



Christian Healthcare Ministries

The biblical solution to healthcare costs

January 2012

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Christian Healthcare Ministries® is a Bible-based, voluntary medical cost-sharing ministry that fulfills the command of Galatians 6:2, that Christians carry each other's burdens.

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CHM, social media and you

Christian Healthcare Ministries is now using Web. 2.0 and social media technologies to promote the good news of biblical health cost-sharing to an ever-widening group of Christians.

You are a crucial part of this effort to grow the ministry.

By taking just a few simple steps, you can spread the word online to more people than the ministry staff can reach, and to more people than even you may realize.

Please take a few moments to review the social media opportunities listed below. Your efforts will multiply exponentially as more and more Christians become aware of what God is doing through this ministry. The more CHM grows, the stronger it is for all members.

www.facebook.com/christianhealthcareministries



1. Facebook users:

- Go to the CHM Facebook page at www.facebook.com/christianhealthcareministries and click the "Like" button (top of page).
- On the CHM Facebook page, click the "Share" button (lower left corner) to post a message about CHM on your Wall. This will bring the CHM page to the attention of all your Facebook friends.

2. Facebook and other social media users:

- Go to www.chministries.org and scroll down to the video titled "CHM on Fox News." With your mouse, hover over top of the video screen until the "Share" button appears. Click "Share" and you will be prompted to share the video on Facebook, Twitter, Yahoo! or MySpace.

3. Non-social media users:

- Follow the instructions for #2 above, but instead of clicking "Share," click the

www.chministries.org



See "Social media," page 13

Being strangled by the untrue vine



Rev. Howard Russell
*President and CEO,
Christian Healthcare
Ministries*

Honeysuckle is a perfect example of sin and how it works.

If you're not familiar with honeysuckle, I'm referring to the vine that is plentiful in many locations in our country.

The honeysuckle vine is green year-round. It always looks pretty, regardless of the time of year. Honeysuckle has a pleasant smell and its small flowers have a sweet taste.

But honeysuckle's evil side is that it creeps along the ground until it comes to a small tree. The vine slowly winds its way up the tree. As it climbs, it digs itself into the bark so hard and violently that it virtually strangles the tree (if you see a walking stick that has deep grooves winding up its shaft, that's evidence of honeysuckle's power).

While this is happening, the vine also attaches to other plants or roots along the ground, gradually pulling the tree down. The final act is the honeysuckle vines covering the tree, obscuring it from view.

Sin always looks inviting. It looks like fun. Smells nice. Seems to taste good. But while sin shows you its hand bearing those enticements, its other hand winds around your neck, choking the life out of you. It pulls you down until whoever and whatever you were meant to be is

lost under its power.

That woman who's not your wife, or the man who's not your husband? That's honeysuckle.

Honeysuckle is the pornographic movie on the hotel television



you'd never watch at home that you rationalize really isn't wrong because it's just this once and no one else will know. It's there as well when you get home and use the internet to search out vile images.

The strangling vine is present when you have just one more drink to get a buzz on, and one more after that, and one more after that...

Honeysuckle is the temper that causes you to berate, belittle or abuse someone in your family.

Whether it's a tiny sprig or a formidable vine, honeysuckle is the perfect example of sin. It starts slowly. In the end, it causes death: emotional, perhaps physical and—most importantly—spiritual death.

Jesus is the perfect example of life.

His parables explain how people can be joyful, satisfied and secure whatever their condition, whatever their station, whatever their circumstances.

It has everything to do with our relationship with God. He is the perfect gardener. He tears out the honeysuckle. He frees the souls trapped underneath the weight of sin.

Christ's parables and His explanations of what makes the difference between light and darkness are our guide.

Love. Faith. Honesty. Charity. Kindness. Worship. Fairness. Mercy. Steadfastness.

Worship Him and follow His commandments and those positive attributes—and more—are yours, mine and ours.

When we become trapped in sin we don't just harm ourselves; we ruin and wreck everything and everyone around us.

Think not? Think about your friends or family members who weren't paying attention—or perhaps were—while the honeysuckle wrapped itself around them.

When we follow Christ we have life in this life, and life eternal.

CHM for newbies (part 1)

Seeking medical care and sending bills to CHM

Editor's note: CHM has welcomed thousands of new members in the past year. To help remind them of the steps to take in a medical situation, we will feature a multi-part series called "CHM for newbies." We're confident non-newbies will find it helpful as well.

In emergency situations

1. **Immediately seek medical care.** Call 9-1-1 if the situation is life threatening. If you are a Gold member and your condition is less serious but requires immediate care,

consider if an urgent care center will meet your needs (emergency rooms are usually more expensive than urgent care centers and it may take much longer to receive care).

2. **Seek financial assistance when your condition is stable.** Getting well is your first priority. When your condition is stable, you, a friend or a family member responsible for your care can follow steps under "General information" on page 12.

In non-emergency situations

1. **Consider "comparison shopping" for health care providers in your area.** You'll find that some health care providers are more willing than others to reduce their charges for self-pay patients. Although you may go to any hospital or doctor office for treatment, conducting cost research helps lower your costs for medical care because you often can choose to receive the same service at a lower price. To compare health care pricing in your area, visit www.healthcarebluebook.com and www.

See "CHM for newbies," page 12



Sending medical bills to CHM

When: Send medical bills to CHM within six months of the date of service. *Remember that bills are presented for sharing in the order they are received at the CHM offices. Please don't wait.*

Where: Send bills (along with completed Needs Processing forms) to:

Christian Healthcare Ministries
Needs Processing
127 Hazelwood Ave.
Barberton, OH 44203
or fax them to: 330-848-4322

Please make sure your health care providers understand that they should bill you directly (*you then send copies of the bills to CHM*). Christian Healthcare Ministries can't accept medical bills sent directly from providers.

Questions? Call 1-800-791-6225 and ask for the Needs Processing representative for your state.

Taxes and Christian Healthcare Ministries

Special tax advantage for Missouri members

Monthly financial gifts that you send to the CHM office are not deductible for federal income tax purposes.

However, extra giving above your minimum monthly gift amount—including Prayer Page gifts sent through the CHM office—are deductible. (Prayer Page gifts sent directly to other members are not tax-deductible).

All CHM members who gave extra gifts in 2011 will receive a statement of charitable contributions in January 2012. The statement contains the total deductible amount if your giving fits IRS requirements for deductibility.

Missouri state law provides residents with a special tax advantage. The Missouri Form MO-1040 lists a "health care sharing

ministry" line item deduction. When you file your taxes, write on this line the total amount you sent to Christian Healthcare Ministries in 2011 (indicated on the aforementioned statement).

If you have further questions, please speak with your tax professional.

How to identify a stroke

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Health education
resources at:
[www.chministries.org/
healthinfo.aspx](http://www.chministries.org/healthinfo.aspx)

Though stroke doesn't cause nearly as many deaths as heart disease or cancer, it's still one of our country's leading causes of mortality. Stroke also disables thousands of people. My mother suffered immensely from a series of strokes before the last one eventually took her life two years ago.

Clot-busting drugs such as those used in the early hours following a heart attack have shown promise in treating stroke. However, the key is to get to the emergency room quickly. Many stroke sufferers don't seek medical care for 12 to 24 hours, which places them outside the window for use of clot-busting agents.

To benefit from these medications, stroke sufferers must get to the hospital and receive the drug within three to six hours. That's why it's so important to recognize signs of a stroke. If you don't know them, now is a great time to learn.

When my mom had her first stroke, within minutes of her arrival at the emergency room The Stroke Team from University of Cincinnati sent a neurologist to evaluate her condition. The Stroke Team developed the Act F.A.S.T. mnemonic to assist non-medical personnel in recognizing and responding to a stroke quickly. Here it is:

- **Face:** Does the person have facial numbness or weakness, especially on one side?

- **Arms:** Is there numbness or weakness, especially on one side?
- **Speech:** Does the person have difficulty speaking or slurred speech?
- **Time:** If any of the above symptoms are present, it is time to call 911 and get help immediately.

Some people have criticized this mnemonic as inadequate because it primarily captures the signs or symptoms of ischemic strokes, which involve a blood clot. Though 80 percent of strokes are ischemic, the Act F.A.S.T. may miss the 20 percent of strokes that occur due to hemorrhage (bleeding) in the brain.

Thus, the Stroke Collaborative developed a second mnemonic, touted as more comprehensive. Its motto is **Give Me Five for Stroke** and asks five questions:

- **Walk:** Is the person's balance off?
- **Talk:** Is speech slurred or is the face droopy?
- **Reach:** Is one arm weak or numb?
- **See:** Is vision gone or partially lost?
- **Feel:** Is there a severe headache?

If any of these symptoms are present, 911 should be called.

Please commit these to memory or they aren't very useful to you when the person you're with may be having a stroke.

When I was trying to recall the mnemonic for this article, I couldn't remember it! For that reason, I offer a third, easy to remember alternative that uses the word "stroke." The first three questions are in common use today. By adding the last two, it covers most signs of stroke:



- Smile:** Is one side droopy?
- Talk:** Is speech normal, or is it slowed or slurred?
- Reach:** Is one arm weaker?
- Optics:** Is vision partially or completely lost?
- Kinetics (i.e. motion):** Is the person dizzy or unsteady on his feet?
- Excruciating:** Does the person have a severe headache?

Most strokes are painless and involve some kind of weakness. For example, stroke sufferers may suddenly drop something they are holding and find that they

Members' books encourage, advise and entertain

Pulpit in my Kitchen

Joni Campo, Stuart, Fla.

Pulpit in my Kitchen is a practical guide for wives, mothers and grandmothers who minister to the "congregation" in their home.

Joni said she wrote the book to help women find significance in what they might wrongly consider a dull existence.

"At one point in my life [my husband and I] had sold our business, our children were all gone from home and my identity seemed nonexistent. I had been a stay-at-home-mom, devoted wife, good daughter and fine sister. I lacked, in my mind, any major contribution to the world. Several events woke me up to just how wonderfully meaningful my life was and is."

Joni and her husband, Ted, joined Christian Healthcare Ministries in 2006. They have five children and 15 grandchildren. The Campos have counseled and taught on marriage, family, and financial issues for more than 35 years.

Pulpit in my Kitchen was published in 2007 by Lighthouse Publishing Company. It is available at www.pulpitinmykitchen.com at a special price for CHM members (\$10 plus \$2.95 shipping and handling). Checks should be made payable and sent to A.M.I., 4627 SE Bridgetown Ct., Stuart, FL 34997.

Papa Was a Bush Pilot

Sally McMahan Pollen, Palmer, Alaska

In *Papa Was a Bush Pilot*, Sally chronicles the life of her father, Cleo McMahan, who

served as an Alaskan bush pilot for five decades.

To provide for his family, Cleo trapped fur-bearing animals during the winter, flew fishermen and hunters to remote camps in the fall, and guided non-resident hunters in



pursuit of a record-breaking set of antlers or horns. He also operated an air taxi service for numerous clients and neighbors.

Featuring more than 100 of Cleo's color prints as illustrations, the book is written for readers of all ages, for aviation enthusiasts and hunters. *Papa Was a Bush Pilot* is "an adventuresome story of rural Alaska, a story of simple life uncomplicated by modern technologies and conveniences," says Sally.

A Christian Healthcare Ministries member since 2004, Sally resides in Palmer, Alaska, where she cared for Cleo until his death in 2005 at age 93.

Autographed books are \$25 plus shipping and handling. To order *Papa Was a Bush Pilot*, call 907-745-8920 or visit www.papawasabushpilot.com or call 907-745-8920.

The Good News Storybook Series

Alice Ashcraft Wearden, Medina, Texas

The Good News Storybook Series features the teachings of Dr. Craft, a fictional character who talks to children about today's family issues, for example, living without a father in the home, being adopted or being the middle child in a family.

Dr. Craft uses pastoral counseling and Scriptural insight to lighten the burden such situations potentially place on children.

The book also contains a bonus section based on a true story. In *The Little Boy Who Was Not Forgotten*, a missionary is reunited with an orphan she tried to adopt years earlier.

Alice Ashcraft Wearden is the founder and president of Blessed Hope Academy, a Christian high school in San Antonio, Texas. For more than 30 years she has counseled students numbering in the hundreds.

In 2001, Alice received the Jefferson Award, a national recognition of community service established by Jacqueline Kennedy. She also has published a book of poetry and letters and has written many articles, tracts, editorials and testimonies. Alice joined Christian Healthcare Ministries in 2011.

The Good New Storybook Series is available for \$7 plus \$3 shipping and handling. Checks may be sent to PO Box 264, Medina, TX 78055. To contact the author, email admin@blessedhopeacademy.com.

Get a jump start on your wellness goals by Trekking Together

Judi Ulrey, president of Fitness Consulting, Inc., offers Christian Healthcare Ministries members a simple way to get and stay fit in 2012: an accountability-based program.



Judi Ulrey of Fitness Consulting, Inc.

Ulrey's "Trekking Together" is a web-based wellness program that "is not just about you; it's about you supporting someone else," she says. Trekking Together is designed to be undertaken with a partner—a friend, spouse, sibling, etc.—and gives each pair the tools necessary to reach their wellness goals.

Pairs will receive a weekly fitness challenge and suggestions on how to support each other. Trekking Together is presented via video, audio, blog, discussion board and e-mail.



"You support your Trekking Together partner and he or she supports you; you both move forward one step at a time," Ulrey said.

Ulrey is a health and wellness communicator who since 1985 has shared her passion for health and fitness by speaking to national and international audiences.

Ulrey says that Fitness Consulting, Inc. is on the forefront of wellness programming, and as such she's able to offer insights into "what works, what doesn't, and how to keep people motivated." She coaches individuals and corporate wellness teams in making healthy habits a lifestyle. One of her core philosophies is "Small steps make a big difference."

CHM members can learn more or sign up for Trekking Together at www.trekkingtogether.com. The monthly cost is \$9.95 per pair.

Editor's note: Trekking Together is not offered or administered by Christian Healthcare Ministries.

Prayer Page needs met

Note: The Prayer Page begins on page 7.

Leon Baertschi, Springfield, Mo.

Condition: Quintuple bypass surgery
Bills: \$30,112

Terry Estes, Taylorsville, N.C.

Condition: Cataract surgery
Bills: \$2,896

Tanya Hodge, Basin, Wyo.

Condition: Abdominal pain
Bills: \$9,822

Becky Hughes, Baldwin, Ga.

Condition: Cyst removal/thyroid problem
Bills: \$3,642

Rev. Myron Stump, Winchester, Ind.

Condition: Heart surgery
Bills: \$38,593

We rejoice that these needs have been met and thank all who contributed! We ask your continued generosity toward other Prayer Page needs.

FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month:
\$869,660

Each need would be met **in full** if each member family contributed:

- \$69.66 this month *-or-*
- \$23.22 for the next three months *-or-*
- \$11.61 for the next six months

Together, we can make eliminating these bills a reality! These amounts are suggestions; please consider giving today.

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 2:32, 34a

JANUARY 2012

What is the Prayer Page?

The Prayer Page is an additional means by which CHM members help other Christians.

Most of the medical needs listed on these pages are ongoing bills from pre-existing conditions, which do not qualify for sharing under Christian Healthcare Ministries Guidelines. (They are *not* bills incurred before members joined CHM.)

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. We urge you to send cards of encouragement even if you are unable to contribute financially.

See the sidebars on pages 8-10 for more information on how to give.

Christian Healthcare Ministries Prayer Page

127 Hazelwood Ave
Attn: Prayer Page
Barberton, OH 44203

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

Fax: 330-798-6105

www.cbministries.org
E-mail: prayerpage@cbministries.org

Prayer Page needs do not qualify for sharing under Christian Healthcare Ministries Guidelines. (See left sidebar)

1. Gene Aikens: 1113 Murfreesboro Rd., Suite 106-340, Franklin, TN 37064 Gene had surgery for gallstone removal and has bills totaling \$19,834. **UPDATE: Gene reports \$10,333 in gifts. He now needs \$9,501.**

2. Patricia Alberino: 18255 Glencreek Lane, Strongsville, OH 44136 Patricia underwent a complete hysterectomy. After discounts, her bills total \$2,217. **UPDATE: Patricia received \$402 in gifts, bringing the need to \$1,815.**

3. Sarah Ashley: 459 E River Rock Rd., Belgrade, MT 59714 Sarah underwent hernia repair and incurred medical bills totaling \$7,200.

4. Kathy Barnes: 1445 Ink Grade Rd., Pope Valley, CA 94567 Kathy requests help with \$6,697 in bills she incurred from treatment of rheumatoid arthritis. **UPDATE: Kathy received \$2,355 in gifts, bringing the total need to \$4,342.**

5. Amanda Binder: PO Box 7492, St. Joseph, MO 64507 Amanda became pregnant before joining CHM and incurred bills totaling \$3,338 for the birth of her son, Carson. **UPDATE: Amanda received \$10 in gifts, bringing the total needed to \$3,328.**

6. Madeline Blades: 1733 Hillcrest Dr., Carthage, MO 64836 Madeline's husband, James, underwent knee replacement surgery and incurred bills totaling \$29,000. **UPDATE: Madeline received \$3,150 in reductions and \$21,066 in gifts, bringing the need to \$4,784.**

7. Vickie Brock: 1470 Fitts Dr., Gaston, SC 29053 Vickie underwent

a biopsy and surgery to remove a breast tumor. She asks the CHM family for help with bills totaling \$16,998. **UPDATE: Vickie received \$2,210 in reductions and \$557 in gifts, bringing the total to \$14,231.**

8. Liliana Castro: 3971 Covey Flush Ct., Smyrna, GA 30082 Liliana asks the CHM family for help with bills totaling \$8,336 for the birth of her second son, Jonathan. **UPDATE: Liliana reports \$5,523 in gifts, bringing the need to \$2,813.**

9. Tiffany Collins: 33483 Mill Pond Dr., Wildomar, CA 92595 Tiffany became pregnant before joining CHM and incurred bills totaling \$3,700. She asks the CHM family for prayer and financial gifts. **UPDATE: Tiffany received \$255 in gifts, bringing the need to \$3,445.**

10. Michael Copeland: 8126 Cambridge Gables Ln., Knoxville, TN 37938 Mike underwent seven bypass heart surgery and requests financial help and prayer. After reductions, his bills total \$48,655. **UPDATE: Michael received \$9,324 in gifts. He now needs \$39,331.**

11. Kim Cornett: 80 Grimes Rd., London, KY 40741 Kim had surgery to repair a hernia. After nearly \$11,300 in reductions, she requests prayer and help with \$14,226 in bills. **UPDATE: Kim received \$4,511 in gifts. She now needs \$9,715.**

12. Billy Cox: 4390 Liberty Lane, Conway, SC 29527 Billy incurred bills for \$70,663 for artery blockage. He asks the CHM family for help. **UPDATE: Billy has received \$37,867 so far in gifts, leaving \$32,796 in bills to be met.**

13. Lee Criner: 31735 Riverside Dr., C255, Lake Elsinore, CA 92530 Lee had multiple lesions removed from his leg. After discounts, his bills total \$431. **UPDATE: Lee received**

\$60 in gifts, bringing the need to \$371.

14. Ronald Cummings: 3326 Eagle St., Garden City, KS 67846 Ronald incurred \$2,088 in bills from surgery for a pre-existing eye condition.

15. June Dalton: 1500 Edgington Rd., South Salem, OH 45681 June underwent removal of basal cell cancer and asks the CHM family for help with bills totaling \$6,474. **UPDATE: June received \$2,175 in gifts, bringing the need to \$4,299.**

16. John Paul Dodd: 711 Kimberly Ct., Caldwell, ID 83605 John Paul underwent a pacemaker replacement operation and incurred \$10,372 in medical bills. **UPDATE: John Paul has received \$4,070 in gifts, bringing the need to \$6,302.**

17. George Farris: 100 Ridgelawn Dr., Vicksburg, MS 39183 George underwent double bypass surgery following a heart attack. He later was hospitalized due to a failed artery. He incurred \$182,379 in bills and received \$96,410 in reductions, bringing the need to \$85,969. **UPDATE: George has received \$29,573 in gifts, bringing the total needed to \$56,396.**

18. Nova Ferguson: 5466 Knauss Rd., Sycamore, OH 44882 Nova suffered severe shoulder, arm and chest pain. Thankfully, she did not experience a heart attack. She incurred \$7,482 in medical bills. **UPDATE: Nova received \$3,297 in gifts, bringing the need to \$4,185.**

19. Sheri Friedman: 111 Heidi Dr., Swansea, IL 62226 Sheri incurred \$4,070 in bills for the treatment of breast cancer. She asks the CHM family for prayer and financial help.

20. Cheryl Funk: 205 Sunset Dr., Lot 121, Sedona, AZ 86336

Continued on page 8

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 participant.

How much should I give?

Give however much you feel led to give.

See the "Financial: Prayer Page giving" box on page 6 for suggestions.

How do I send my gift?

You have two options for sending your gift to a fellow Christian listed on these pages:

Option 1: You can send financial gifts directly to people listed on these pages.

Please make your check out to the recipient you choose. You also can send a card or encouraging note.

The Giving Guide on page 9 can help you choose a recipient.

Continued on the page 9 sidebar

Cheryl underwent cataract surgery and incurred bills totaling \$7,531 after reductions. **UPDATE:** *Cberyl received \$3,524 in gifts, bringing the need to \$4,007.*

21. Brooklyn Goad: 2204 Lauderdale Ct., Orlando, FL 32805 Brooklyn became pregnant before joining CHM and incurred \$13,394 for the birth of her son, Pierce.

22. Marvin & Teresa Goebel: 14475 Old Lasso Pt., Colorado Springs, CO 80921 The Goebels' son, Matthew, underwent hernia surgery and incurred \$4,855 in medical bills. **UPDATE:** *The Goebels received \$1,377 in gifts, bringing the need to \$3,478.*

23. Rochelle Goertzen: 35236 Ede Rd., Lebanon, OR 97355 Rochelle underwent two total hip replacement surgeries. She is thankful that one has been completely paid and she asks the CHM family for help with the remaining \$52,906 in bills. **UPDATE:** *Rochelle has received \$6,968 in reductions and \$16,016 in gifts, bringing the need to \$29,922.*

24. Rhonda Good: 43455 County Line Rd., Columbiana, OH 44460 Rhonda was already pregnant when she joined CHM. She incurred \$4,196 in bills for the birth of her daughter, Emily. **UPDATE:** *Rhonda received \$258, bringing the need to \$3,938.*

25. Nancy Graham: 2401 2nd Ave., Upper Chichester, PA 19061 Nancy underwent treatment for a bladder condition. Her bills total \$8,422. **UPDATE:** *Nancy received \$3,768 in gifts, bringing the need to \$4,654.*

26. Raymond Hall: 10961 S 250th E Ave., Broken Arrow, OK 74014 Raymond suffers from thoracic outlet syndrome and underwent surgery. He has bills totaling \$60,762. **UPDATE:** *Praise God! Raymond received \$35,276 in reductions and \$12,971 in gifts, bringing the total to \$12,515.*

27. Jack Hannum: 1112 Barbara Dr., New Castle, IN 47362 Jack underwent heart testing and surgery. After reductions and a gift from his church, his remaining bills total \$10,540. **UPDATE:** *Jack received \$3,298 in gifts, bringing the total need to \$7,242.*

28. Amanda Hanson: 5120 Sunset Ln., Everett, WA 98203 Amanda became pregnant before joining CHM and incurred bills totaling \$10,053 for the birth of her daughter, Katie.

29. Judy Hayes: 168 W Poplar St., Jesup, GA 31545 Judy underwent total knee replacement surgery. After reductions, her medical bills total \$5,692.

30. Hannah Henderson: 10635 St Rt O, Ste Genevieve, MO 63670 Hannah became pregnant before joining CHM and incurred maternity bills totaling \$1,400. **UPDATE:** *Hannah received \$130, bringing the need to \$1,270.*

31. Linda Hofma: 15280 Hopeful Church Rd., Bumpas, VA 23024 Linda has rectal cancer and underwent surgery. She incurred bills totaling \$11,748. **UPDATE:** *Linda received \$190, bringing the need to \$11,558.*

32. Cindy Jackson: 23216 Nameless Rd. Unit A, Leander, TX 78641 Cindy suffers from non-Hodgkins lymphoma and incurred bills totaling \$13,246. She trusts that God will help meet her need through CHM members. **UPDATE:** *Cindy received \$779 in gifts, bringing the need to \$12,467.*

33. Paul Jehle: 14 Homestead Rd., Sagamore Beach, MA 02562 Paul suffers from supraventricular tachycardia, a heart rhythm disorder. He incurred bills totaling \$15,774 and asks the CHM family for prayer and financial help. **UPDATE:** *Paul has received \$1,227 in reductions, \$4,342 in gifts; his need is now \$10,205.*

34. Anne Jones: 340 Greenleaf

Lane, Bryan, TX 77808 Anne underwent an emergency hysterectomy. She obtained \$39,461 in bill reductions and still has \$14,874 remaining. **UPDATE:** *Anne has received \$10,484 in gifts, bringing the need to \$4,390.*

35. Kelsey Korfhage: 28894 550th Ave., Austin, MN 55912 Kelsey became pregnant before joining CHM. She asks the ministry family for help with \$3,087 in bills from the birth of her son, Banning. **UPDATE:** *Kelsey received \$20 in gifts, bringing the need to \$3,067.*

36. Danielle Laitres: 7522 SW Herrington Ln., Stuart, FL 34997 Danielle became pregnant before joining CHM and incurred \$4,013 in bills. She asks the CHM family for prayer and financial help.

37. Linda Lavanchy: 1730 N State Hwy 7, Camdenton, MO 65020 Linda underwent back surgery for a pre-existing condition and incurred bills totaling \$16,093. She asks the CHM family for prayers and financial help. **UPDATE:** *Linda received \$363, bringing the need to \$15,730.*

38. Mary Legatt: 5798 Glenview Lane, St. Cloud, MN 56303 Mary underwent surgery for varicose veins that were causing life-threatening blood clots. After reductions, her bills total \$2,795. Please remember Mary with your prayers and financial gifts. **UPDATE:** *Mary received \$582 in gifts, bringing the need to \$2,213.*

39. Waldo S. Legendre, Jr.: 217 Walnut St., Covington, LA 70433 Waldo suffered from congestive heart failure and had to have stents inserted. He asks for help with \$159,763 in bills. **UPDATE:** *Waldo reports \$60,295 in reductions and \$46,528 in gifts, bringing the need to \$52,940.*

40. Angelyn McMurray: 109 W 5th Ave., Runnemede, NJ 08078 Angelyn became pregnant before joining CHM. She asks the ministry family for help with \$3,503 in bills.

41. Bobby D. Memory, Jr.: PO Box 3943, Wilmington, NC 28406

Bobby was born with a congenital condition. He now needs help with \$27,534 in bills from a pacemaker replacement. **UPDATE: Bobby reports \$3,437 in reductions and \$13,525 in gifts. He now needs \$10,572.**

42. Lana Miller: 14737 Countryside Ct., Middlebury, IN 46540

Lana underwent surgery for hand pain and bilateral trigger finger. After reductions, her bills are \$4,088. **UPDATE: Lana received \$583 in gifts, bringing the need to \$3,505.**

43. Murray Minter: 318 Narnia Loop, Spring City, TN 37381

Murray was diagnosed with rectal cancer and underwent chemotherapy and radiation treatment. His bills total \$10,518. **UPDATE: Murray received \$1,677 in reductions and \$3,023 in gifts, bringing the total needed to \$5,818.**

44. Brooke Morrow: 2940 Pecan Springs Rd., Austin, TX 78723

Brooke received treatment for allergies and incurred bills totaling \$1,692.

45. James Muncy: 1730 Village Circle, Mishawaka, IN 46545

James underwent surgery for a diabetic ulcer on his foot. After reductions, he has \$8,871 in bills. **UPDATE: James received \$325 in gifts, bringing the need to \$8,546.**

46. Ed Murray: 203 Rendezvous Rd., Riverton, WY 82501

Ed was diagnosed with polycythemia, a red blood cell disorder. After reductions, his bills total

\$11,593. **UPDATE: Ed has received \$5,104 in gifts and \$2,134 in reductions. He has \$4,355 in bills to be met.**

47. William Newton: 5911 Country Brook Ct., Sugar Land TX 77479 William underwent knee replacement surgery and incurred bills totaling \$17,277. **UPDATE: William received \$6,492 in gifts, bringing the amount needed to \$10,785.**

48. Debra Panter: 2711 Nickel Ave., Crescent City, CA 95531 Debra underwent a hysterectomy. She asks the CHM family for help with bills totaling \$39,185. **UPDATE: Debra has received \$7,052 in**

reductions and \$17,414 in gifts, bringing the need to \$14,719.

49. Ronda Pearson: 57 Jack's Circle, Shell Knob, MO 65747

Ronda underwent surgery for an eye condition and incurred \$6,953 in bills. She asks the CHM family for help. **UPDATE: Ronda has received \$3,196 in gifts, bringing the total needed to \$3,757.**

50. Ryan Perry: 15821 N 39th Pl., Phoenix, AZ 85032

Shortly after being laid off, Ryan sustained a traumatic brain injury that causes debilitating head and neck pain. He asks the CHM family for help with \$2,591 in bills.

51. Calvin Ratzlaff: 40596 307th St., Avon, SD 57315

Calvin suffers from hyperparathyroidism and has \$16,213 in medical bills. **UPDATE: Calvin received \$5,044 in gifts; the need is now \$11,169.**

52. Bethany Raver, c/o Randy & Mary Raver: 411 South Walsh Dr., Casper, WY 82609

The Ravers ask the CHM family for help with \$965 in medical bills related to the adoption of their 13-year-old daughter, Bethany.

53. Lesley Rennie: 114 Crystal Run Dr., Middletown, DE 19709

Lesley became pregnant before joining CHM. She needs help with \$10,680 in bills. **UPDATE: Lesley received \$5,864 in gifts; her need is now \$4,816.**

54. Joanne Roberts: 735 Addison Square, Kalispell, MT 59901

Joanne underwent treatment for sciatic nerve pain and incurred \$4,699 in bills. **UPDATE:**

GIVING GUIDE

Membership #	Need #	Membership #	Need #
100025-100250	28	112504-112836	63
100258-100561	31	112837-113207	64
100599-100901	18	113208-113518	27
100911-101333	08	113519-113829	43
101385-101945	02	113831-114143	03
101947-102543	29	114145-114481	15
102554-103050	37	114482-114803	01
103051-103971	50	114805-115212	53
103982-104586	35	115217-115716	13
104592-105122	05	115719-116844	09
105123-105646	10	116846-117918	54
105647-106232	11	117922-119265	33
106253-106759	40	119269-120758	39
106769-107180	22	120769-122046	45
107189-107544	47	122053-123779	30
107548-107928	24	123796-125110	48
107936-108306	51	125126-126758	55
108311-108612	04	126761-128171	32
108613-108895	21	128173-129724	26
108896-109196	20	129772-131858	07
109197-109510	16	131863-134055	61
109520-109808	25	134065-136128	46
109811-110057	44	136132-138147	36
110059-110355	34	138151-141180	62
110358-110617	52	141183-143435	61
110622-110866	42	143436-144320	23
110872-111127	49	144321-145150	14
111137-111366	56	145151-146100	12
111370-111642	59	146101-147206	38
111643-111958	41	147207-148468	19
111960-112248	06	148470-149618	58
112250-112496	17	149620-151296	57

How do I use the Giving Guide?

In the Giving Guide, 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 110000, you would send to need #44.

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!

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

Option 2: You can send financial gifts to the CHM office and they will be forwarded to the recipient you choose. The advantage is that gifts sent in this manner are tax deductible.

Please make your check out to CHM and write "Prayer Page" and the name of the gift recipient in the memo line. We will deposit your check and generate another check to send to the recipient of your choice. We will forward any card or encouraging note that you include, or you can send it directly to the recipient.

Continued on the page 10 sidebar

How do I send my gift?
(Continued from the page 9 sidebar)

Please send your gift to:
Christian Healthcare Ministries
Attn: Gift Processing
127 Hazelwood Ave.
Barberton, OH 44203

Any gifts designated for a person not on the Prayer Page will be forwarded to another recipient.

I am listed on the Prayer Page. What are my responsibilities?

Individuals listed on the Prayer Page must report what monies they receive each month by the 15th (or the first business day after the 15th) of the following month.

Mail in your Donor Information Form, e-mail prayerpage@chministries.org or call 800-971-6225 and ask for the Prayer Page.

The Donor Information Form also is available online at www.chministries.org/downloadforms.aspx

To act fairly to everyone listed, Prayer Page guidelines state that CHM staff may rotate needs and remove listings of unresponsive persons without notice.

To obtain a copy of Prayer Page guidelines, contact us at the e-mail address or phone number listed above.

Joanne has received \$2,008 in gifts, bringing the total need to \$2,691.

55. Sally Roe: 5733 Route 414, Canton, PA 17724 Sally incurred \$9,417 in bills for a congenital kidney condition. *UPDATE: Sally received \$5,771 in gifts, bringing the need to \$3,646.*

56. Joshua Sargeant c/o David & Tamara Sargeant: 6743 Corban Way, MacClenny, FL 32063 Joshua was born with hypospadias. He underwent surgery and incurred \$7,266 in bills. *UPDATE: Joshua received \$2,476 in gifts, bringing the need to \$4,790.*

57. Donald Schwarz: 3209 Nottingham St., Pearland, TX 77581 Donald underwent partial shoulder replacement surgery and is trusting God to meet his need through CHM members. After reductions of more than \$38,000, Donald's remaining bills are \$11,273. *UPDATE: Donald received \$1,304 in gifts, bringing the need to \$9,969.*

58. Mary Ann Scott: 1800 Alice Hall Rd., Golden, MS 38847 Mary Ann's husband, Aubrey, had prostate cancer and passed away. Mary Ann still needs help to meet his \$97,622 in bills. *UPDATE: Mary Ann received \$73,917 in reductions and \$14,597 in gifts, bringing the total to \$9,108.*

59. Marlin Sensenig: 114 Huckleberry Rd., Jonestown, PA 17038 Marlin incurred \$2,605 in bills for treatment of Lyme disease.

60. Kathleen Settle: 4114 Bowman Ave., Indianapolis, IN 46227 Kathleen had surgery to remove a uterine polyp and her ovaries and fallopian tubes. After reductions, her bills total \$13,516. She asks the CHM family for prayer and financial help. *UPDATE: Kathleen received \$410 in gifts, bringing the need to \$13,106.*

61. Kent Shoop: PO Box 86, Easton, WA 98925 Kent had surgery

and radiation treatment for prostate cancer. He trusts God to meet his \$17,884 need through the generosity of CHM members.

62. Barbara Smith: PO Box 1167, Rupert, WV 25984 Barbara underwent a hysterectomy to remove uterine cancer cells. She has bills totaling \$9,372. *UPDATE: Barbara received \$3,920 in gifts, bringing the need to \$5,452.*

63. James Snyder: 24848 Starlight Mtn. Rd., Ramona, CA 92065 James underwent emergency surgery for coronary heart disease. After discounts, his bills total \$109,115. The Snyders trust God to work through CHM to meet this need. *UPDATE: James received \$3,564 in gifts and added \$456 in bills, bringing the need to \$106,007.*

64. Cheryl Standish: PO Box 461, Gardiner, MT 59030 Cheryl was diagnosed with ulcerative colitis. She underwent two transfusions and a total colectomy. She asks the CHM family for help with \$64,511 in medical bills. *UPDATE: Cheryl received \$3,034 in gifts, bringing the need to \$61,477.*

65. Tricia Supan: c/o Gus Supan, 38011 Princeton Dr., N Ridgeville, OH 44039 Tricia suffers from Lyme disease and asks the CHM family for help with \$36,800 in bills. *UPDATE: Tricia received \$503 in gifts, bringing the need to \$36,297.*

66. Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227 Lessie underwent bladder surgery and asks for help with bills totaling \$29,605. *UPDATE: Lessie received \$14,634 in gifts; the need is now \$14,971.*

67. Phillip Vollman: 13924 Radcliffe Rd., Chardon, OH 44024 Phillip underwent surgery for hernia repair and asks the CHM family for help with \$8,500 in bills.

68. Rachel Weaver: 1380 Oaklyn Dr., Mohnton, PA 19540 Rachel was in a car accident and underwent

NON-ASSIGNED NEED:

Glenn Boyd: 8400 NW 25th St. #110, Doral, FL 33122 Glenn suffered a heart attack while teaching in the Dominican Republic and was life flighted to the United States. His flight cost \$16,700. *UPDATE: Glenn has received a total of \$9,393 in gifts, bringing the amount needed to \$7,307.*

cervical disc replacement. She had a second surgery due to complications. She asks the CHM family for help with bills totaling \$28,559. *UPDATE: Rachel received \$2,767 in gifts, bringing the need to \$25,792.*

69. Ronald Winkleman: 236 Hollow Poplar Rd., Sandy Hook, KY 41171 Ronald underwent treatment for a heart condition and incurred \$18,973 in bills. *UPDATE: Ronald received \$90 in gifts, bringing the need to \$18,883.*

70. Merrily Wright: 600 9th St., Elko, NV 89801 Merrily underwent removal of a thyroid nodule. After reductions totaling nearly \$19,000, her remaining bills are \$7,684. *UPDATE: Merrily received \$1,279 in gifts, bringing the need to \$6,405.*

71. Janette Zarkovacki: 4845 Old Farm Cir West, Colorado Springs, CO 80917 Janette incurred \$4,670 in bills from the birth of her daughter, Brianna.

72. Glen & Rachel Zehr: 1139 Covered Bridge Rd., Gladys, VA 24554 The Zehrs' infant son, Kaiden, bit down on an electrical cord and severely burned his mouth. He incurred medical bills totaling \$17,000. The Zehrs praise God that Kaiden is doing well. *UPDATE: The Zehrs have received \$10,145 in gifts, bringing the need to \$6,855.*



Attention CHM members!

Please complete at your earliest convenience and return to: Christian Healthcare Ministries, Attn: Editor, 127 Hazelwood Ave., Barberton, OH 44203. (You do not need to fill this out if you have already done so.) Thank you!

To assist our members in locating Christian health care providers, the CHM staff is compiling a nationwide list of medical and dental providers.

If your doctor, dentist, or other medical professional is a Christian or is someone you think might consider CHM a good option for his or her patients, please let us know by filling out as much information as possible below.

We also welcome information about Christian nurses, physician assistants, medical office workers, hospital employees or other people you know in the medical field.

Christian Healthcare Ministries will not share, sell, or rent this information to third parties for their marketing purposes.



Your name: _____

Member number: _____

Medical professional's name: _____

Specialization/occupation: _____ Phone: _____

Address/city/state/zip: _____

Medical professional's name: _____

Specialization/occupation: _____ Phone: _____

Address/city/state/zip: _____

Medical professional's name: _____

Specialization/occupation: _____ Phone: _____

Address/city/state/zip: _____

Stroke (continued from page 4)

can't grip anything. Strokes don't cause chest or arm pain—those symptoms may instead indicate a heart attack.

Please take the time to identify a tool that helps you remember the signs of stroke and get help as soon as any of those signs appear.

Trelogan, S. (2008). Will You Act F.A.S.T. or Give Me 5 For Stroke? Caring Currents. Retrieved November 16, 2011, from <http://www.caring.com/blogs/caring-currents/stroke-mnemonics-act-fast-or-give-me-5-for-stroke>.

CHM for newbies (continued from page 3)

hospitalvictims.com. You also can contact the CHM Reductions department (1-800-791-6225, ext. 5797 or reductions@chministries.org) at any time for advice.

2. *With respect to physician office visits*, if you have a primary care physician or another doctor, talk with him or her about giving you a discount equivalent to that given to insurance patients. When these discounts are applied in some cases the cost of office visits are less than the co-pays paid by people with health insurance policies.

3. *Follow the steps under “General information” below.*

In emergency situations

1. *Immediately seek medical care.* Call 9-1-1 if the situation is life threatening. If you are a Gold member and your condition is less serious but requires immediate care, consider if an urgent care center will meet your needs (emergency rooms are usually more expensive than urgent care centers; also, emergency rooms, meant for more comprehensive care, can have longer waits than urgent care centers, which see less-intensive medical needs).

2. *Seek financial assistance when your condition is stable.* Getting well is your first priority. When your condition is stable, you, a friend or a family member responsible for your care can follow steps under “General information” on page 12.

In non-emergency situations

1. *Consider “comparison shopping” for health care providers in your area.* You’ll find that some health care providers are more willing than others to reduce their charges for self-pay patients. Although you may go to any hospital or doctor office for treatment, selective “shopping” helps lower the cost of your medical care because you often can choose to receive the same

service at a lower price. To compare health care pricing in your area, visit www.healthcarebluebook.com and www.hospitalvictims.com. You also can contact the CHM Reductions department (1-800-791-6225, ext. 5797 or reductions@chministries.org) at any time for advice.

2. *Follow the steps under “General information” on page 12.*



Maternity

1. *Obtain medical care as soon as you know you’re pregnant.*

2. *Ask for an estimate of charges on your clinic/hospital/doctor’s letterhead.* These charges are often bundled as a one or two-day stay (sometimes called a “global fee” or “stork package”) and are significantly less expensive than being admitted to a facility when it’s time to give birth. The estimate must indicate services provided, CPT codes, and estimated charges (along with any requirements or stipulations to the agreement).

3. *Submit the estimate of charges*

and/or bills to the Christian Healthcare Ministries office. Early submission speeds the time for bill sharing. Notify the CHM office immediately if your health care provider sets a time limit for reduced charges (seven months is common.)

4. *Any charge (lab, sonogram, etc.) incurred after the original estimate/bills are submitted should be sent to CHM as an “add-on” to the initial amount.* Add-on and original bills will be presented for sharing at the same time.

General information

1. *Inform the health care provider—in an emergency, usually a hospital—that you are a self-pay patient and a member of Christian Healthcare Ministries*, a group that will help with your bills after other forms of assistance have been exhausted. At all times carry your CHM membership card so providers will understand your situation.

2. *Ask for a bill reduction (discount).* Asking for a discount is asking for the same consideration that insured patients receive (due to discounted rates negotiated by their insurers). Many providers will extend a discount to you because it usually means they receive faster payment. Discounts represent nearly 60 percent of the total amount of medical bills submitted to CHM, so please don’t be shy about asking. Also, any discount (on an eligible medical bill) you help obtain will apply toward your personal responsibility amount.

3. *Whenever possible, contact the CHM Reductions department before accepting a discount or making a payment.* If you have difficulty obtaining a significant discount, our staff can help negotiate with your health care provider(s) to make sure you get the best possible price for your

Marriage lowers your blood pressure

Compiled by **Dr. Michael D. Jacobson**, CHM medical consultant

Being married has health benefits, especially if it's a happy marriage. In the past, research has pointed to increased longevity and lower incidence of diseases in people with mates.

In this study, researchers at Brigham Young University examined blood pressures on 303 males and females, 204 of whom were married. They also administered questionnaires to look at satisfaction with life, stress, depression and marital quality.

Married respondents who reported high marital quality and satisfaction with life had significantly lower blood pressures than either singles, regardless of how they answered the questions, or married participants who responded with low levels in these areas. Even if singles had a positive support network, they averaged higher overall blood pressures, indicating that such a supportive network didn't make up for the effect of being single.

Prior research has indicated that married

couples have lower rates of heart disease. Blood pressure is an indicator of cardiovascular health and may play a role in this relationship. Bottom line: there are benefits to being happily married.

Holt-Lunstad, J., W. Birmingham, et al. (2008). Is there something unique about marriage? The relative impact of marital status, relationship quality, and network social support on ambulatory blood pressure and mental health. Annals of Behavioral Medicine 35(2): 239-244.

Social media (continued from page 1)

"E-mail" button to send a video link to friends and family who need health care cost support.

We can't stress it enough: *your* online

activity is instrumental in ultimately helping more Christians with their health care costs. Please go online and spread the news to help more Christians with their health care costs. You also will be

advancing God's kingdom by sharing how His people are showing love for one another through meeting each other's needs.

Untrue vine (continued from page 2)

If there were no heaven and no hell, I would still follow Jesus.

I prefer life to death.

As we begin this New Year, let's focus on what sets us apart as Christians. Jesus said if we love Him we will follow His commandments.

If we love Him, it'll keep the honeysuckle out of our lives, keep us from death and uplift our lives.

Here's to a faith-filled New Year to all.

CHM for newbies (continued from page 12)

medical care. Remember that if you pay the bill up-front, negotiations cease. *Please don't make full payment up-front.*

4. Apply for any financial assistance available. Many members are surprised to find that they qualify for financial assistance, which is money set aside for the express purpose of helping patients (for example, hospitals often receive large tax benefits when they offer financial assistance). Ask to speak to a financial counselor or decision-maker and complete any forms they give you.

5. Ask providers to bill you directly and set up a payment plan with your providers. Work with your providers to make whatever monthly payments you can afford until CHM members share your eligible need, at which time their voluntary gifts reimburse your expenditures. Even minimal payments will reassure most providers that the bills will be paid.

6. When you receive your itemized bills, immediately send copies of each bill to Christian Healthcare Ministries, along with the completed Needs Processing

forms. CHM must receive your bills and forms within six months of the date of service. Send the bills immediately—even if a discount is pending—because bills are shared by CHM in the order they are received by our offices.

Next month: CHM for newbies (part 2): The Prayer Page and Brother's Keeper

Editor's note: This information also is available online at www.cbministries.org/wbattodo.aspx.

Letters to Christian Healthcare Ministries

Just as the church of Christ is not a building, Christian Healthcare Ministries is not an office in Ohio.

You, through your collective and faith-based sharing and support, make this ministry possible. We are privileged to serve you. We are privileged to serve Him.

These letters represent what you who participate in CHM are accomplishing for each other and for the cause of Christ.

-Rev. Howard Russell

We'd love to hear from you! Send us your letters:

Christian Healthcare Ministries

Attn: Editor
127 Hazelwood Ave.
Barberton, OH 44203

editor@chministries.org

Editor's note: Letters sent to CHM and printed on this page may be edited for length or grammar.

Dear Christian Healthcare Ministries:

I want to thank CHM for taking such good care of me during my recent surgery. I appreciate the immediate response to my requests for help with hospital and doctors' bills. I also received phone calls from CHM staff members expressing their concern about my health situation.

May God bless you for every need that you meet. Everywhere we go, my husband, Jesse, and I spread the word about the care we received from CHM. It is good to know that in this world of uncertainties, God's people have someone they can turn to.

Thank you,

Vicki Morton
Stamford, TX

Dear Beth:

I just wanted to thank you for sending the recent checks from Christian Healthcare Ministries. My husband and I have been financially challenged recently and I was praying for God to provide. The CHM checks came in time and were close to the amount that I was asking God for.

Thanks and God bless you and CHM!

Sincerely,
Erin Anderson

Editor's note: Beth Kabellar is a CHM Needs Processing representative.

Dear Yvonne:

On a day filled with stress, your kind voice on the phone was like a breath of fresh air.

May God bless you.

Love and prayers,

Rhonda Anselmi
Jackson, LA

Editor's note: Yvonne Woolridge is a CHM Needs Processing representative.

Dear Brothers and Sisters in the Lord:

Thank you for being there for me! Thank you for giving me the privilege to give and, when the need arises, to receive. My hospital bill is now paid in full.

God bless you,

Nova Merchant
Lanett, AL

Dear Christian Healthcare Ministries:

Thank you so much for the check that has completely paid for my medical need. I am encouraged by this ministry and feel blessed to be a part of it.

May God bless all those who gave toward my need through the Prayer Page.

God bless,

Donald Myers
New Windsor, MD

Dear Christian Healthcare Ministries:

I must first ask you to forgive us for not writing sooner to thank all of you—our brothers and sisters—for the gift of love that you sent us.

I shed some joyful tears because it surprised us when the check arrived. When our unexpected expenses come down, we want to contribute more to CHM.

Thanks again for all you all have done for us. We love you and God bless all of you.

Love in Jesus,

Dewey & Thelma Duff
Berwind, WV

CHM 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 SC-03543. 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.

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

Kenneth Billings: 147 Palma Noce, San Antonio, TX 78253 Please remember Kenneth in prayer; he is undergoing testing for Alzheimer's disease.

Dana Brown: 805 E 13th St., Mountain Grove, MO 65711 Dana was recently transported to the hospital due to heart trouble. Please keep him in prayer.

Cassandra Hoover: PO Box 16956, Charlotte, NC 28297 Cassandra requests prayer for a job for her son. Also, she has health issues and debt from medical bills.

Nathan Wilson: 219 N Wagner Ave., Baltimore, OH 43105 Nathan requests

prayer for a financial situation and a job-related situation.

Milena Foley: 11903 Cypress Landing Ave., Clermont, FL 34711 Melina's goddaughter, Julie-Ann, was recently diagnosed with leukemia.

Donald Luke: 2454 Burrage Rd., Preston, MS 39354 Donald's wife, Edna, recently passed away after suffering a brain aneurysm. Please keep him in prayer.

Pamela Bardwell: 342C Rocky Lake Rd., Colville, WA 99114 Pamela recently was diagnosed with terminal liver cancer. Please remember Pamela in prayer.

David Sitton: 32854 Rd 1575, Los Fresnos, TX 78566 David recently had surgery for knee replacements.

Michael Hannum: 7117 McCoy St., Shawnee, KS 66227 Michael recently lost his job due to a medical issue and requests prayer for new employment.

Beverly Adams: 2805 Neeley St., Batesville, AR 72501 Beverly recently was diagnosed with breast cancer; please remember her in prayer.

Shirlee Dobias: 46723 W US Hwy 20, Stuart, NE 68780 Shirlee needs to have another surgery and requests prayer.

CHRISTIAN HEALTHCARE MINISTRIES

January 2012

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on your wellness goals by Trekking Together • Prayer Page •
Attention CHM members • Articles by Dr. Jacobson
Letters to CHM • Monthly prayer requests*



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