The Millers' son, Carter, underwent hernia surgery. *Total bills: \$9,261. Donations: \$3,191. Remaining: \$6,070.*

- 39. Lillian Moscato:** 8 Summercrest Lane #3, Fayetteville, TN 37334 (Wordwalkermomma4@gmail.com) Condition: digestive disorder. *Total bills: \$33,016. Remaining: \$33,016.*
- 40. Jerome Oberstadt:** N352 County Rd W., Fremont, WI 54940 (jerry@oberstadt.com) Condition: hypereosinophilic syndrome (rare blood disorder). *Total bills: \$41,116. Donations: \$34,561. Add-on bills: \$28,866. Remaining: \$35,421.*
- 41. Gail Peterson:** 811 Weavil Rd., Kernersville, NC 27284 (gailruthpeterson@gmail.com) Condition: intestinal blockage/gallbladder surgery. *Total bills: \$18,059. Donations: \$13,819. Remaining: \$4,240.*
- 42. David Reece:** 1930 Riverwood Dr., Algonquin, IL 60102 Condition: hypertension/artery blockage. *Total bills: \$230,650. Remaining: \$230,650.*
- 43. Cynthia Roberts:** 3203 Vortac Lane, Georgetown, TX 78628 Condition: breast cancer. *Total bills: \$20,037. Donations: \$33,009. Add-on bills: \$16,205. Remaining: \$3,233.*
- 44. Jason & Amy Ryan:** 16042 N 32nd St., Phoenix, AZ 85032 (amyryan2000@hotmail.com) Condition: The Ryans' daughter, Kennedy, suffers from scoliosis and underwent spinal fusion surgery. *Total bills: \$11,446. Remaining: \$11,446.*
- 45. Reagan Rydel:** 812 Belmont St., Arlington, TX 76012 Condition: atrial fibrillation. *Total bills: \$79,611. Donations: \$45,971. Remaining: \$33,640.*
- 46. Robert "Jay" Sappington:** 3081 Village Circle, Ann Arbor, MI 48108 Condition: fourth stent placed in cardiac artery. *Total bills: \$18,794. Donations: \$12,494. Discounts: \$3,379. Add-on bills: \$31. Remaining: \$2,944.*
- 47. Brittanie Scheiber:** 940 Gragg St., Huntington, IN 46750 (brupel@hotmail.com) Condition: hysterectomy. *Total bills: \$25,277. Donations: \$8,720. Remaining: \$16,557.*
- 48. Janet Simon:** 7 Huntleigh Meadows Ct., St. Charles, MO 63303 (JanSimon57@Att.net) Condition: foot reconstruction surgery. *Total bills: \$9,540. Donations: \$6,741. Remaining: \$2,799.*
- 49. Catherine J. Smith:** 1081 Ruby Way, Bogart, GA 30622 Condition: emergency hysterectomy and complications. *Total bills: \$11,214. Donations: \$3,846. Remaining: \$7,368.*



Barry & Monique DeHaan Manhattan, Mont.



Anya Anderson Sparta, NJ



Dave Campbell Powell, Wyo.



50. Rebecca Sturdevant: 5313 Murrieta Way, Ft. Worth, TX 76244 Condition: heart attack/triple bypass surgery. *Total bills: \$6,248. Remaining: \$6,248.*

51. Miriam Stutzman: 6171 E Messner Rd., Applecreek, OH 44606 Condition: rheumatoid arthritis. *Total bills: \$11,482. Remaining: \$11,482.*

52. Terry Sulzbach: 210 Morgan Johnston Cir. NE, Cleveland, TN 37312 Condition: shoulder surgery. *Total bills: \$1,994. Donations: \$1,994. Add-on bills: 3,279. Remaining: \$3,279.*

53. Owen Swart: 3748 Brodiea Ln., Mariposa, CA 95338 (oswart@americanseniorbenefits.com) Condition: crohn's disease. *Total bills: \$18,530. Donations: \$15,574. Add-on bills: \$1,136. Remaining: \$4,092.*

54. Frank Talarico: 2932 Kenbridge Ct., Fort Wayne, IN 46845 Condition: osteoarthritis in knee. *Total bills: \$38,513. Donations: \$21,482. Add-on bills: \$633. Remaining: \$17,664.*

55. Donald Tecco: 3006 Parnham Dr., Medina, OH 44256 Condition: double knee replacement. *Total bills: \$11,194. Remaining: \$11,194.*

56. Lorraine Transtrum: 1925 E Hale St., Mesa, AZ 85203 (lorraine.transtrum@gmail.com) Condition: knee replacement. *Total bills: \$3,753. Remaining: \$3,753*

57. Adam Traylor: 261 N Eagle Dr., Montgomery, IN 47558 (dr.ambersmith12@gmail.com) Condition: shoulder surgery. *Total bills: \$7,929. Remaining: \$7,929.*

58. Lisa Walker: 23 Moonlight Dr., Sheridan, WY 82801 (Sunflowerlisa@reagan.com) Condition: left thumb and wrist reconstruction. *Total bills: \$2,089. Donations: \$747. Remaining: \$1,342.*

59. Roy Williams: 801 Martin, Concord, NC 28025 Condition: heart surgery. *Total bills: \$161,734. Donations: \$90,742. Remaining: \$70,992.*



CHM legal notices (more notices are on our website at chministries.org/legal-notices)

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

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

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

Especially for Maryland Residents: Notice: CHM is not an insurance company. CHM's related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. No other member will be compelled to contribute toward the cost of your medical bills. Therefore, CHM should never be

considered a substitute for an insurance policy. This activity is not regulated by the Maryland Insurance Administration, and your liabilities are not covered by the Maryland Life and Health Guarantee Fund. Whether or not you receive any financial gifts for medical expenses and whether or not CHM continues to operate, you are always liable for any unpaid bills.

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

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

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

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



Christian Healthcare Ministries

The biblical solution to healthcare costs

127 Hazelwood Ave. | Barberton, OH 44203

MAY 2021

Heartfelt Magazine

Missionaries help migrant workers;
CHM helps missionaries



COVID strikes again; CHM members strike back

Praying together: The joy, the strength, the power of prayer



Handy tools to bring a friend to CHM

8 years as an



Follow us on social media

