



Christian Healthcare Ministries

The biblical solution to healthcare costs

February 2012

IN THIS ISSUE

CHM for newbies (part 2).....1
 Prayer Page participant feels a heavy weight lifted.....1
 Money talks, but love sings.....2
 Dave Ramsey simulcast at CHM....3
 Healthwatch.....4
 Members' books explore hope themes 5
 Meet your CHM staff.....5
 Prayer Page.....7-10
 Share CHM through social media 11
 Articles by Dr. Michael Jacobson 13
 Letters to CHM.....14
 Monthly prayer requests.....15

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.

President and CEO: Rev. Howard Russell
 Vice President and CFO: Roger Kittelson
 Editor: Lauren Selleck
 Assistant Editor: Michelle Rboads
 Contributing writers: Rev. Howard Russell, Roger Kittelson, Dr. Michael Jacobson, George Korda, Lauren Selleck, Michelle Rboads

127 Hazelwood Ave.
 Barberton, Ohio 44203

Phone: 800-791-6225
 330-848-1511
 Fax: 330-848-4322

Hours: Mon-Fri 9 a.m -5 p.m.

www.chministries.org
 E-mail: info@chministries.org

CHM for newbies (part 2)

Additional cost sharing programs: Brother's Keeper and the Prayer Page

Editor's note: CHM has welcomed thousands of new members in the past year. To help new members understand 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.

Christian Healthcare Ministries offers ways beyond its primary sharing program to meet health care costs. Two key programs are Brother's Keeper (for catastrophic needs) and the Prayer Page (for pre-existing needs).

Brother's Keeper provides cost support for medical bills that exceed the \$125,000 per-illness limit in the regular CHM sharing program. In the first year of Brother's Keeper participation, members are eligible to receive assistance up to \$225,000 per illness (\$125,000 in the regular program plus \$100,000 from Brother's Keeper). In each subsequent year, participants are eligible for another \$100,000 until they reach \$1 million per illness.

"We all hope that catastrophic illness will never happen to

us, but it can, and Brother's Keeper members are grateful for the assistance it provides," said CHM President Rev. Howard Russell. "When members are surprised by a cancer diagnosis, heart attack or other serious condition, they don't have to worry about how the medical bills will be paid."

CHM members aren't automatically enrolled in Brother's Keeper; they must join separately. Brother's Keeper has a \$40 annual fee

See "CHM for newbies," page 6

Prayer Page participant feels a heavy weight lifted

By James Snyder, Ramona, Calif.

One day in March 2011, the dull pain in my chest became acute, so I took off my tool belt and lay down on the cool concrete floor. The invisible hand gripping my heart tightened.

I knew I was just waiting to die.

"Please, God. Not now!" I thought about my wife, Mary, who had lost her job

and benefits in August 2010; since then we'd had no health insurance. I also was personally building a custom home for us and I didn't want to leave that mess for her to sort out.

My thoughts turned to my father, who died of a heart attack at age 50. In 2011 I was 56 years old—and definitely at risk.



James and Mary Snyder

See "Snyder testimony," page 3

Money talks, but love sings



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

Money talks, but it don't sing and dance and it don't nearly tell the whole story of why people join Christian Healthcare Ministries (with apologies to Neil Diamond for paraphrasing his lyrics and to grammarians everywhere.)

Members have many reasons for joining CHM. Low cost is certainly one of them. But there are three other reasons that are just as meaningful, and actually far more powerful:

- Love
- In
- Christ

Almost every day I receive letters, phone calls or e-mails from members sharing with me some joyful aspect of being a part of CHM. A lady says how much she appreciates our employees praying with her when she calls. An expectant mother and her husband are grateful their costs being shared by fellow Christians. A man with a serious illness says it brought tears to his eyes when he received a card of encouragement from a fellow Christian, a CHM member he's never met. These events occur because of these three reasons:

- Love
- In
- Christ

We have love because we're in Christ (John 14:20). We are in Christ, therefore, we love. Christ is love. Thus, we're experiencing Love. In. Christ.

People seek information about CHM for many reasons. Finding

low cost health care with a Christian foundation is one reason, certainly. Another is that they prefer a Bible-based method to health insurance (CHM is not insurance). They're wondering how it works, why it works, if it works. The answers are:

1. It works very well.
2. Because of God.
3. Absolutely. Our more than 30-year history and hundreds of millions of dollars shared are evidence of our ministry's commitment and God's provision.

I am convinced that what CHM does is a reflection of the power of the Holy Spirit working through His followers. What happens here is not just an economic exercise; it is a manifestation of God's kingdom.

It is the spirit of God working through His followers, His believers, His children.

Jesus told His disciples at the Last Supper that He was giving them a new commandment: "A new command I give you: Love one another. As I have loved you, so you must love one another. By this everyone will know that you are my disciples, if you love one another" (John 13:34-35).

What does this mean?

- Christ
- Is
- Love

As the 120 disciples waited in the Upper Room for the Holy Spirit to descend upon them, they surely didn't know the full



impact He would have on them or on the world.

As they went to the streets of Jerusalem they were empowered with boldness and they preached the gospel—and thousands were saved. The first recorded deed of that group of saved people is listed in Acts 2 and 4 at the end of each chapter. They shared among themselves so everyone's needs were met. God moved their hearts.

Sharing. Meeting needs. Sound familiar?

So it is with the members of CHM. We are all believers. We come to join CHM for various reasons. After becoming members we look back we see how Christ has moved us.

Thank you for seeing the hand of God in what He is doing through you and Christian Healthcare Ministries.

"Greater is He who is in you than he who is in the world." "Greater things will you do than what I am doing." Why?

- Christ
- Is
- Love

Snyder testimony (continued from page 1)

I begged God to let the angina pass. “Jesus, you are the Christ, the Son of God. Please forgive me of my sins and please, Lord, give me more time.”

My cell phone was in reach, but I refused to call 9-1-1. I knew we didn’t have the money to pay the emergency room bills. Miraculously, within an hour the pain subsided.

Over the next seven weeks I had several angina attacks with increasing pain each time. Mary pleaded with me to seek treatment, but I was stubborn and couldn’t tolerate the thought of leaving her with such high medical bill debt.

The pain became so intense that I went to the hospital for three days of tests and monitoring. Doctors discovered pulmonary emboli (blood clots in my lungs) and blocked arteries, two life-threatening problems. They told me I was a walking time bomb because my “widowmaker” artery was 95 percent blocked. My cardiologist said that I shouldn’t be alive. I was rushed to the operating room. Mary called relatives and friends to request prayer.

“It’s astounding that God’s people—fellow believers in Christ I’ve never met—are helping carry my financial cross. We’re blessed beyond measure and overflowing with gratitude. The Holy Spirit is at work.”

—James Snyder, Ramona, Calif.

Four heart stents later, I was released from the hospital on Easter Sunday with my heart repaired—and almost \$115,000 in debt.

I felt weighed down by the financial obligation. I was grateful to the surgeons

and medical staff and wanted to repay them, but how? “God, You created me,” I prayed. “You’re my real doctor, healer and provider. Please, we need another miracle.”

Mary told me about Christian Healthcare Ministries when she signed us up after my first heart episode. Frankly, I didn’t expect to receive any help. “These people are complete strangers,” I thought. “What are they going to do?”

Since my medical need was pre-existing, I was listed on the monthly newsletter’s Prayer Page. I was surprised when checks started coming in to share my need—so far I have received more than \$11,000. Also, I obtained more than \$70,000 in bill reductions!

It’s astounding that God’s people—fellow believers in Christ I’ve never met—are helping carry my financial cross. We’re blessed beyond measure and overflowing with gratitude. The Holy Spirit is at work.

Mary and I thank God for sustaining us through life’s storms. In 2007 we lost our home in a massive San Diego fire. I’m a licensed general contractor and work has been slow in the last few years. Now that I’ve experienced a near-death experience, we thank God for each new day and the precious moments He gives us.

It’s been quite a year of miracles. I was prepared to see Jesus after I drew my final breath, but He graciously spared my life and now is blessing me through the love of His people. Saying thank you is not enough. Mary and I invite CHM members living in the San Diego area to honor us with a visit to our home. It’s the least we can do to thank you for your generosity.

Editor’s note: James and Mary’s phone number is 760-788-0858 and is printed with permission.

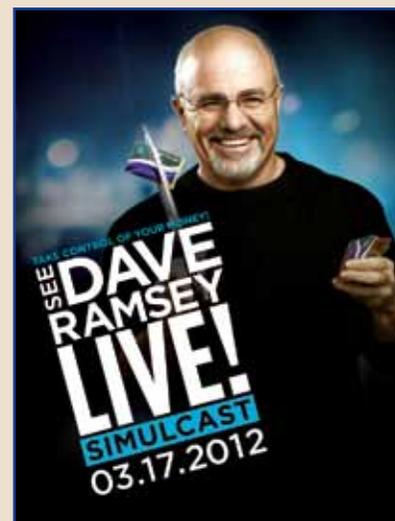
Dave Ramsey simulcast at CHM March 17

Members and friends of CHM in northeast Ohio and surrounding areas are invited to attend Dave Ramsey’s *Total Money Makeover LIVE!* simulcast at CHM Saturday, March 17.

The event will take place from 12:45 to 6 p.m. at the CHM office building at 127 Hazelwood Ave., Barberton, Ohio 44203. Doors open at noon. Light refreshments will be provided.

Tickets are \$39 and can be purchased on the Dave Ramsey website at www.daveramsey.com/live/simulcast. Click the “Find location” button, then search using the CHM name to order tickets for our venue. **Register by March 1 to receive a free copy of Dave’s book, *The Total Money Makeover*.**

Anyone who wants to beat debt and put their financial house in order is welcome to attend!



Battling the slouch for perfect posture

© Dr. Michael D. Jacobson. This article may not be reproduced without permission.



Dr. Michael Jacobson, D.O.
Medical Consultant

Christian Healthcare Ministries
127 Hazelwood Ave.
Barberton, OH 44203

Phone: 800-791-6225
Fax: 330-848-4322

E-mail:
doc@chministries.org

Health education resources at:
www.chministries.org/healthinfo.aspx

When I was young, I had a bad habit of slouching forward, especially while seated at the dinner table. My father used to come behind me and poke me in the back to get me to improve my posture. I didn't like his approach at the time, but now I wish I had cooperated.

Today, with perhaps two or more decades of life still to live, I find my posture suffering. I slouch often, especially while sitting.

I think this tendency is amplified by many hours at a computer monitor, something I never dealt with when I was young.

The strain caused by anterior head carriage

A wide variety of excellent articles on posture are found on www.livestrong.com, where I log my daily food intake and energy expenditure to maintain successful weight loss.

Dr. Adalbert Kapandji, an orthopedic surgeon and published author of a physiology textbook, says that for every inch the head is positioned forward of where it should be, an extra 10 pounds of tension is exerted on the tissues in the upper back and neck.

Formally known as "anterior head carriage," a forward head position can cause tension

headaches and a variety of other musculoskeletal problems by placing a constant, abnormally high strain on the muscles and connective tissue of these regions. Normal posture means the head and upper back are carried in such a way that, looking from the side, the earlobe bisects the center of the shoulder, which then lines up with the hip, and finally the outside bone of the ankle (lateral malleolus).



According to author Martin Hughes, forward head carriage is a common cause of tension headaches because it results in tight *levator scapulae* muscles, as well the trapezius muscle and muscles in the sub occipital area deep underneath the skull's base.

In addition, the "control centers" for the sympathetic nerves that innervate the arteries in the brain are located in the upper part of the neck. When chronic tension and stretching irritate joint capsules and ligaments, they "protest" by sending signals that communicate with these sympathetic ganglia, thus disrupting their function. As a

result, they can contribute to abnormal spasm and dilation of the blood vessels in the brain, resulting in vascular headaches such as a migraine.

It should come as no surprise that poor posture also is associated with neck pain. I recall hearing about a plastic surgeon who had to stop performing surgery because the chronic forward head carriage he maintained during operations eventually caused him great pain.

The chronic pain, tension and spasm in the neck and upper back also contribute to the formation of painful nodules known as "trigger points" in the upper back. In addition, an often-overlooked complication of poor posture is a significant reduction in lung capacity. In other words, slouching forward reduces the total amount of air the lungs can take in and push out.

A program for flexibility and strength

Even people with good posture should consider a program to minimize anterior head carriage and have the best upper back and neck function. A good set of exercises can be found online at www.arc4life.com.

As with many exercise programs, the goals are improved flexibility and mobility and increased

See "Battling the slouch," page 13

Members explore hope themes in fiction and nonfiction books

The Mission

Kay McElroy, Fort Walton Beach, Fla.

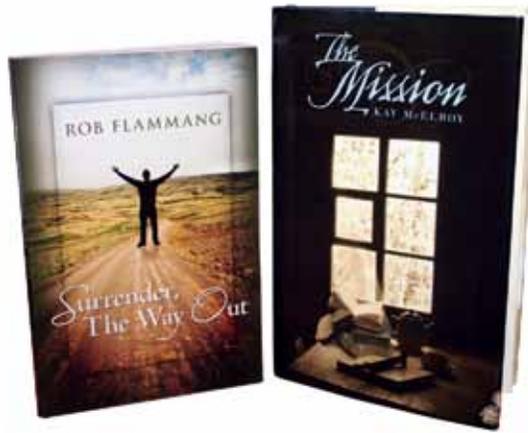
The Mission is a 190-page fiction book that blends cultural history, romance and adventure.

For recently widowed mission schoolteacher Audrey Donovan, the reality of life is far from her dream of bringing God's Word to the U.S. western frontier. The wild west of 1845 is a rough-and-tumble battlefield and Audrey experiences a savage attempt on her life.

A Native American guard, Dyami, is stationed at the mission to protect her. Through their trials together, Audrey realizes that her fear of losing Dyami far outweighs her fear of getting close to him.

Author and Christian Healthcare Ministries member Kay McElroy resides in Florida with her husband, Jim; daughter, Tara; and her dog, Lucy. Kay's Christian

Native American heritage inspired her to write *The Mission*. She has written two novels and numerous articles. Kay is now writing a children's series and *A Mission Christmas*, a sequel to *The Mission*.



The Mission is available at www.kaymcelroy.net for \$23.95 (hardcover), \$13.95 (paperback) or \$9.99 (e-book version). It also can be purchased at www.amazon.com or by contacting the author at authorkmcelroy@yahoo.com.

Surrender, The Way Out

Rob Flammang, Visalia, Ca.

Surrender, The Way Out is the autobiographical story of one man's struggle to find purpose and value on a journey through the alleys and dark corners of addiction. For 28 years, CHM member Rob Flammang experienced drug overdoses, rehab, arrests, failed marriages and suicide attempts.

He found victory through Christ in 1997 and has since remained clean and sober.

"A friend once told me, 'God can take the chapters of regret in our life and rewrite them into a story of grace,'" Rob said. "I have found this to be true in my life."

Surrender, The Way Out presents three basic

See "Members' books," page 11

Meet your CHM staff: Denise Pennington

A rapidly expanding membership means an increased need for member services, and to help fill that role Denise Pennington has joined the Christian Healthcare Ministries staff in the Member Assistance department. Her daily duties include answering members' questions, entering new memberships and completing monthly reports.

Raised in Barberton, Ohio, Denise attended Barberton High School. At age 16 she met her future husband, Gene (to whom she's been married for 27 years), after a mutual friend suggested they go on a blind date.

Denise attended church as a child but did not have a personal relationship with God. Gene invited her to church after they started dating. After hesitating several times, Denise accepted Christ as her savior at age 18. "I've been a Christian for a long time now and I feel so blessed to be a child of God," she said. "I grow closer to Him every day and I love to serve Him."

Before joining the CHM staff, Denise

See "Meet your staff," page 12



Gene, Cory and Denise Pennington

CHM for newbies (continued from page 1)

per membership and a variable quarterly financial gift per membership unit—an average of \$25 per quarter, per unit.

A unit is typically an individual; no family exceeds three units regardless of the number of immediate family members. For example, an individual would send about \$140 per year for Brother’s Keeper membership; a couple would budget approximately \$240; and a family would expect to send about \$340 annually.

Brother’s Keeper is administered by the same standards as the regular sharing program. Medical need eligibility is determined by CHM Guidelines and the member’s participation level (Gold, Silver, or Bronze).

For more information, contact our Ministry Information department at 1-800-791-6225, ext. 5993, or visit www.chministries.org/catastrophicbills.aspx.

CHM and pre-existing conditions

For Gold level members, the regular CHM sharing program offers assistance with

medical bills for pre-existing conditions *that members incur after joining CHM* according to the following schedule:

- **In the first year of participation,** medical bills per pre-existing condition are eligible for sharing up to \$15,000.
- **In the first two years of participation,** bills per pre-existing condition are eligible for sharing up to \$25,000 (\$15,000 during the first year plus \$10,000 during the second year).
- **In the first three years of participation,** bills per pre-existing condition are eligible for sharing up to \$50,000 (\$15,000 during the first year plus \$10,000 during the second year plus \$25,000 during the third year).
- **After the third year of**

participation, the condition is no longer considered pre-existing.

Bills are not eligible for sharing if, at the time the member joins CHM, the bills are for pre-existing conditions under active treatment, other than routine maintenance medications.

The Prayer Page lists medical bills exceeding these limitations (for Gold level members) and lists medical bills from pre-existing conditions of Silver or Bronze members.

See “CHM for newbies,” page 11

Brother’s Keeper and the Prayer Page at a glance

	Brother’s Keeper	Prayer Page
Assists with:	Qualifying bills from pre-illnesses exceeding \$125,000	Current bills from pre-existing conditions
Enrollment	Required; annual membership fee	No enrollment necessary to donate; members must be approved for listing
Need eligibility	Determined by CHM Guidelines & program enrollment	Determined by CHM & Prayer Page guidelines (available by request)
Sharing frequency	Quarterly	Monthly
Method of giving	Participants’ gifts disbursed from escrow account	Member-to-member or through CHM office
Gift amount	Averages \$25 per quarter per participating unit	Whatever amount you feel led to give; suggestions available
Accountability	Escrow account audited; internal CHM controls	Listed participants report gifts (listings removed if reports aren’t made)

FINANCIAL: PRAYER PAGE GIVING

**Prayer Page total needs remaining this month:
\$626,445**

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

- \$49.36 this month -or-
- \$16.46 for the next three months -or-
- \$8.23 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

FEBRUARY 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. Patricia Alberino: 18255 Glencreek Lane, Strongsville, OH 44136 Patricia underwent a complete hysterectomy. After discounts, her bills total \$2,217. **UPDATE: Patricia received \$652 in gifts, bringing the need to \$1,565.**

2. Sarah Ashley: 459 E River Rock Rd., Belgrade, MT 59714 Sarah underwent hernia repair and incurred medical bills totaling \$7,200. **UPDATE: Sarah received \$25 in gifts, bringing the need to \$7,175.**

3. 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 \$2,667 in gifts, bringing the total need to \$4,030.**

4. 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 \$125 in gifts, bringing the total needed to \$3,213.**

5. 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 \$1,310 in gifts, bringing the total to \$13,478.**

6. 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 \$5,733 in gifts, bringing the need to \$2,603.**

7. 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 \$335 in gifts, bringing the need to \$3,365.**

8. 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 \$10,711 in gifts. He now needs \$37,944.**

9. 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 \$5,326 in gifts. She now needs \$8,900.**

10. 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 \$150 in gifts, bringing the need to \$281.**

11. Ronald Cummings: 3326 Eagle St., Garden City, KS 67846 Ronald incurred \$2,088 in bills from surgery for a pre-existing eye condition. **UPDATE: Ronald received \$50 in gifts, bringing the need to \$2,038.**

12. 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 \$2,435 in gifts, bringing the need to \$4,039.**

13. 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 \$4,377 in gifts, bringing the need to \$5,995.

14. 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 \$34,466 in gifts, bringing the total needed to \$51,503.**

15. 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 \$3,449 in gifts, bringing the need to \$4,033.**

16. 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.

17. Cheryl Funk: 205 Sunset Dr., Lot 121, Sedona, AZ 86336 Cheryl underwent cataract surgery and incurred bills totaling \$7,531 after reductions. **UPDATE: Cheryl received \$4,054 in gifts, bringing the need to \$3,477.**

18. Brooklyn Goad: 1344 Gilford Point Lane, Champions Gate, FL 32896 Brooklyn became pregnant before joining CHM and incurred \$13,394 for the birth of her son, Pierce.

19. 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 \$1,537 in gifts, bringing the need to \$3,318.**

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

20. 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 \$16,846 in gifts, bringing the need to \$29,092.**

21. 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 \$496, bringing the need to \$3,700.**

22. Nancy Graham: 2401 2nd Ave., Upper Chichester, PA 19061 Nancy underwent treatment for a bladder condition. Her bills total \$8,422. **UPDATE: Nancy received \$4,008 in gifts, bringing the need to \$4,414.**

23. 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 \$13,421 in gifts, bringing the total to \$12,065.**

24. 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 \$3,853 in gifts, bringing the total need to \$6,687.**

25. 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.

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

27. 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 \$246, bringing the need to \$1,154.**

28. 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 \$610, bringing the need to \$11,138.**

29. 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 \$1,059 in gifts, bringing the need to \$12,187.**

30. 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, \$4,744 in gifts; his need is now \$9,803.**

31. 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 \$11,524 in gifts, bringing the need to \$3,350.**

32. 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 \$242 in gifts, bringing the need to \$2,845.**

33. 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. **UPDATE: Danielle received \$310 in gifts, bringing the need to \$3,703.**

34. 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 \$1,603, bringing the need to \$14,490.**

35. 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 \$50,604 in gifts, bringing the need to \$48,864.**

36. 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. **UPDATE: Angelyn received \$50 in bills, bringing the total to \$3,453.**

37. 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 \$14,240 in gifts. He now needs \$9,857.**

38. 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 \$850 in gifts, bringing the need to \$3,238.**

39. 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 \$3,608 in gifts, bringing the total needed to \$5,233.

40. Brooke Morrow: 2940 Pecan Springs Rd., Austin, TX 78723
Brooke received treatment for allergies and incurred bills totaling \$1,692. **UPDATE: Brooke received \$25 in gifts, bringing the need to \$1,667.**

41. 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 \$870 in gifts, bringing the need to \$8,001.**

42. 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 \$5,369 in gifts and \$2,134 in reductions. He has \$4,090 in bills to be met.**

43. William Newton: 5911 Country Brook Ct., Sugar Land TX 77479
William underwent knee replacement surgery and incurred bills totaling \$17,277. **UPDATE: William received \$7,309 in gifts, bringing the amount needed to \$9,968.**

44. 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 \$17,980 in gifts, bringing the need to \$14,153.**

45. 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 \$3,281 in gifts, bringing the total needed to \$3,672.**

46. Ryan Perry: 10834 N 32nd St., Phoenix, AZ 85028 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. **UPDATE: Ryan received \$20 in gifts, bringing the need to \$2,571.**

47. Michael Pompeo: 627 Showalter Ct., Broadway, VA 22815 Michael suffered a heart attack during a family picnic. He received more than \$50,000 in reductions and asks for help with \$1,875 in remaining bills.

48. Calvin Ratzlaff: 40596 307th St., Avon, SD 57315 Calvin suffers from hyperparathyroidism and has \$16,213 in medical bills. **UPDATE: Calvin received \$5,351 in gifts; the need is now \$10,862.**

49. 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. **UPDATE: The Ravers received \$25 in gifts, bringing the need to \$940.**

50. 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 \$6,374 in gifts; her need is now \$4,306.**

51. Joanne Roberts: 735 Addison Square, Kalispell, MT 59901 Joanne underwent treatment for sciatic nerve pain and incurred \$4,699 in bills. **UPDATE: Joanne has received \$2,099 in gifts, bringing the total need to \$2,600.**

52. Sally Roe: 5733 Route 414, Canton, PA 17724 Sally incurred \$9,417 in bills for a congenital kidney condition. **UPDATE: Sally received \$6,056 in gifts, bringing the need to \$3,361.**

GIVING GUIDE

Membership #	Need #	Membership #	Need #
100025-100107	10	113559-113824	59
100116-100331	49	113825-114110	26
100339-100666	27	114111-114399	66
100669-101206	01	114400-114685	13
101209-101709	40	114686-114952	68
101733-102418	47	114956-115364	24
102429-103034	11	115366-116051	02
103037-103996	56	116053-117273	41
103999-104674	46	117274-118531	63
104678-105351	51	118536-119917	55
105352-105935	06	119920-121492	09
105959-106473	32	121501-123429	54
106477-107098	04	123431-124923	30
107120-107464	38	124925-126620	37
107465-107905	19	126634-128112	43
107910-108336	31	128114-129772	25
108339-108668	52	129785-131943	48
108669-108953	07	131948-134055	28
108956-109275	36	134065-136221	23
109280-109596	17	136233-138425	29
109610-109881	45	138437-141366	57
109886-110134	21	141368-143227	18
110136-110431	33	143228-143735	05
110433-110708	03	143736-144251	44
110710-111004	15	144255-144777	62
111008-111268	12	144779-145231	34
111270-111499	16	145232-145792	65
111500-111785	42	145794-146358	58
111790-112069	50	146359-147062	60
112072-112346	22	147063-148133	20
112347-112622	53	148134-149273	61
112627-112918	67	149274-150292	08
112921-113294	64	150293-151497	35
113298-113557	39	151498-152541	14

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 #21.

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.

53. 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 \$2,646 in gifts, bringing the need to \$4,620.*

54. 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 \$1,679 in gifts, bringing the need to \$9,594.*

55. 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 \$15,017 in gifts, bringing the total to \$8,688.*

56. Marlin Sensenig: 114 Huckleberry Rd., Jonestown, PA 17038 Marlin incurred \$2,605 in bills for treatment of Lyme disease. *UPDATE: Marlin received \$212 in gifts, bringing the need to \$2,393.*

57. 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 \$1,141 in gifts, bringing the need to \$12,375.*

58. 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. *UPDATE: Kent received \$85 in gifts, bringing the total \$17,799.*

59. 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 \$3,968 in gifts, bringing the need to \$5,404.*

60. James Snyder: 24848 Starlight Mtn. Rd., Ramona, CA 92065 James underwent emergency surgery for coronary heart disease. After discounts, his bills total \$109,571. The Snyders trust God to work through CHM to meet this need. *UPDATE: Praise God! James received \$11,641 in gifts and \$72,777 in reductions, bringing the need to \$25,153.*

61. 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 \$1,779 in gifts, bringing the need to \$35,021.*

62. Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227 Lessie underwent bladder surgery and asks for help with bills totaling \$29,605. *UPDATE: Lessie received \$15,292 in gifts; the need is now \$14,313.*

63. 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.

64. Rachel Weaver: 1380 Oaklyn Dr., Mohnton, PA 19540 Rachel was in a car accident and underwent 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 \$3,563 in gifts, bringing the need to \$24,996.*

65. 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 \$1,459 in gifts, bringing the need to \$17,514.*

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 \$9,588 in gifts, bringing the amount needed to \$7,112.*

66. 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 \$1,794 in gifts, bringing the need to \$5,890.*

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

68. 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 \$10,640 in gifts, bringing the need to \$6,360.*

Members' books (continued from page 5)

truths of addiction: heart issues usher us into addiction; heart issues keep us in the addiction cycle; and heart issues are what prepare us to leave addiction and embrace recovery.



CHM members Rob and Karen Flammang of Visalia, Calif.

“My passion is to give hope to addicts and their families, to communicate the principles of recovery and freedom and to make clear that living free of addiction is possible.”

Rob has served in leadership positions in numerous recovery programs. He is now an addiction recovery pastor. Rob and his wife, Karen, reside in Visalia, Calif.

Surrender, The Way Out is available at www.robflammang.com for \$12.99 (soft cover) or \$9.99 (e-book). It also

is available at www.amazon.com or anywhere books are sold. To contact the author, e-mail info@robflammang.com.

CHM for newbies (continued from page 6)

The Prayer Page is printed in the monthly CHM newsletter. Prayer Page giving is a voluntary opportunity to give over and above your monthly gift amount required for CHM membership. All CHM members are invited and encouraged to give to Prayer Page needs as they feel led. Members' names, addresses, medical need explanation and gift updates are included on the page.

The Prayer Page is administered under the same standards as the regular sharing program. Medical need eligibility is determined by CHM Guidelines and the member's participation level (Gold, Silver, or Bronze).

“We can't give God enough thanks and praise for supplying our needs,” said CHM member Frank Neumeister, of Ashland, Pa. “We have been listed on the Prayer Page and we thank God for our Christian brothers and sisters. We can never praise God and CHM enough for all you have done for us.”

Editor's note: For detailed instructions on how to give to Prayer Page needs, see the sidebars on pages 7-10. Each month, the newsletter also contains a testimony from a Prayer Page participant and suggestions on how much to give (page 6).

To read part 1 of “CHM for newbies: seeking medical care and sending bills to CHM,” download our free January 2012 newsletter at www.chministries.org/newsletter.aspx.

Share CHM easily through social media

Christian Healthcare Ministries is now using social media and other Web 2.0 technologies to spread the message of this Bible-based, affordable alternative to health insurance.

Please visit www.facebook.com/christianhealthcareministries to “Like” us and “Share” us with your friends and family who have no provision for health care costs, want something different from health insurance or who would like to be a part of a Christian health cost sharing ministry.

You also can visit our website home page at www.chministries.org to share our video on Facebook, Twitter, Yahoo! or MySpace.

The CHM January 2012 newsletter contains a step-by-step guide to using social media to spread the good news of Christian Healthcare Ministries. The January issue is available at www.chministries.org/newsletter.aspx.

www.facebook.com/christianhealthcareministries



Meet your staff (continued from page 5)

was an office assistant at Ti-Bert Systems (formerly of Akron, Ohio). She was a stay-at-home mother until 1996, when she became an administrative assistant at A.R. Lockhart Development Co. in Akron.

“My favorite part of working at CHM is that it isn’t just a job working for a business providing financial assistance,” she said. “CHM is a ministry and I work with many wonderful people who love the Lord and have compassionate hearts that enable them to serve our family of members.”

Denise says she also feels honored to serve God by fulfilling His commands to love one another and bear each other’s burdens. “My family says I haven’t stopped smiling since the first day I started working at Christian Healthcare Ministries!”

Denise and Gene have two adult children, Nicole and Cory, and a son-in-law, Josh. They also have two grandchildren, Hunter and Aiden. The Penningtons attend Temple Baptist Church in Green, Ohio, where Denise serves as an Awana and Sunday school teacher, ministry meal coordinator and addiction recovery group leader.

In her spare time Denise enjoys being with her family, friends and church family. She also likes camping, boating, swimming,

scrapbooking, card making and crocheting.

She wants CHM members to know that when they share prayer requests with the staff, “we don’t hear it and forget. We lift it up to the Lord. The CHM staff cares about people’s financial, physical and spiritual needs.”



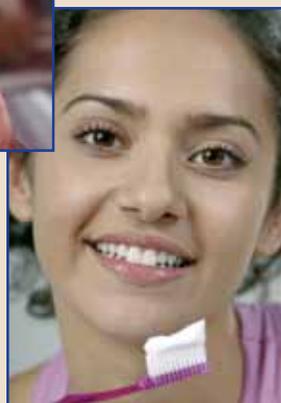
Above (L-R): Gene Pennington; Josh, Aiden and Nicole Parker; and Denise Pennington. Right: Denise with her grandsons.



Fast facts: health care

Courtesy Saurage Research “Key Findings” newsletter

- According to the Centers for Disease Control and Prevention, each year more than 200,000 people are hospitalized due to influenza.
- Americans say they are more motivated to lose weight because they don’t like how they look (40 percent) than because they feel unhealthy (27 percent).
- One-half (51.8 percent) of consumers say they frequently look at nutrition labels before buying food products; this is down from 1995 when 64 percent of consumers claimed to read nutrition labels.
- While dentists recommend that people brush their teeth for two minutes, the average American only brushes for 27 seconds.
- One-half (49 percent) of adults worldwide say they are trying to lose weight.



- Among users of dietary supplements, the most popular products are fish oil, multivitamins, Vitamin D, calcium and coenzyme Q-10.
- Eight in 10 Americans (80 percent) say they are eating enough fiber, while only one in 10 actually does. Some 20 percent mistakenly think that meat provides fiber and 10 percent think that water does.
- Fewer than one in 10 workers (eight percent) are impressed by the dedication of coworkers who come in sick, and 31 percent say they are concerned about their well-being.
- One in ten Americans ages 18 and older (9.6 percent) have visited a hospital in the past month.

Grocery list doesn't equal goals

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

Tufts University Health and Nutrition Letter reported that an FDA survey found that 90 percent of more than 1,200 adults surveyed stated they were actively attempting to eat a healthy diet.

However, when it came to writing a grocery shopping list, only about half of male respondents thought it was important to consider nutrition, in contrast to 70 percent of women. (Interestingly, women were also more likely than men to

acknowledge that they were overweight.) Of the surveyed age groups, young adults between 18 and 34 were the least likely to consider nutrition important and to avoid unhealthy food choices. No surprise there; when we're young, we tend to feel immortal and it takes time for the consequences of poor choices to show.

(2008). *Good Intentions Lost on Way to Grocery Store. Tufts University Health & Nutrition Letter* 26(5): 3.



Battling the slouch (continued from page 4)

strength. Of course, before beginning a program you should consider consulting your physician, particularly if you have head or neck problems.

To improve flexibility and motion, you can take your neck through a range of motion in each direction (do these steps in the following order):

1. Cervical flexion: Gently flex your neck to touch the chin to the chest.
2. Cervical extension: Gently bring your head back as far as it will go, so that you are looking up at the ceiling. Repeat these steps five times.
3. Lateral flexion (side-bending): Gently side-bend your neck to bring your right ear as close to your right shoulder as it will go. Bring it back to a neutral position, then bend your left ear to your left shoulder as far as it will go. Repeat this exercise five times.
4. Rotation: Gently turn your head, rotating it to the right as far as it will go, as you attempt to bring your right ear past your right shoulder. Once there, hold for a few seconds, then rotate your head back to the left as far as it will go and hold it there for a few seconds. Repeat this exercise five times.
5. Upper back side-bend: Place your hands

behind your head and your feet shoulder-width apart. Bend your upper body to one side without bending at the waist (stretching the upper torso) as if you were trying to touch your upper elbow to the ceiling. Hold for a few seconds, then bend to the opposite side and hold for a few seconds. Repeat this exercise five times.

6. Behind-the-back hands to the floor: Keep your feet shoulder-width apart and clasp your hands behind your back with your elbows straight. Pull downward toward the floor. Hold a few seconds and relax. Repeat this exercise five times.

To strengthen the neck and upper back muscles, simply use your hands to exert resistance against the head as you attempt to push your head in the following isometrics:

1. Place both hands on your forehead and attempt to push your head backward while resisting with your head and neck. Hold for five seconds and relax. Repeat this exercise three times.
2. Place your right hand on the right side of your head and push your head to the left, while resisting with your head and neck. Hold for five seconds, then slowly relax. Do the same thing on the left side.

Repeat this exercise three times.

3. Place both hands behind your head and try to push your head forward while resisting. Hold for five seconds, then slowly relax. Repeat this exercise three times.
4. Finally, place the heel of your right hand against your right temple and turn your head to the right while resisting. Hold for five seconds. Do the same thing on the left. Repeat this exercise three times.

Following this training regimen should improve flexibility, mobility and strength. Remember to take it easy, do not exercise to the point of pain and consult your physician accordingly.

Hughes, M. (2011, 12/9/2011). Forward Head Posture Symptoms. Retrieved December 8, 2011, from <http://www.livestrong.com/article/124223-forward-head-posture-symptoms/#ixzz1fPY0kk7x>.

(2011). Neck Exercises for Stiff Neck, Neck Pain Relief, Decreased Mobility, Decreased Range of Motion + Strengthening the Neck Muscles. Retrieved December 9, 2011, from <http://www.arc4life.com/site/615058/page/993935>.

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:

Please continue to pray for D.L. "Bud" Hudspeth. He has Lou Gehrig's disease. It's advancing in his legs now.

Also please pray for our daughter in Nashville, who has the same disease. It is progressing much faster in her case. A special study proved it was not genetic.

Thank you for your prayers,

Dewey & Nora Hudspeth
Paris, TN

Dear Christian Healthcare Ministries:

I'm enclosing an extra gift with this note. I hope all the extra giving adds up!

Although I have medical bills from before I joined Christian Healthcare Ministries, I am so glad I found CHM as a way to assist with any future bills.

I am in good health and hope to stay that way. Thank you for this program. The low monthly gifts give me peace of mind.

God bless you,

Pat Siler
Murphy, NC

Dear Christian Healthcare Ministries:

I am sorry I have not written sooner, but we have had some health issues with my mom lately that have weighed heavily on my mind.

I did want to take the time to thank you and all of the people who have made a commitment to helping us with our Prayer Page need and seeing us through to the end. Words are cheap on this side of eternity, but I can only hope they are received with the greatest joy that serving can bring.

God bless you so very much!

Clarence & Donna Brobst
Laureldale, PA

Dear Christian Healthcare Ministries:

Thanks to everyone who prayed for me while I was waiting for the results of my follow-up mammogram. The results came back negative. Thank you, Jesus!

I received so many cards and even a wonderful CD and other blessings. You all were definitely the hands of Jesus to me. I am so touched and blessed.

Nowhere else will anyone find an insurance-type service where everyone involved loves and serves

Jesus and shows His love to those in need—people they have never even met.

What an awesome ministry!

God bless every one of you,

Tami Banchy
Decatur, IL

Dear CHM Needs Processing department:

My husband and I want to express our happiness with the way you dealt with my appendectomy. It was the first time I'd ever been hospitalized and also the first time I asked CHM to help.

The paperwork was quite easy and everyone we spoke with at CHM was so helpful, friendly and encouraging. All of my expenses were eligible. Plus, you told me that you were praying for my recovery (which went very well) and we even received a phone call checking up on me.

The staff at CHM and all the Christians participating in the ministry really met my needs. We intend to meet the needs of many other believers in the future, with the help of CHM.

God bless,

Alissa Salava
Newport Beach, CA

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 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.

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.*

Raymond & Christina Cardinale: 17 Bernardsburg Rd., Palmyra, VA 22963
The Cardinales recently were burglarized and Christina suffers from ruptured discs.

Sean & Natalie Conners: 7556 6th St. N, Oakdale, MN 55128 The Conners' one-year-old son, Lincoln, suffers from retinoblastoma (eye cancer).

Karen English: 3606 Plum Hollow Dr., Houston, TX 77059 Please pray for Karen; her husband, Martin, recently passed away.

Diane Leopold: 5055 Cherrywood Cir., Buford, GA 30518 Diane is dealing with a difficult family situation and asks for prayer.

Lessie Paul: 677 Devils Pond Rd., Crawford, GA 30630 Lessie's husband, James, passed away last year and Lessie is now facing financial difficulties.

Roberta Plaat: 3154 Duvall Rd., Lockbourne, OH 43137 Roberta is a widow with two children at home. She requests prayer to find employment.

Lauren Sanchez: 4745 Moore Park Ave., Apt. 27, Moore Park, CA 93021 Lauren requests prayer for physical and emotional healing. She also needs a job.

Chuck & Tempa Silva: 419 Amanda Rd., Ridgedale, MO 65739 Please pray for the

Silvas; their son recently died of a heart attack.

Ron Gordon: 355 E Beau St., Washington, PA 15301 Ron recently had hernia surgery and requests prayer.

Wayne & Chavah Wilson: 242 S 400 E, Kokomo, IN 46902 Wayne recently had a tumor removed and the Wilsons also request prayer for their financial and job situation.

Hamlet & Barbara Smith: PO Box 1167, Rupert, WV 25984 The Smiths both have aging parents with cancer and other health issues. They ask the CHM family to pray.

CHRISTIAN HEALTHCARE MINISTRIES

February 2012

IN THIS ISSUE:

*CHM for newbies (part 2): additional cost sharing programs
Prayer Page participant feels a heavy weight lifted • Money talks,
but love sings • Dave Ramsey simulcast at CHM • Healthwatch
Members' books explore hope themes • Meet your CHM staff: Denise
Pennington • Prayer Page • Share CHM easily through social
media • Articles by Dr. Michael Jacobson • Letters to CHM
Monthly prayer requests*



*The mission of Christian
Healthcare Ministries is to
glorify God, show Christian
love, and experience God's
presence as Christians share
each other's medical bills.*

NONPROFIT ORG.
US POSTAGE PAID
AKRON OH 44309
PERMIT NO. 1075