



Christian Healthcare Ministries

The biblical solution to healthcare costs

April 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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Blessed arrivals: CHM maternity program and the Berg family

Joshua and Tiffany Berg of Franklin, N.C., have only positive things to say about Christian Healthcare Ministries' maternity program.

Two of their sons, Wyatt (2) and Sawyer (five months) were born after the family joined CHM. Ministry members so far have shared more than \$40,000 for the two pregnancies, complications and a miscarriage Tiffany experienced in 2009.

"We heard about CHM from some friends at church who have been members since the 1980s," Tiffany said.

"Our health insurance was so expensive that we couldn't afford to put my husband on our policy. I was nervous because even though he's young and healthy, he works in construction and the risk of injury is high.

"We did some research and realized that CHM participation was half the cost of our health insurance,

even at the Gold level. Joshua could participate and maternity also was included!"

Tiffany in 2011 suffered placental abruption and

See "Berg testimony," page 11



The Berg family (L-R): Joseph, Joshua, Wyatt, Tiffany, Sawyer and Garrison.

CHM for newbies (part 4)

Bill reductions keep your monthly financial gift low

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

Christian Healthcare Ministries in 2011 obtained nearly \$16.8 million in medical bill reductions

(discounts) from members' health care providers. Of this number, \$13.8 million was the result of CHM members asking their providers for reductions and \$1.2 million resulted from members working in tandem with the CHM Reductions office staff.

Reductions are crucial in keeping your monthly cost low. The total reductions dollar amount represents

56 percent of all eligible 2011 bills. **In other words, without reductions your CHM monthly financial gift amount would be more than twice as high.**

"Over the last several years we have seen a significant increase in members negotiating discounts and qualifying for financial assistance programs,"

See "CHM for newbies," page 5

Do you believe that Christ *really* rose from the dead?



Rev. Howard Russell
President and CEO,
Christian Healthcare
Ministries

There are those who deny that Jesus Christ rose from the dead.

There are those who scoff and belittle our belief that Jesus is the Son of God.

But then, why should the 21st century be any different than the first century? Even in the final verses of the Gospel of Matthew, after Christ's resurrection, it says, "Now the eleven disciples went to Galilee, to the mountain to which Jesus had directed them. And when they saw Him they worshiped Him, but some doubted."

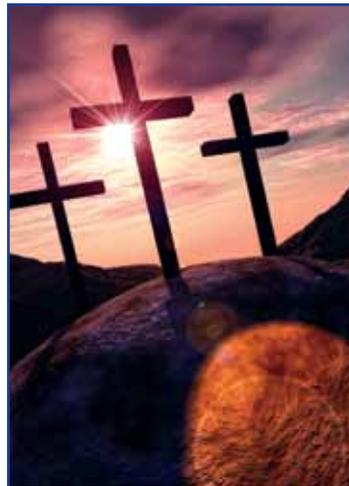
The note in my Bible says that "but some doubted" probably refers to onlookers, not disciples. Today is no different than that day in Galilee.

That people laugh, scoff, ridicule and doubt should not surprise us. Jesus knew that would be the case. When the Lord said, "For the gate is narrow and the way is hard that leads to life, and those who find it are few," should we believe He was joking?

Christianity is full of joy. But it is also deadly serious. We will be challenged. Brothers and sisters in Christ around the world are daily in danger of hatred, persecution and even death. Furthermore, our decisions, actions and the way we treat others have eternal consequences. Please consider that word: *eternal*. It's easy to say. Just three syllables. But when

you really stop and consider what it means...

I have a friend who, while sitting on a beach with his wife, reached down and picked up a handful of sand. As he considered how many grains of sand he held, he began to apply a value of time to each grain. It was apparent that



even if each grain was assigned a single year there were probably hundreds of millions of years represented in this single scoop.

He looked up and down the beach. He then thought of the deserts he'd driven across and flown above and everywhere else on earth sand can be found. Even if you applied a value of a million, billion, trillion or a hundred trillion years to each individual, tiny grain of sand on planet Earth, it still wouldn't be a fraction of infinity.

When we talk about things being eternal, that's how we need to think and what we should

consider as we contemplate the happiness of heaven and the hideousness of hell.

I've never been to the Holy Land. I hope someday to go. Not long ago my family and I had the opportunity to visit a place in Orlando called the Holy Land Experience. Perhaps you've heard of it. In any case, within the park there is a re-creation of the famous Garden Tomb in Jerusalem.

As best as I can tell from the photos I've seen of the Garden Tomb, the Holy Land Experience's version is a fairly faithful representation. Though it was not real—it was just a facsimile of an actual tomb that scholars say probably wasn't Christ's actual burial place—being there moved me to the brink of tears.

Whether or not the Garden Tomb was the actual tomb of our Lord, I could nevertheless imagine myself in Jerusalem on that world-changing day, seeing the stone rolled away and the doorway through which the disciples saw that the tomb was empty.

Empty because He had risen.

Empty because He *is* risen.

And He is always with those who believe in Him, even to the end of the age.

Happy Easter!

Brother's Keeper members contribute more than \$30,000 toward Prayer Page needs

Brother's Keeper members have contributed more than \$30,000 toward Prayer Page needs since January 1, 2012. The response is due mostly to no Brother's Keeper gift amount being required for the first quarter of 2012.

Brother's Keeper is CHM's program for catastrophic medical bills, defined as bills exceeding \$125,000 per illness. The Prayer Page, printed in the monthly CHM newsletter, primarily offers help with bills from pre-existing conditions.

"Our Brother's Keeper members know that medical needs are often very costly or

occur at unexpected times," said Brother's Keeper administrator Norma Mull. "Their generosity toward their fellow Christians deserves recognition and thanks."

Times are hard and every dollar is important. Through CHM Christians carry each other's burdens at a minimal financial cost. This month, every Prayer Page need would be met in full if each member family contributed \$_____, or donated \$_____ for the next three months.

The blessing you will be to another Christian is indescribable. The blessing you will receive in return is equally so.

To make a Prayer Page contribution by check, simply send the extra donation along with your regular monthly financial gift. To make a donation by credit card or to set up recurring contributions by credit card or bank withdrawal, please contact the Member Assistance department at 1-800-791-6225, ext. 5993.

Editor's note: To learn more about Brother's Keeper and the Prayer Page, see the front page article of the CHM February 2012 newsletter, available online at www.cbministries.org/newsletter.aspx.

Eat real food

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.)



As you ponder your platter, make sure you choose real foods.

Some people seem befuddled about how to incorporate real, healthy foods into their diet. Generally speaking, cookies are considered "bad" and carrots are "good,"

but does healthy eating limit you to just tofu and salads?

No! Emphatically.

Many people are encouraged about the wealth of healthy food categories on this list:

1. Fruits and veggies: Have you savored a kiwi lately?
2. Lean proteins:
 - Meats: Balance your burgers with fowl and fish.
 - Beans:

According to the Centers for Disease Control (CDC), there are hundreds of bean varieties, so boredom



should never be a problem. Start a bean-a-week club with your friends!

- Nuts and seeds: Expand your horizons beyond dry roasted peanuts and sample some sesame seeds.

- Dairy: Cottage cheese is more prudent than Rocky Road.

3. Whole grains: Many of us are stuck in the white rice rut, thinking that the brown variety takes too long to cook. Did you know that quinoa and millet can be prepared in just 15 minutes? How would you rate your grain repertoire?

4. Salsas, sauces, spices and



See "Eat real food," page 12

According to The Great Fat Debate, total and saturated fat aren't the issues

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www.cbministries.org/healthinfo.aspx

For decades the medical and scientific communities have warned Americans of the evils of fat—especially saturated fat—and have said we should cut down on the percentage of fat in our diets. I've echoed these recommendations (with some important distinctions) and abide by them myself.

Therefore, I read with great interest the results of a recent conference on nutrition, referred to as The Great Fat Debate.

Among others, two prominent Harvard nutrition experts participated: Walter Willett, MD, DrPH; and Dariush Mozaffarian, MD, DrPH.

Dr. Mozaffarian, an associate professor of epidemiology, began the debate with a presentation that included a blockbuster claim: **“the proportion of calories from total fat has no appreciable effect on risk of [coronary heart disease (CHD)] or cancers.”**

He explained that the advice to reduce total and saturated fat intakes was based on three types of studies: ecologic (the examination of disease rates and patterns in communities rather than in individuals); short-term “biomarker” studies (studying the effects of a specific nutrient on a particular blood test, such as LDL cholesterol); and animal experiments.

All of these studies are limited and have one thing in common: **they don't really show causation.** In other words, scientists can't use study results to conclude that one specific factor causes heart disease.

In order to claim causation, studies must be designed so that they:

1. examine individuals, not communities
2. control for other factors that may affect the issue or variable in question
3. are unbiased (i.e. blinded)
4. examine *clinical endpoints* (i.e. look at rates of death or disease occurrence, not just blood tests that may or may not show a risk factor for disease)
5. are of sufficient size and duration to allow for predictions to extend to the general population—to the rest of us who were not involved in the research study

For example, HRT (hormone replacement therapy—estrogen and progesterone products) was found to reduce LDL cholesterol. Since higher LDL cholesterol has been associated with higher rates of heart disease, experts presumed that HRT would protect against heart disease. Doctors therefore placed *millions* of Americans on HRT medication.



Eventually, additional studies revealed that HRT didn't reduce heart disease risk and potentially *increased* breast cancer risk. The general recommendation to put all menopausal women on HRT was withdrawn—but perhaps too late for some women who suffered the consequence of cancer.

Excessive focus on total and saturated fat has many Americans accustomed to scanning food labels and choosing “low fat” options. The problem is that many low fat foods have replaced the saturated fat content with carbohydrate (starches and sugars).

However, foods with high sugar—especially refined sugar—and starch content actually increase CHD risk! Conversely, CHD risk is reduced when saturated fat is replaced with polyunsaturated fat from vegetable oils or with monounsaturated olive oil.

Evidence shows that it's not

Members' books address discipleship and humor

New In Christ

Bill Engle, Holland, Mich.

New In Christ is a Christian discipleship guide for small group studies, one-on-one discipleship and individual or family devotions.

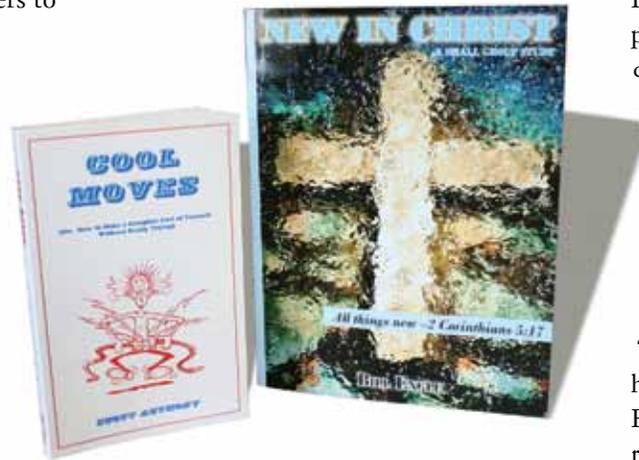
The 123-page workbook is in three sections: the first section helps reveal readers' spiritual condition; the second teaches the steps of spiritual transformation; the third trains readers to deal effectively with life's problems.

"Being discipled and discipling others was a transforming experience for my late wife, Ruth, and me," said author Bill Engle. "It is a passion that I now share with my second wife, Shirley."

Engle said that *New In Christ* contains biblical truths that produce growth in new Christians and longtime believers. Don Smith, a friend who led Engle to Christ, has been a pastor for 60 years. "[*New In Christ*] has renewed my spiritual strength and helped me grow in grace even after 70 years of a committed Christian life," Smith said.

"*New in Christ* [is] doctrinally sound, biblically based and practical in application," said Pastor Mike Farris of High Point Baptist Church in Larksville, Pa.

"*New in Christ* truths are transforming my life," said Dixie Hegenauer, who suffered 20 years of mental and physical abuse. "[It] began peeling away the victim mentality that devastated my life and the lives of my



children...I started to disciple other battered women."

The book is available for \$10 plus shipping at www.beingnewinchrist.com or by contacting the author at 616-396-4079.

Cool Moves (Or: How to Make a Complete Fool of Yourself Without Really Trying)

Scott Anthony, Colorado Springs, Colo.

Cool Moves is a lighthearted collection of anecdotes from the life of CHM member Scott Anthony. "I wrote *Cool Moves*—the 100 most embarrassing things I've done in my life—to bring smiles and laughter into people's lives and to help them take themselves less seriously," Anthony said.

He defines a "cool move" as something people do and later wish they hadn't done. "Everyone has made cool moves," said Anthony. "You have probably addressed an envelope, affixed the stamp, wrote your return address and sealed it only to discover that you left out the check or letter that should be in the envelope."

"Have you ever hidden money in your house and then forgot where you hid it? Have you ever started to introduce a close relative or old friend and you suddenly forgot their name? Have you ever tried to do a friend a favor and kill a mosquito that has landed on his face?"

Cool Moves is available by contacting the author at 117 Trump Ave., Colorado Springs, CO 80909. The book is \$9.95 plus \$2.95 shipping and handling.

CHM for newbies (continued from page 1)

said Reductions department supervisor Thom Benek. "They have saved the ministry millions of dollars and God has blessed their stewardship."

Reductions also speed medical bill sharing time. "In 2011 we had the fastest sharing time I have seen in my 13 years of service at CHM," Benek added.

How to obtain reductions and speed sharing time

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

card so providers will understand your situation (remember to tell providers to bill you directly).

2. *Ask for a bill reduction (discount)*. Asking for a discount is asking for the same consideration that insured patients receive (due to discounted rates negotiated by their insurers). Many

See "*CHM for newbies*," page 11

SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

Meet the Prayer Page participants

Note: The Prayer Page begins on page 7.

Vickie Brock

Gaston, S.C.

- Total need: \$16,998
- Reductions received: \$2,210
- Prayer Page gifts received to date: \$4,188
- Need remaining: \$10,600

My name is Vickie Brock and I am listed on the Christian Healthcare Ministries Prayer Page. Our family resides in South Carolina, where my husband, Gerald, and I are



The Brock family (L-R): Gerald, Vickie, Gabrielle and Kale

active in our church and also are members of The Gideons International. We own our own business—Brocks Camaro and Firebird Parts—and have two children: Gabrielle (14) and Kale (6).

In November 2009 I underwent a routine mammogram and doctors found a lump in my right breast. After a biopsy, the lump was diagnosed as a benign fibroadenoma. I was told that if the lump grew larger it would have to be surgically removed.

Meanwhile, our pastor told us about Christian Healthcare Ministries. We decided to join in April 2010 after receiving notice that our health insurance company was going out of business.

I underwent another mammogram in February 2011 and discovered that the lump had grown twice as large. I set up an appointment with a surgeon, who scheduled me for a suction assisted biopsy. However, the radiologist was unable to remove the tumor—now determined to be a phyllodes tumor—and another surgery was scheduled as soon as I recovered from the biopsy procedure.

We praise God that the surgery went well and the tumor is now benign again.

My medical bills exceeded \$19,000 and didn't qualify for sharing through the regular CHM program since my condition was pre-existing. However, a ministry staff member told me that the bills would be eligible for listing on the Prayer Page.

This is the first time I submitted a medical need to Christian Healthcare Ministries and I

See "Brock testimony," page 13

Prayer Page needs met

James Blades, Carthage, Mo.

Condition: Knee replacement surgery (\$29,000)

Glenn Boyd, Doral, Fla.

Condition: Heart attack (\$16,700)

Lee Criner, Lake Elsinore, Calif.

Condition: Leg lesion removal (\$431)

Anne Jones, Bryan, Texas

Condition: Emergency hysterectomy (\$14,874)

Mary Legatt, St. Cloud, Minn.

Condition: Varicose vein surgery (\$2,795)

Bobby Memory, Wilmington, N.C.

Condition: Pacemaker replacement (\$27,534)

Lesley Rennie, Middletown, Del.

Condition: Pregnancy (\$10,680)

Sally Roe, Canton, Pa.

Condition: Kidney condition (\$9,417)

Aubrey Scott, Golden, Miss.

Condition: Prostate cancer (\$97,622)

Thanks to all who contributed!

FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month:

\$552,108

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

APRIL 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 \$1,115 in gifts, bringing the need to \$1,102.**

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 \$1,042 in gifts, bringing the need to \$6,158.**

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 \$3,451 in gifts, bringing the total need to \$3,246.**

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 \$870 in gifts, bringing the total needed to \$2,468.**

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 \$4,188 in gifts, bringing the total to \$10,600.**

6. Duane Bryant: 3718 32 West, Crawfordsville, IN 47933 Duane suffers from lower back pain. He received \$7,355 in bill reductions and asks for help with his remaining

\$2,351 in bills. **UPDATE: Duane received \$1,348 in gifts, bringing the need to \$1,003.**

7. James Callista: 520 Belgrade St., Philadelphia, PA 19125 After suffering from severe degenerative arthritis, James underwent major hip surgery. He asks the CHM family for help with \$4,214 in remaining bills.

8. Liliana Castro: 3971 Covey Flush Ct., Smyrna, GA 30082 Liliana asks the CHM family for help with bills totaling \$8,336 for the birth of her second son, Jonathan. **UPDATE: Liliana reports \$6,172 in gifts, bringing the need to \$2,164.**

9. Tiffany Collins: 33483 Mill Pond Dr., Wildomar, CA 92595 Tiffany became pregnant before joining CHM and incurred bills totaling \$3,700. She asks the CHM family for prayer and financial gifts. **UPDATE: Tiffany received \$832 in gifts, bringing the need to \$2,868.**

10. Michael Copeland: 8126 Cambridge Gables Ln., Knoxville, TN 37938 Mike underwent seven bypass heart surgery and requests financial help and prayer. After reductions, his bills total \$48,655. **UPDATE: Michael received \$20,363 in gifts. He now needs \$28,292.**

11. Kim Cornett: 80 Grimes Rd., London, KY 40741 Kim had surgery to repair a hernia. After nearly \$11,300 in reductions, she requests prayer and help with \$14,226 in bills. **UPDATE: Kim received \$7,443 in gifts. She now needs \$6,783.**

12. 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 \$353 in**

gifts, bringing the need to \$1,735.

13. 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 \$3,122 in gifts, bringing the need to \$3,352.**

14. 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 \$5,479 in gifts, bringing the need to \$4,893.**

15. 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.

16. 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 \$4,134 in gifts, bringing the need to \$3,348.**

17. 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 \$550 in gifts and added \$12,673 in bills, bringing the need to \$16,193.**

18. 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 \$5,336 in gifts, bringing the need to \$2,195.**

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

19. Brooklyn Goad: 1344 Gilford Point Lane, Champions Gate, FL 32896 Brooklyn became pregnant before joining CHM and incurred \$13,384 for the birth of her son, Pierce. *UPDATE: Brooklyn received \$1,914, bringing the need to \$11,470.*

20. 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 \$2,052 in gifts, bringing the need to \$2,803.*

21. 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 \$23,993 in gifts, bringing the need to \$21,945.*

22. 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 \$1,474, bringing the need to \$2,722.*

23. Nancy Graham: 2401 2nd Ave., Upper Chichester, PA 19061 Nancy underwent treatment for a bladder condition. Her bills total \$8,422. *UPDATE: Nancy received \$4,777 in gifts, bringing the need to \$3,645.*

24. 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 \$16,515 in gifts, bringing the total to \$8,971.*

25. 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 \$4,948 in gifts, bringing the total need to \$5,592.*

26. 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 \$2,039 in gifts, bringing the need to \$8,014.*

27. 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 \$887 in gifts, bringing the need to \$4,805.*

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 \$2,184, bringing the need to \$9,564.*

29. Linda Ingham: PO Box 38, Witmer, PA 17585 Linda had five eye surgeries following a detached retina and macula. She is blind in one eye and incurred \$21,294 in bills. She requests financial help and prayer that her vision will be restored.

30. 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 \$2,944 in gifts, bringing the need to \$10,302.*

31. 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, \$6,938 in gifts; his need is now \$7,609.*

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 \$1,239 in gifts, bringing the need to \$1,848.*

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 \$898 in gifts, bringing the need to \$3,115.*

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 \$4,478, bringing the need to \$11,615.*

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. *UPDATE: Kathynne received \$25,833 in reductions and \$668 in gifts, bringing the need to \$4,572.*

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 \$61,113 in gifts, bringing the need to \$38,355.*

37. Mollie Jo Martin: 6715 Hidden Trails Dr., Stillwater, OK 74074
Mollie Jo suffered a concussion that caused other health complications. She incurred \$1,914 in medical bills for testing and treatment.

38. 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 \$631 in bills, bringing the total to \$2,872.**

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 \$1,429 in gifts, bringing the need to \$2,659.**

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 \$4,358 in gifts, bringing the total needed to \$4,483.**

41. Brooke Morrow: 2940 Pecan Springs Rd., Austin, TX 78723
Brooke received treatment for allergies and incurred bills totaling \$1,692. **UPDATE: Brooke received \$353 in gifts, bringing the need to \$1,339.**

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 added \$34,443 in bills and \$2,175 in gifts, bringing the need to \$41,139.**

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 \$6,472 in gifts and \$2,134 in reductions. He has \$2,987 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 \$9,220 in gifts, bringing the amount needed to \$8,057.**

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 \$3,898 in gifts, bringing the total needed to \$3,055.**

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 \$733 in gifts and added \$281 in bills, bringing the need to \$2,139.**

47. Calvin Ratzlaff: 40596 307th St., Avon, SD 57315
Calvin suffers from hyperparathyroidism and has \$16,213 in medical bills. **UPDATE: Calvin received \$7,456 in gifts; the need is now \$8,757.**

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 \$526 in gifts, bringing the need to \$439.**

49. Joanne Roberts:

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 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.

735 Addison Square, Kalispell, MT 59901 Joanne underwent treatment for sciatic nerve pain and incurred \$4,699 in bills. *UPDATE: Joanne has received \$2,909 in gifts, bringing the total need to \$1,790.*

50. 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 \$3,667 in gifts, bringing the need to \$3,599.*

51. Tally Schmidt: 202 Holly Place, Walters, OK 73572 After undergoing a tumor removal, doctors determined they needed to remove Tally's ovary. She praises God that she is now pain free but she still needs help with \$11,526 in medical bills.

52. James Schreiber: 12113 W 82nd Terrace, Lenexa, KS 66215 James underwent extensive six bypass heart surgery. After more than \$200,000 in reductions, his remaining bills total \$59,462.

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 \$2,956 in gifts, bringing the need to \$8,317.*

54. Marlin Sensenig: 114 Huckleberry Rd., Jonestown, PA 17038 Marlin incurred \$2,605 in bills for treatment of Lyme disease. *UPDATE: Marlin received \$1,098 in gifts and added \$5,051 in bills, bringing the need to \$6,558.*

55. 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 \$3,059 in gifts, bringing the need to \$10,457.*

56. 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 \$3,983 in gifts, bringing the total \$13,901.*

57. 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 \$1,806 in medical bills. *UPDATE: Jerry added \$2,194 in bills and received \$10 in gifts, bringing the need to \$3,990.*

58. 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 \$4,228 in gifts, bringing the need to \$5,144.*

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 \$17,483 in gifts, \$72,777 in reductions and \$898 in added bills, bringing the need to \$20,209.*

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 \$7,303 in gifts, bringing the need to \$10,897.*

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 \$17,900 in gifts; the need is now \$11,705.*

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 \$1,192 in gifts, bringing the need to \$7,308.*

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 \$24,505 in gifts, bringing the need to \$4,054.*

64. 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 \$3,437 in gifts, bringing the need to \$4,247.*

65. 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 \$570 in reductions and \$583 in gifts, bringing the need to \$3,517.*

66. 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 \$11,817 in gifts, bringing the need to \$5,183.*

CHM for newbies (continued from page 5)

providers will extend a discount to you because it usually means they receive faster payment. Also, any discount (on an eligible bill) you help obtain will apply toward your personal responsibility amount.

3. Whenever possible, contact the CHM Reductions department before accepting a discount or making a payment. If you have difficulty obtaining a significant discount, our staff can help negotiate with your health care provider(s) to make sure you get the best possible price for your medical care. Remember that if you pay the bill up-front, negotiations cease. Please don't make full payment up-front.

4. Apply for any financial assistance available. Many members are surprised

to find that they qualify for financial assistance, which is money set aside for the express purpose of helping patients. Ask to speak to a financial counselor or decision-maker and complete any forms they give you.

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

6. When you receive your itemized bills, send copies of each bill to Christian

Healthcare Ministries, along with the completed Needs Processing forms. CHM must receive your bills and forms within six months of the date of service. Send the bills immediately—even if a discount is pending—because bills are shared by CHM in the order they are received by our office.

"I'm very proud of our Reductions team and of our members," Benek said. "Most importantly, we give thanks to God and are confident that 2012 will be the best year yet for CHM and medical bill reductions."

Editor's note: A complete step-by-step guide on what to do in a medical situation is available at www.cbministries.org/whattodo.aspx.

Berg testimony (continued from page 1)

Send us your baby stories and pictures

Please send us pictures of your baby if you have recently given birth. We'd love to hear news of your newest blessing! Please also consider sending your maternity story.

Send to:

editor@
[chministries.org](mailto:editor@chministries.org)

-or-

Christian Healthcare Ministries
Attn: Editor
127 Hazelwood Ave
Barberton, OH 44203



Sawyer was born five weeks early during an emergency C-section. Five weeks later Tiffany experienced further complications and spent three days in the hospital for tests.

"Due to all of my complications, I had a lot of extra, unexpected expenses," Tiffany said. "The ministry staff helped us obtain bill discounts and negotiate with the hospitals."

She said that she recommends Christian Healthcare Ministries to family members and friends. "We've told seven or eight families about CHM and three of them have joined."

The Bergs enjoy the added incentive offered by the Bring-a-Friend program, which earns them an extra month of participation for each new family they refer to the ministry.

"I love that the maternity program is included and isn't something we have to pay separately," Tiffany said. "Our medical bills have always been shared in a timely manner and the CHM staff has been helpful and supportive."

Editor's note: For Gold level members, CHM members share qualifying bills up to \$125,000 per pregnancy for pre-natal care, delivery, home births, midwives, post-natal care and birth complications. This number increases to \$1 million with our Brother's Keeper program. We highly recommend the Gold level for women who may become pregnant. Before becoming pregnant, please evaluate our participation levels to decide which level is right for you.

To learn more about earning free participation through the Bring-a-Friend program, visit www.cbministries.org/bringafriend.aspx.

Eat real food (continued from page 3)

dressings: What's your pleasure? Hot and spicy? Sweet yet sassy? Mexican? Thai? Teriyaki? These spices and salsas tantalize your taste buds and bring your bowl to life.

Be creative: quinoa alone doesn't sound very exciting. Just choose one or more ingredients from each category. Add a little of this and a bit of that and *voila*, dinner is served. Here are some examples:

- Sautéed onion and peppers, millet and black beans topped with diced avocado and your favorite salsa
- Stir-fry a medley of veggies in olive oil, add



Judi Ulrey

diced chicken, brown rice (from your tub of ready-made in the fridge) and low-sodium teriyaki sauce

- Combine quinoa, garbanzo beans (chickpeas), sunflower seeds, chopped arugula, diced red peppers and halved cherry tomatoes. Top with Italian dressing. This combination makes *great* leftovers.
- Breakfast: Whatever's in your tub of grains along with chopped walnuts, berries and a bit of brown sugar.

Remember to over-prepare for dinner so you have leftovers for tomorrow's lunchboxes. Here are a few preparation tips:

1. Always have a tub of grains

already cooked so you can throw them in your bowl and go.

2. Try cooking your grain in one-quarter cup of orange juice and three-quarter cup of water. This step gives the grain a sweet citrus flavor.
3. Chopping veggies in advance saves time but speeds spoilage. Chop only a few days ahead of time.
4. Teach your children well by involving them in meal planning and preparation. Ask them to choose an ingredient from each category, allowing them to be creative in how they mix and match.

It's also fairly easy to whip up your own salad dressing. Your basic ingredient is usually extra virgin olive oil or balsamic vinaigrette. Other possible ingredients are orange juice or orange zest, lime, ground mustard and garlic.

Fast facts: health care

Courtesy Saurage Research "Key Findings" newsletter

- Men who recently became fathers say they have trouble sticking to an exercise routine (45 percent) and maintaining friendships (38 percent) since having children.

- Children of U.S. active-duty military personnel make 18 percent more trips to the doctor for behavioral problems and 19 percent more visits for stress disorders when a military parent is deployed, compared with when the parent is home.

- Some 77 percent of consumers say they would like to see lower-calorie menu options at restaurants. In addition, consumers want to know about menu items that accommodate allergies (53 percent), low-sodium items (52 percent), ingredient lists (51 percent), gluten-free items (27 percent) and peanut- and nut-free items (22 percent).



- Most white and Hispanic children (58 percent) eat breakfast daily, compared with 41 percent of black children.

- Almost three-quarters of American adults (74 percent) say they would choose to have a terminally-ill family member receive care at home rather than at a nursing home or other care facility.

- Annual emergency room visits increased almost 31 percent from 1997 (94.9 million) to 2008 (124 million). Median wait times for treatment during that period rose from 22 minutes to 33 minutes. An estimated 14 to 27 percent of all emergency room visits are unnecessary.

Exercise cuts disease risk—even if you don't lose weight

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

Exercise helps reduce your risk of heart disease even if it doesn't cause you to lose weight.

Researchers from Beth Israel Deaconess Medical Center and Brigham and Women's Hospital in Boston analyzed data from nearly 40,000 participants in the Women's Health Study. Participants were age 45 and older and didn't have heart disease at the beginning of the study. Over the next 11 years, 948 participants developed coronary heart disease.

Obese women who were physically active—defined as burning at least 1,000 calories per week—cut their risk of heart disease nearly two-fold.

The researchers caution that obesity is still

a risk factor for heart disease. In fact, the best risk reduction was found in women who exercised and maintained or returned their body weight to healthier, ideal levels.

However, this study is encouraging since there is still a very significant benefit from exercising, even if the pounds don't come off easily.

Weinstein, A. R., H. D. Sesso, et al. (2008). The joint effects of physical activity and body mass index on coronary heart disease risk in women. Archives of Internal Medicine 168(8): 884-890.

Brock testimony (continued from page 6)

must say that the staff members were so helpful and kind. I'm very grateful for everyone who has prayed for me or sent cards of encouragement or financial donations to assist with my need. There are no words to explain the joy and comfort I feel when I open my mailbox and find these treasured items.

We're thankful to be part of such a great ministry that serves God by encouraging each other and helping other Christians in their time of need.

The Great Fat Debate (continued from page 4)

the amount of overall fat content or the percentage of saturated fat in your diet that really counts. Instead, **the overall quantity of calories and the quality of your diet are critically important.**

A high quality diet has multiple benefits, including lowering blood pressure; improving the health and function of the delicate inner lining of blood vessels (endothelium); reducing clotting and inflammation; stabilizing blood sugar; improving heart functions and controlling weight gain. Weight control programs that contain fatter rather than higher calories reduce weight more effectively than high carbohydrate programs.

Dr. Mozaffarian concluded his debate comments by saying, "The focus of modern dietary recommendations to prevent chronic diseases should be on healthful foods and dietary patterns, including greater consumption of fruits, vegetables,

nuts, fish, moderate dairy, and vegetable oils; consumption of whole-grain foods in place of refined starches and sugars; and avoidance of sugar-sweetened beverages, processed meats, and foods that contain partially hydrogenated vegetable oils. Such diets are naturally higher in beneficial fatty acids, minerals, vitamins and antioxidants, phytochemicals, and dietary fiber, and are lower in salt, saturated fat, and trans fat."

His advice reminds me of the three simple principles that Rex Russell, MD, articulated in his book, *What the Bible Says About Healthy Living*:

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

In my book *The Word On Health*, I expanded on these principles to build a dietary strategy from Scripture that puts attention to health and fitness in the

proper context of our relationship with our Creator. (To order a copy of *The Word on Health* for \$15, call 1-800-791-6225, ext. 5993. I receive no benefits from the sale of this book.)

Mozaffarian, D. (2011). The great fat debate: taking the focus off of saturated fat. Journal of the American Dietetic Association 111(5): 665-666.

Willett, W. C. (2011). The great fat debate: total fat and health. Journal of the American Dietetic Association 111(5): 660-662.

Russell, R. (1996). What The Bible Says About Healthy Living. Ventura, Regal Books.

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.

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:

Dear Christian Healthcare Ministries:

My husband and I cannot begin to express our gratitude for this ministry. We are self-employed and CHM has truly been a godsend for our family.

When we received a letter stating that all my medical bills were paid in full, there were no words, only tears. We knew the Lord had moved on our behalf.

We love that our monthly financial gift goes to help another person in need. This ministry truly is the body of Christ in action. I'm sharing my testimony with all who will listen.

Blessings,

Marty Persinger
Coal City, IN

Dear Friends at CHM:

Thank you very much for sending us a check for Angela's emergency room visit after she had an allergic reaction. We received the check today and are so thankful for your help.

Also, we are sending in a financial donation for a Prayer Page

member.

Thank you so much for your work and may God bless you today.

Sincerely,

Pamela Highfield
Springfield, MO

Dear Norma:

I got very busy and forgot to commend you and CHM for the gracious, God honoring way you do everything!

Thank you for signing us up for email billing, especially since we don't often use the CHM return envelope because the funds come directly out of our bank account.

May the Lord bless and keep you in every endeavor.

In His name and purposes,

Edward & Virginia McKenzie
Las Vegas, NV

Editor's note: Norma Mull is the CHM Member Assistance department supervisor. To receive your monthly Member Gift Form statement directly in your email inbox, send an e-mail to billing@chministries.org and include your full name, CHM member number and your mailing address. (We must have this information to provide you with this service. You do not need to

sign up more than once.) Please note: This service is not online bill pay.

Dear Brothers and Sisters at CHM:

Thank you all for your wonderful ministry. Through the Prayer Page we've received financial gifts from people who don't even know us! These gifts have offset medical costs we incurred this past year after adopting our 14-year-old daughter, Bethany, from China.

This process has been quite expensive, although in every way it has been more than worth it. For example, Bethany had never been to a dentist. She now has glasses and has recovered from other physical challenges. The gifts from CHM members have blessed us tremendously.

We're so grateful! We thank you for your part in helping Bethany understand Jesus' love and how God provides.

In Him,

Randy, Mary and Bethany Raver
Casper, WY

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

April 2012

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toward Prayer Page needs • Eat real food • Healthwatch
Members' books address discipleship and humor • Prayer Page
testimony • Prayer Page • 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.*

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