



Christian Healthcare Ministries

The biblical solution to healthcare costs

March 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 for newbies (part 3)

How to earn free months of participation

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.

Christian Healthcare Ministries offers members free months of participation through its Bring-a-Friend and Share the Message programs.

Research shows that more members join CHM through the Bring-a-Friend program than through any other

method. For every new membership you bring into CHM, you receive a free month of participation after your friend has been a member for three months.

Some CHM members—such as nationally recognized speaker and author Shane Claiborne—aren't required to make monthly financial gifts to CHM because they have referred many friends to the ministry. In fact, Claiborne has more than 11 years worth of free participation!

It works because Bring-a-Friend benefits everyone. Christians benefit from

fulfilling Galatians 6:2, which tells believers to carry each other's burdens. Help comes through CHM that enables Christians to share in meeting each other's health care costs, a critical life need.

CHM benefits from Bring-a-Friend through a stronger member base that shortens the time it takes to share in paying medical bills. As more Christians participate, more people are helped. The most effective way to keep monthly gift amounts low is to bring more members into CHM.

CHM also has crafted an

See "CHM for newbies," page 5

Fitness from your knees



Editor's note: Judi Ulrey is a health and wellness communicator who uses video, audio and the good old-fashioned written word. She passionately believes the Church can spearhead the solution to childhood obesity. Grab a buddy and join her at www.TrekkingTogether.com, a weekly wellness program to be done with a friend. Be sure to enter discount code "CHM." Group discounts are available. (Trekking Together is not offered or administered by Christian Healthcare Ministries.)

Many people find achieving fitness frustrating. Do you? You've started new diets multiple times. You joined a gym but let your membership lapse. You jumped into a Zumba class, then quit going. You committed to walking daily, but became uncommitted.

You're frustrated because you haven't reached your personal health goals and

See "Fitness from knees," page 11

Have you “liked” CHM yet? If not, please keep reading



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

Social media. The question isn't whether Christian Healthcare Ministries should use social media, but how fast and in what way to best spread the word about our Bible-based health cost sharing ministry.

What we hope you'll do for social media starters is “like” us on Facebook. Just go to www.facebook.com/christianhealthcareministries and click “Like” at the top of the page.

It's so easy that even I could figure it out, with a little coaching from my 18-year-old son.

If you're not a Facebook member, access the Facebook website, follow a few simple steps to join, and you too can be Facebooking with family, friends and acquaintances you haven't seen or heard from in years.

You also can use Facebook to send to others information about CHM. In fact, a great way is to share the CHM video (found on www.chministries.org or www.youtube.com/user/CHMNews/videos) of the interview former Arkansas Gov. Mike Huckabee conducted on his Fox News Channel show with me and CHM members Jason and Tori Benham of Concord, N.C.

Use it to reach out to others to participate in our Bring-a-Friend program, which earns you free months of participation for

bringing new members into the ministry (see the article on page 1). You can share the video with all your Facebook friends at the same time.

If you haven't “liked” us on Facebook or even become a Facebook member, please do it now. **Yes, if you don't mind, right now.** No reason to put it off until later. You can come back to this article after you've “liked” us. Just fire up your computer and you'll be finished in no time.

Thank you. We truly appreciate it.

Every generation brings with it a new way to communicate. This generation's technology has expanded that reality exponentially.

For most of human history horses or ships were the principal means of transporting messages and news between people, communities and countries.

The telegraph was a revolutionary invention. The telephone was almost an otherworldly development. Then came radio, television, communication satellites, cellular telephones—and the internet.

Today what one person thinks on one side of the world is instantly transmitted to people he or she knows around the globe. And to people they don't know.

We want to get out the truth (with the speed of modern communications) of how CHM

See “Liking CHM,” page 6

www.chministries.org



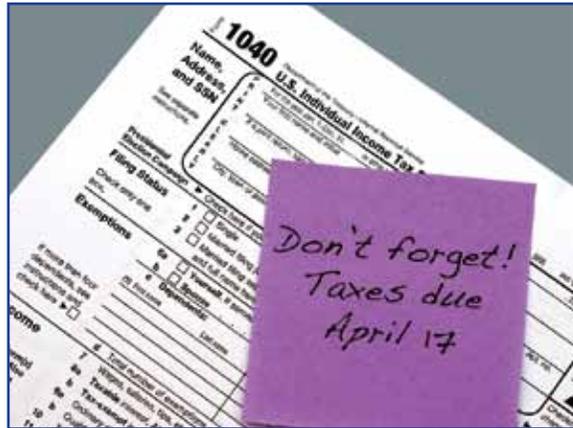
Taxes and Christian Healthcare Ministries

Special tax advantage for Missouri members

Your monthly financial gifts required for CHM membership 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.

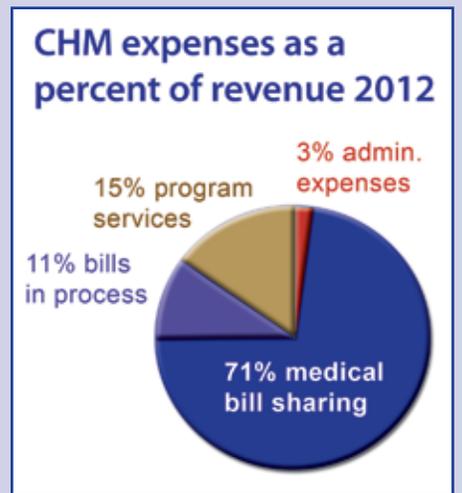
CHM income statements 2007-2012* (in thousands of dollars)

	2007	2008	2009
Total revenues (Monthly gifts, extra gifts)	\$15,662	\$18,039	\$17,533
Medical bills shared	\$12,334 79%	\$13,981 78%	\$13,881 79%
Program services	\$2,631 17%	\$2,842 16%	\$2,982 17%
Administrative expenses	\$702 4%	\$677 4%	\$622 4%

Editor's note: To request more information about CHM finances, contact chief financial officer Roger Kittelson at rkittelson@chministries.org.

**Percentages may not add up to 100 percent due to rounding and the fact that some medical bills are being processed for sharing.*

	2010	2011	2012 (budget)
Total revenues	\$18,665	\$23,239	\$30,300
Medical bills shared	\$14,647 78%	\$15,947 69%	\$21,600 71%
Program services	\$3,315 18%	\$3,876 17%	\$4,694 15%
Administrative expenses	\$671 4%	\$701 3%	\$886 3%



“Christian Healthcare Ministries’ increased revenues over the past five years have shortened the sharing time for members’ medical bills. Also, we are keeping administrative costs down. The ministry is in good financial health.”
 -Roger Kittelson
 CHM chief financial officer

Overcooked meat doubles prostate cancer risk

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

Cooking burgers and steaks until well done—especially in superheated environments such as barbecue grilling—can add to the risk of prostate cancer that has been associated with increased consumption of red meat.

Researchers at the University of California in San Francisco compared approximately 500 men with an aggressive form of prostate cancer to a similar sized cancer-free control group. Each study participant completed detailed dietary questionnaires that measured their previous year's intake of various foods.

Men who consumed the highest amount of ground beef and fatty processed meats (such as salami) had more than double the risk of aggressive prostate cancer than men who reported the lowest intakes of these foods. Surprisingly, other types of meats—including poultry, bacon and low-fat hot dogs—didn't appear to increase prostate cancer risk.

The researchers took the study further by examining the subgroup of men with the highest intake of burgers and how they prepared their meat. The scientists found that most of the increased risk of aggressive prostate cancer was confined to those who preferred their meat

well done. Men who preferred meat cooked medium or rare had a much lower increase in risk (about 10 percent).

Prior research shows that cooking red meat at high temperatures often produces compounds that can cause cancer in laboratory animals. These compounds include *heterocyclic amines* and *polycyclic aromatic hydrocarbons*.



Another research study sponsored by the cherry farmer

industry noted that grilling ground beef mixed with cherries significantly reduced the production of these cancerous compounds. (To my knowledge, there has not been a follow-up study to prove that adding cherries to meat before grilling actually reduces cancer risk.)

Regardless, these findings are consistent with my understanding of the production of cancer-causing substances in the intestinal tract. For example,

when nitric acid from processed meats or as a byproduct of ammonia fertilizer—which can come through groundwater and other food and water sources—is ingested, it sometimes combines with free amino acids in the gut (present from protein ingestion, such as in meats) to form cancer-causing nitrosamines.

However, if vitamin C is present, it blocks the formation of nitrosamines. As I wrote in my book, *The Word on Health*, maintaining a diet rich in fruits and vegetables may help protect against cancer. We know that such dietary choices are associated with reduced risk of many diseases.

Prostate cancer is the most common cancer in men. If an American male lives long enough, he's highly likely to develop prostate cancer. However, most of these cancers don't grow fast enough to be fatal. Most men with prostate cancer die of other causes. Aggressive prostate cancer is the greatest source of concern because it is more deadly. Aggressive forms of prostate cancer have what is known as a high Gleason score; slower-growing prostate cancer Gleason scores are low.

The University of California study was limited in that

See "Battling the slouch," page 13

CHM for newbies (continued from page 1)

outreach to local churches called Share the Message. By participating in Share the Message, you can receive a free month of CHM participation for every new individual or family who joins as a result of your efforts.

Someone you know has no way to deal with medical expenses. It may be the person sitting next to you in your church service, Bible study, Sunday School class, small group or some other church function. Share the Message is a personal, loving outreach

to people across the country who want and need an affordable, biblical solution to meeting their health care costs.

The best ambassadors for CHM are its members,, who are sharing their financial gifts to support their fellow Christians even as their fellow Christians are supporting them. Share the Message can be customized to fit an individual church's specific preferences, schedule, needs and capabilities. Incentives for participating also are available for your church.

To learn more about Bring-a-Friend and Share the Message, contact the Member Assistance department at 1-800-791-6225, ext. 5993, or visit www.chministries.org/sharingchm.aspx.

Editor's note: CHM members who wish to apply their Bring-a-Friend credits to other members in need can do so through the Bring-a-Friend bank. To learn more, contact the Member Assistance department at 1-800-791-6225, ext. 5993.

Member recognition: Bring-a-Friend

Welcome to the member recognition section of the CHM newsletter. This section periodically gives special thanks to participants who have "gone the extra mile" for the ministry.

Hundreds of CHM members bring family and friends into the ministry through the Bring-a-Friend program. The following people brought two or more friends from July through December 2011:

Patricia Appleby Columbia Falls, MT
 Richard Armstrong Underwood, IN
 Fred Barribeau Pembine, WI
 Jason Benham Concord, NC
 Nicholas Bracale Anchorage, AK
 Bobby Bryant Neosho, MO
 Dennis Burkholder Mifflinburg, PA
 Clinton Carr Tyler, TX
 Samuel Chan San Gabriel, CA
 Shane Claiborne Philadelphia, PA
 Philip Clayton Birmingham, AL
 Jonathan Cook Bryan, TX
 Sally Daggy Seymour, IN
 Dennis Daisy Rio Dell, CA
 Jimmy Davis Kennett, MO
 Glen Dobraska Corinth, TX
 Nancy D'Oporto Brigham City, UT
 Eldwin Eby Blairs Mills, PA
 Joseph Emert Findlay, OH

Peter Faulkner
 Mark Fiacable
 John Fischer
 Karen Flores
 Ronald Flynn
 Brad Forrider
 Cynthia Gilbert
 Daniel Good
 Christine Graff
 Ean Green
 Ron Harness
 Lynn Hauder
 Robert Holder
 Kenneth Jensen
 BJ Justice
 Amos King
 Ernest Klemm
 George Korda
 Bertha Kunkle
 Anita Lindgren
 Jesse Loewen
 Gregory Lounds
 James Mast
 Margaret McCammon
 Jerry McGillivray
 Keith McNeil
 Chester Meyer
 Jimmy Michael
 Wallace Miller
 Raymond Mizelle
 Deanna Nelms
 Wayne Nelson

Habira, GA
 Marco Island, FL
 Hampton, GA
 Seaside, OR
 Merrimack, NH
 Leetonia, OH
 Fountain Valley, CA
 Columbiana, OH
 Waukegan, IL
 Sherrodsville, OH
 Royal Oak, MI
 Versailles, MO
 Brigham City, UT
 Taylors, SC
 Bellevue, NE
 Gordonville, PA
 Colorado Springs, CO
 Knoxville, TN
 Leola, PA
 Stromsburg, NE
 Campbellsburg, IN
 Saint Johns, MI
 Mt. Pleasant Mills, PA
 West Union, OH
 Chinook, MT
 Kalispell, MT
 Ekalaka, MT
 Baldwin, MS
 Sebring, OH
 Roaring Springs, TX
 Las Vegas, NV
 Lakeland, FL

Carmelo Nicosia Farmingdale, NY
 Allen Nolan Ellendale, ND
 Darrell Orange Deweyville, TX
 Jeremy Pincosy Mankato, MN
 Irene Place Grove Spring, MO
 Steve Puffenberger Columbus, OH
 Penny Regier Hackensack, MN
 Russel Richter Wyoming, MI
 John Rogers Russiaville, IN
 Diane Rolan Carrollton, TX
 Gregory Ross Arlington, TX
 Steve Rufener Sterling, OH
 David Schroeder Truckee, CA
 Darin Shank Downing, MO
 Raymond Smith Lakeport, CA
 Joel Smucker Ephrath, PA
 Shaun Sommers Petersburg, OH
 Marcene Spadino Hudson, WI
 Gwilym Thomas Seymour, IN
 Robert Toomer Grantsville, UT
 LaVerne Tripp Gallatin, TN
 Steve Tucker Mountain Home, AR
 Andrew Weaver Aiken, SC
 Jeremiah Weaver Lancaster, PA
 Matthew Weaver Windsor, SC
 Cheryl Withrow Scott Depot, WV
 Angela Wood East Helena, MT
 Derek Yoder Middlebury, IN
 Rebecca Zarkovacki Monument, CO
 Robert Zimmerman Dakota, IL

SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

Meet the Prayer Page participants

Note: The Prayer Page begins on page 7.

Ryan Perry

Phoenix, Ariz.

- Total need: \$2,591
- Prayer Page gifts received to date: \$239
- Need remaining: \$2,352

My name is Ryan Perry and I am 36 years old. I want to thank CHM members for your generosity and caring. I would love to tell you that I'm a man of unwavering faith, but that isn't true. I've always struggled with faith, but the last year has tested my faith and my limits in many ways. At times I felt that my prayers went unheard.

In January 2009 I was laid off as head of maintenance for a chain of family fun parks because the company failed. I started my own business.

In January 2010 I had a crushing setback and my life hasn't been the same. I suffered a traumatic brain injury (TBI) following a motorized vehicle accident. My skull was fractured and my brain was bruised and bleeding. I was airlifted to a major neurological center, where I spent eight days.

My wife, Sarah, signed us up for Christian Healthcare Ministries shortly after my accident. Previously we'd had no health insurance. We found out that we were eligible to receive some financial assistance through the

CHM newsletter Prayer Page.

Sarah told me that she'd asked the ministry staff and members to pray for us and help carry our financial burden. I was not very optimistic; I couldn't believe it when checks started arriving in our mailbox!

My injury is the most difficult experience of my life. I now have constant pain in my head, neck and shoulders. I also can't smell, have difficulty concentrating and tire easily.

"{My wife} Sarah told me that she'd asked the ministry staff to pray for us and help carry our financial burden. I was not very optimistic; I couldn't believe it when checks started arriving in our mailbox!"

—Ryan Perry, Phoenix, Ariz.

My ability to work is now very limited. Since the injury is invisible—our society is accustomed to associating injury with casts, bandages, wheelchairs, etc.—I don't qualify for disability income. People have advised Sarah and I to file for bankruptcy but we refuse to do so; we want to do everything right financially and provide for

See "Perry testimony," page 13

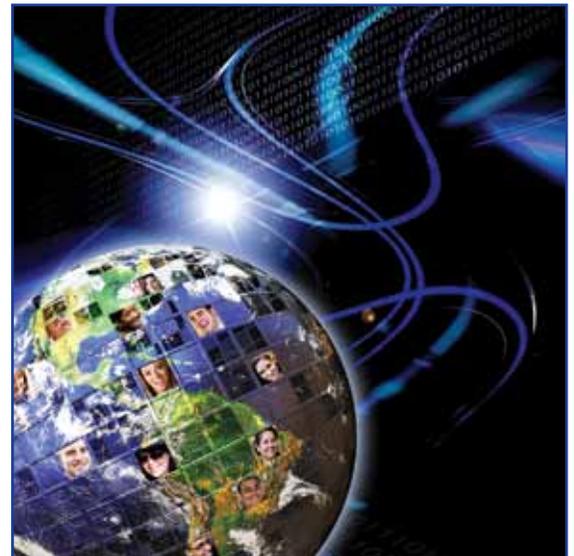
Liking CHM (continued from page 2)

members demonstrate Christian love for each other by carrying each other's health care cost burdens.

Sometimes social media language sounds a bit like elementary school-age boys and girls sending each other notes asking, "I like you, do you like me?"

Trust me, everyone at CHM likes you. In fact, we love you as fellow brothers and sisters in Christ. By serving you we have the opportunity to glorify God and serve His people.

Thank you for "liking" us.



FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month:
\$525,589

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

- \$40.76 this month *-or-*
- \$13.59 for the next three months *-or-*
- \$6.80 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

MARCH 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 \$817 in gifts, bringing the need to \$1,400.**

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 \$372 in gifts, bringing the need to \$6,828.**

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 \$2,827 in gifts, bringing the total need to \$3,870.**

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 \$563 in gifts, bringing the total needed to \$2,775.**

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 \$2,252 in gifts, bringing the total to \$12,536.**

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 \$5,817 in gifts, bringing the need to \$2,519.**

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 \$473 in gifts, bringing the need to \$3,227.**

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 \$12,773 in gifts. He now needs \$35,882.**

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 \$6,008 in gifts. She now needs \$8,218.**

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 \$185 in gifts, bringing the need to \$246.**

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 \$112 in gifts, bringing the need to \$1,976.**

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 \$2,591 in gifts, bringing the need to \$3,883.**

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 \$4,792 in gifts, bringing the need to \$5,580.

14. Lindsay Ferguson: 512 Apple Way Dr., Danville, IN 46122 Lindsay has an eye disease that began before she joined CHM. She needs shots every three to six months and requests help from the CHM family to share her bills totaling \$1,550.

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 \$3,684 in gifts, bringing the need to \$3,798.**

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. **UPDATE: Sheri received \$80 in gifts, bringing the need to \$3,990.**

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 \$4,824 in gifts, bringing the need to \$2,707.**

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. **UPDATE: Brooklyn received \$60, bringing the need to \$13,334.**

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 \$1,612 in gifts, bringing the need to \$3,243.**

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 \$19,370 in gifts, bringing the need to \$26,568.**

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 \$627, bringing the need to \$3,569.**

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 \$4,190 in gifts, bringing the need to \$4,232.**

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 \$15,022 in gifts, bringing the total to \$10,464.**

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 \$4,148 in gifts, bringing the total need to \$6,392.**

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. **UPDATE: Amanda received \$379 in gifts, bringing the need to \$9,674.**

26. Judy Hayes: 168 W Poplar St., Jesup, GA 31545 Judy underwent

total knee replacement surgery. After reductions, her medical bills total \$5,692. **UPDATE: Judy received \$70 in gifts, bringing the need to \$5,622.**

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 \$446, bringing the need to \$954.**

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 \$1,172, bringing the need to \$10,576.**

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 \$1,483 in gifts, bringing the need to \$11,763.**

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, \$5,648 in gifts; his need is now \$8,899.**

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 \$12,269 in gifts, bringing the need to \$2,605.**

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 \$632 in gifts, bringing the need to \$2,455.

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 \$537 in gifts, bringing the need to \$3,476.**

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 \$3,193, bringing the need to \$12,900.**

35. Kathynne Leesley: 3306 Ave. A, Council Bluffs, IA 51501 Kathynne had uterine cancer and underwent a hysterectomy. She asks the CHM family for prayer and for help with \$31,073 in medical bills.

36. 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 \$53,529 in gifts, bringing the need to \$45,939.**

37. 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 \$115 in bills, bringing the total to \$3,388.**

38. 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 \$15,336 in gifts. He now needs \$8,761.**

39. 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 \$1,022 in gifts, bringing the need to \$3,066.**

40. 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 \$3,915 in gifts, bringing the total needed to \$4,926.**

41. Brooke Morrow: 2940 Pecan Springs Rd., Austin, TX 78723 Brooke received treatment for allergies and incurred bills totaling \$1,692. **UPDATE: Brooke received \$175 in gifts, bringing the need to \$1,517.**

42. 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 \$1,335 in gifts, bringing the need to \$7,536.**

43. Eddie 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 \$5,961 in gifts and \$2,134 in reductions. He has \$3,498 in bills to be met.**

44. William Newton: 5911 Country Brook Ct., Sugar Land TX 77479 William underwent knee replacement surgery and incurred bills totaling

\$17,277. **UPDATE: William received \$8,024 in gifts, bringing the amount needed to \$9,253.**

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 \$3,347 in gifts, bringing the total needed to \$3,606.**

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 \$239 in gifts, bringing the need to \$2,352.**

47. Calvin Ratzlaff: 40596 307th St., Avon, SD 57315 Calvin suffers from hyperparathyroidism and has \$16,213 in medical bills. **UPDATE: Calvin received \$6,312 in gifts; the need is now \$9,901.**

48. 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 \$198 in gifts, bringing the need to \$767.**

49. 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 \$7,239 in gifts; her need is now \$3,441.**

50. 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 \$2,654 in gifts, bringing the total need to \$2,045.**

51. Sally Roe: 5733 Route 414, Canton, PA 17724 Sally incurred \$9,417 in bills for a congenital kidney condition. **UPDATE: Sally received \$7,238 in gifts, bringing the need to \$2,179.**

52. Joshua Sargeant c/o David & Tamara

GIVING GUIDE

Membership #	Need #	Membership #	Need #
100025-100107	10	114024-114349	65
100116-100331	48	114350-114668	54
100339-100666	27	114672-114956	13
100669-101206	58	114958-115385	26
101209-101709	01	115393-116067	55
101733-102398	41	116068-117238	67
102418-102984	14	117240-118383	24
103011-103982	11	118392-119731	02
103984-104637	50	119750-121320	42
104647-105280	51	121323-123313	62
105282-105959	46	123315-124858	09
105963-106477	32	124872-126662	38
106483-107091	06	126677-128238	30
107093-107446	31	128243-130327	53
107452-107875	17	130344-132430	44
107880-108305	04	132433-134727	25
108306-108672	39	134729-136796	47
108674-109016	07	136800-139192	23
109020-109339	19	139195-142669	28
109349-109744	37	142670-143460	56
109746-110056	49	143461-144002	29
110057-110399	33	144003-144556	61
110401-110698	43	144558-145052	05
110702-111004	21	145053-145560	60
111008-111279	45	145566-146070	34
111281-111575	15	146071-146578	18
111578-111904	52	146579-147118	57
111907-112212	03	147119-147833	64
112224-112470	12	147838-148895	59
112472-112790	16	148897-149825	20
112792-113148	22	149826-150841	35
113154-113458	63	150842-151870	08
113461-113727	66	151871-153002	36
113728-114017	40		

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 #49.

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](mailto: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](http://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.

**Sargeant: 6743 Corban Way,
MacClenny, FL 32063** Joshua was
born with hypospadias. He underwent
surgery and incurred \$7,266 in bills.
*UPDATE: Joshua received \$3,430 in
gifts, bringing the need to \$3,836.*

**53. 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 \$2,084
in gifts, bringing the need to \$9,189.*

**54. 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 \$74,917 in reductions and
\$18,261 in gifts, bringing the total
to \$5,444.*

**55. Marlin Sensenig: 114
Huckleberry Rd., Jonestown, PA
17038** Marlin incurred \$2,605 in
bills for treatment of Lyme disease.
*UPDATE: Marlin received \$647
in gifts and added \$3,900 in bills,
bringing the need to \$5,858.*

**56. 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
\$1,930 in gifts, bringing the need to
\$11,586.*

**57. 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 \$1,948 in gifts, bringing
the total \$15,936.*

**58. Jerry Sizemore: 7720 Surrey
Dr., Indianapolis, IN 46227** Jerry

suffered a swollen retina and loss of
vision. He also underwent testing
for stroke and aneurysm and praises
God that these conditions were not
present. He asks CHM members for
help with \$1,306 in medical bills.

**59. 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 \$15,169 in gifts, \$72,777 in
reductions and \$898 in added bills,
bringing the need to \$22,523.*

**60. 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 \$18,200 in bills.
*UPDATE: Tricia received \$5,587 in
gifts, bringing the need to \$12,613.*

**61. Lessie Triplett: 6939 Kuck
Rd., Charlotte, NC 28227** Lessie
underwent bladder surgery and asks
for help with bills totaling \$29,605.
*UPDATE: Lessie received \$17,141
in gifts; the need is now \$12,464.*

**62. 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. *UPDATE:
Phillip received \$481 in gifts,
bringing the need to \$8,019.*

**63. 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 \$24,245
in gifts, bringing the need to \$4,314.*

**64. 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 \$2,891 in gifts,*

bringing the need to \$16,082.

**65. 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 \$2,554
in gifts, bringing the need to \$5,130.*

**66. Janette Zarkovacki: 4845 Old
Farm Cir West, Colorado Springs,
CO 80917** Janette incurred \$4,670
in bills from the birth of her daughter,
Brianna. *UPDATE: Janette received
\$275 in gifts, bringing the need to
\$4,395.*

**67. 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 \$11,065 in gifts,
bringing the need to \$5,935.*

Fitness from your knees (continued from page 1)

because you keep quitting. You feel weak, undisciplined and hopeless.

Here's the bad news: you're right. You may be weak and undisciplined, but you're not hopeless. Here's the good news: God's power is perfected in your weakness. You can't achieve your goals, but He can.



Judi Ulrey of Fitness Consulting, Inc.

The fallacy of most fitness and weight loss programs is the assumption that it's all about self-control and willpower: Here are the guidelines. Just do it.

The problem with that template is that it overlooks critical truths: we're human, we're fallen, and we really can't get up on our own. To start a journey anywhere other than at the foot of the cross is to ensure failure. In your own power, you can't do it. In His strength, you can.

"For I can do all things through Christ who strengthens me" (Phil 4:13). You can get up and go for that walk. You can eat those veggies and pass on the French fries. You can have physical victory through His grace and strength.

So start on your knees, confessing your weakness and your reluctance:

"I hate to exercise."
 "I've always been overweight."
 "I'm afraid."
 "I'm intimidated."
 "It's going to be hard."
 "I hate to cook."
 "I don't want to..."

"Okay, God, not my will but Yours be done. I can do all things through Christ."

Then get up and get started.

And just like your spiritual journey, you'll have ups and downs. Good days and bad days. Successes and failures.

But if you're taking small steps forward and laying your burdens down daily at the foot of the cross, victory will be yours.

You also are more likely to stay on track and ultimately meet your goals if you walk the path with another person. Nobody understands the benefits of the buddy system more than Christians. Our commitment to living life together causes us to grow and strengthens our faith and our service. "For where two or three are gathered in my name, there shall I be in their midst." "Though one may be overpowered, two can defend themselves.

A cord of three strands is not quickly broken" (Ecclesiastes 4:12).

We are much more likely to take that walk, avoid that donut or go to that Pilates class if we're accountable to a friend.

The good news is that physical stewardship is easily incorporated into our daily routine. Walk with your friends instead of meeting for coffee and pie. When your small group gathers, ask everyone to share their successes and prayer requests regarding their food and exercise programs. Serve wholesome foods. Commit to encouraging and supporting one another in caring for the magnificent, divine gift of your body.

As the people of the Church support each other, we will be a light on the hill for those who don't believe.

Start your fitness foundation at the foot of the cross. Admit your weaknesses, fears and failures. Then go to your small group, asking for their support and how you can return the favor.

E-newsletter is free and cost-effective

It's always a good time to sign up for the Christian Healthcare Ministries e-newsletter. The e-newsletter is free and is available to CHM members and prospective members who provide their e-mail address to the ministry.

Signing up is quick and easy. Simply go online to www.chministries.org/enewsletter.aspx or write your e-mail address on the tear-off stub of your

monthly Member Gift Form statement. (It also is easy to unsubscribe if you decide later that you'd rather receive the newsletter by mail.)

The CHM e-newsletter contains all of the information in the printed version. It helps reduce paper pile ups in your home and also saves on ministry printing and mailing costs.

Health insurance costs rise sharply

Courtesy Saurage Research "Key Findings" newsletter



A study by the Kaiser Family Foundation showed that the average annual premium for family coverage through an employer was \$15,073 in 2011, an increase of nine percent over the previous year. While the demand for health care appears to be growing relatively slowly, insurers and benefit consultants say prices for medical care continue to rise as prescription drug makers and hospitals charge more.

Overall, the cost of family coverage has about doubled since 2001, when premiums averaged \$7,061, compared with only a 34 percent gain in wages over the same period.

The annual growth in premiums, according to the survey, had slowed in recent years to five percent, rising just three percent in 2010, in part due to the recession. After several years of double-digit increases, the moderate rise was a welcome change of pace.

Editor's note: On Jan. 1, 2008, CHM raised monthly financial gift amounts for the first time in eight years. Health insurance premium prices rose six to 14 percent annually during the same time period.

Friendly reminders from the Needs Processing department

#1: Make sure health care providers know to bill you directly

According to Christian Healthcare Ministries Guidelines, the ministry cannot accept members' medical bills sent directly from your health care providers. All such mail will be returned to the provider(s).

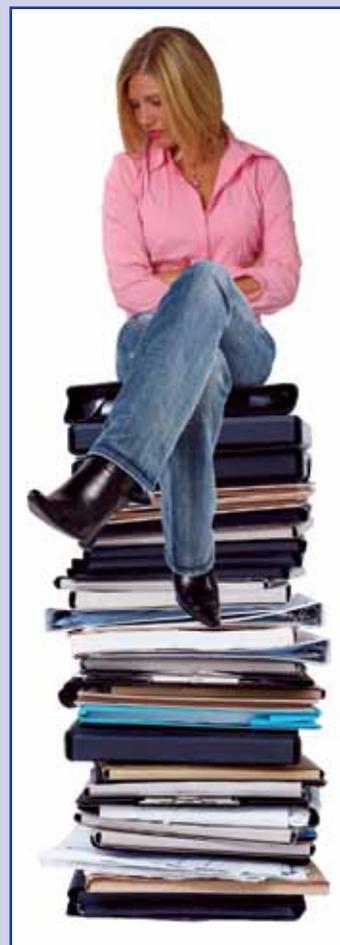
Please remind providers that as a CHM member you are a self-pay patient who is a member of a health cost sharing organization, not an insurance company. As such, providers should bill you directly. You then send copies of the medical bills to CHM. For more information, visit www.chministries.org/downloadforms.aspx and click the "I want to submit medical bills for sharing among CHM members" link.

#2: Please don't sit on your medical bills!

Some CHM members wait to send in their medical bills for various reasons: obtaining bill reductions, waiting on assistance program qualification, etc.

Christian Healthcare Ministries Guideline F.1 states that all medical bills must be submitted to the CHM office within six months of the date of service.

The earlier eligible bills are submitted to CHM, the earlier they can be presented for sharing. In other words, don't delay in sending your medical bills. You still can obtain assistance from other sources (Medicare, financial assistance programs, insurance, etc.) in the meantime.



Kids are *good* for your blood pressure

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

More than one child has heard their parents say, “You make my blood boil!” or “You really burn me up!” If people were asked what effect children have on blood pressure, they might answer that the stress of parenting causes a parent’s blood pressure to be elevated compared to someone with no children. However, that’s apparently not the case.

A study out of universities in Utah and California examined blood pressures of 198 people, males and females, over 24 hours. Study participants were included if they had no prior history of cardiovascular disease, high blood pressure, diabetes or other significant illness. None were pregnant at the time of the study.

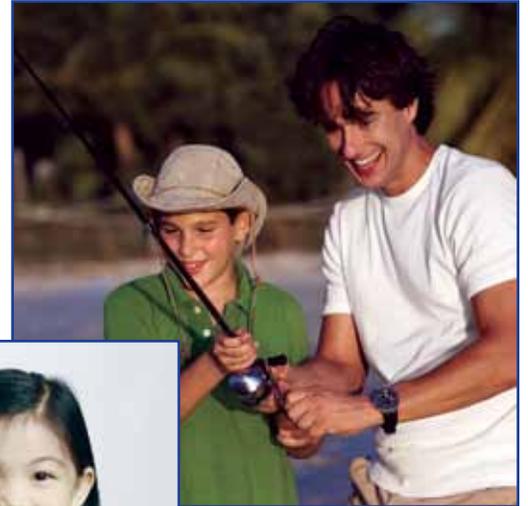
Participants came to a lab where three blood pressure measurements were taken and a monitor was placed on them to check their blood pressure continuously over 24 hours, after which they returned to the lab.

The researchers observed that adults with children had lower average blood pressures than those without kids. The finding was

most remarkable for women, as the greatest distinction was seen between mothers, who had the lowest blood pressures on average, and women who were childless, who had the highest (nearly 10 points difference in systolic pressure!).

This study has a number of limitations (e.g. blood pressures were only measured for a 24-hour period). However, in a day when children are often looked as a hindrance to career or personal fulfillment, God’s Word tells that He has a very different perspective.

“Children [are] a heritage of the LORD: the fruit of the womb [is his] reward. As arrows in the hand of a mighty man; so are children of the youth. Happy is the man that hath his quiver full of them: they shall not be



ashamed, but they shall speak with the enemies in the gate. (Psa 127:3-5).”

Holt-Lunstad, J., W. Birmingham, et al. (2009). Married with children: the influence of parental status and gender on ambulatory blood pressure. Annals of

behavioral medicine : a publication of the Society of Behavioral Medicine 38(3): 170-179.

Overcooked meat (continued from page 4)

gathering data from nutritional questionnaires can sometimes be inaccurate due to “recall bias.” Furthermore, there was no delineation between whether meat was cooked at home, in restaurants and elsewhere. However, the study’s conclusions are consistent with many other studies with which I am familiar and should encourage us to be careful about how meat is prepared.

One note of caution: undercooking also is associated with significant risk, such as the hazard of ingesting E. coli bacteria. This is especially true of ground beef, since bacteria that resides on the outside surface

of meat gets ground up into the meat. Bacteria in the center of meat are much less likely to be destroyed by heating.

Editor’s note: To purchase a copy of The Word on Health for \$15, call 1-800-791-6225, ext. 5993.

Jacobson, M. D. (2000). The Word on Health: A Biblical and Medical Overview of How to Care for Your Body and Mind. Chicago, Moody Press.

Punnen, S., J. Hardin, et al. (2011). Impact of meat consumption,

preparation, and mutagens on aggressive prostate cancer. PLoS one 6(11): e27711.

Perry testimony (continued from page 6)

ourselves as much as possible. We don’t buy extraneous items and in 2011 didn’t purchase Christmas gifts for each other.

Thank you so much for making a difference in our lives. I hope that God blesses you for your generosity and kindness. You have our most sincere gratitude.

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 take this opportunity to say how grateful I am to God for bringing a CHM member into my life. I have been working at a church in which there is no group insurance. Every insurance company I contacted denied me coverage or quoted horrendously high premiums.

I went without medical cost assistance for about nine years before Lois came into my office one day. She came in to get a form signed verifying her attendance at our church and proceeded to tell me about CHM. She immediately got an information packet for me and I signed up for the Gold level membership.

I'm so glad I did.

After several months I began feeling ill and developed health problems. After several more months, the doctor discovered that I was dangerously low on iron. After one night in the ICU where I was given four units of blood, I began to recuperate from most of my medical issues.

My hospital bill was about \$5,400 and my doctor bills were over \$500. I have recently received a check from CHM for almost all of my medical costs, minus my personal responsibility amount.

The bill sharing I have experienced with CHM is better than anything I would have received from any insurance company. I will gladly spread the word of the wonderful experience I have had with this ministry, and I will continually thank God for each and every person who is a part of this great organization.

Thank you again,

Barbara Seyer
Siloam Springs, AR

Dear Lori:

I cannot express how much I appreciate everything Christian Healthcare Ministries has done for my family and me. When I first learned about CHM I was a little skeptical that everything would be handled with so much care and compassion. I am no longer a "doubting Thomas."

Thank you so much! God bless everyone associated with your great organization. If only the rest of this country could be so loving and generous, what a glorious day it would be.

Sincerely,

Gayle Jans
Lynchburg, S.C.

Editor's note: Lori Perko works in the

CHM Reductions department.

Dear CHM Members:

I want to express my heartfelt appreciation to all who donated to assist with my recent medical bills listed on the Prayer Page. In just a few months my entire need was met.

I was deeply touched as gifts and notes of encouragement came in from folks around the country, none of whom I knew personally. What an encouragement to see the Body of Christ function in such a practical way!

For me it is a clear expression of God's Word: "Therefore, as we have opportunity, let us do good to all people, especially to those who belong to the family of believers" (Galatians 6:10).

Thank you,

Norman Ford
Port Orange, FL

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.*

Kim Shealey: 4903 E Beacon Dr., Decatur, IL 62521 Kim has multiple health issues and is in a lot of pain.

Gina Green: 300 41st St., Downers Grove, IL 60515 Gina's 32-year-old son, Peter, had a stroke and is on life support. Please remember Gina in your prayers.

Angela Gale Sawyer: 207 Albacore Dr., Nags Head, NC 27959 Angela requests prayer to overcome a spiritual battle.

Charles Kroneberger: 13604 Royal Crest Rd., Phoenix, MD 21131 Charles was admitted to the hospital with congestive heart failure and a leaking heart valve.

Frances Robinson: 76026 Beverly Dr., Covington, LA 70435 Frances had surgery and requests prayer for a speedy recovery.

Jean Ann Worstell: 106 Hendricks, Crocker, MO 65452 Please pray for Jean; she has a ruptured disc and is in pain.

Clark Duncan: 6796 Newcombe St., Arvada, CO 80004 Clark fell and tore his meniscus and ACL; he also damaged his Achilles tendon and is now unable to work.

Leroy Jones: 11714 N Ave P., La Porte, TX 77571 Leroy recently suffered heart failure. He's out of the hospital but is now facing a difficult financial situation.

Eli & Maria Stoltzfus: 585 Chestnut Hill Rd., Denver, PA 17517 The Stoltzfus' five-year-old daughter, Kaitlyn, has ITP, a blood disorder. Please keep the family in prayer.

Beverly Starkweather: 12159 State Rt. 108, Wauseon, OH 43567 Beverly recently had surgery for breast cancer and requests prayer from the CHM family.

Mary Russell: 2229 Talor Park Dr., Reynoldsburg, OH 43068 Mary requests prayer for peace since she is battling anxiety.

Tim Stahl: 10 A Kem Ln., Absarokee, MT 59001 Tim is undergoing heart testing; please pray for good test results.

CHRISTIAN HEALTHCARE MINISTRIES

March 2012

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*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.*

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