



Christian Healthcare Ministries

The biblical solution to healthcare costs

January 2011

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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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Christian Healthcare Ministries and Dave Ramsey in new association

Christian Healthcare Ministries is teaming up with Dave Ramsey, internationally known radio talk show host and best-selling author on personal financial issues, to help Christian college students learn money

management skills that will last their lifetimes.

The classes are called Foundations for Life and Money and are being introduced to Christian colleges across the country.

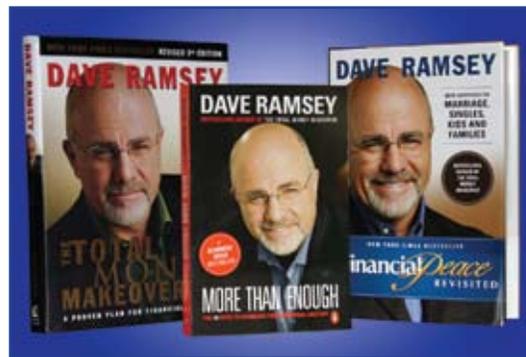
CHM's mission.

"Health care costs are a major component of Americans' financial life, and the earlier they learn how to manage health care and other costs of living, the more they will enjoy life and be able to serve God effectively," Russell said.

Ramsey's show is heard on more than 450 radio stations five days a week. He has written five best-selling books on finance. His organization, the Lampo (Greek for "light") Group, offers multiple programs for financial

The Rev. Howard Russell, CHM executive director, said the relationship is a good fit given Ramsey's Christian beliefs and

See "CHM & Dave Ramsey," page 11



Best-selling books by Dave Ramsey

Self-employed members grateful for CHM

By Darrell and Cathy Tegarden, Larned, Kan.

In early Sept. 2010 Darrell suffered three days of discomfort, numbness and shortness of breath. He had no previous heart problems and no family history of heart disease, so we weren't too concerned.

Darrell's symptoms and sent us on to a larger hospital where he could receive the treatment he needed.

In July 2010 we found out that our insurance company was going out of business. We did some comparison shopping and found that another health insurance plan would cost about \$1,200 per month, which we couldn't afford. A friend told us about Christian Healthcare Ministries and we joined in August.

Nevertheless, we visited the doctor, who sent us straight to the emergency room. The medical staff there recognized

The next day, Darrell had a stent placed in his front artery, which was 99 percent blocked.

We have been self-employed for more than 30 years and have always supplied our own health insurance.

See "Self-employed," page 13

The New Year: from Dave Ramsey to the Prayer Page, it's going to be great



Rev. Howard Russell
*Executive Director,
Christian Healthcare
Ministries*

January always brings new hope to me. January is my favorite time to make life adjustments. The challenge for me is sticking with those adjustments to make sure they last.

At Christian Healthcare Ministries we are excited about the New Year and what it holds. The challenge for us at CHM is to respond properly and take full advantage of the blessings God bestows.

Many new members are being added to the ministry. More members mean more shoulders to lift the load. More members mean more Christians to pray for one another and love one another.

Members tell us their greatest gratitude—even beyond the sharing of bills—is from the sense of love that CHM members show one another during difficult times.

Since the first days of the church of Jesus Christ, Christians have shown the world that they are disciples of Christ by the way they love one another. CHM is a testimony to that love.

In keeping with that spirit,

we are moving forward with programs designed to help you physically, spiritually and financially.

We have begun a relationship with Dave Ramsey. Many of you may listen to his daily radio show or have attended his Financial Peace University. We are partnering with Dave to provide his money management curriculum to Christian college students across the nation. Part of good money management is preparing for the cost of your health care. Students need to know about CHM.

We have shared with you that Dr. Bill Gothard is offering a stress management curriculum to our members. Dr. Michael Jacobson, CHM's medical consultant, has been writing in our monthly newsletter about the effects of stress on our health. Stress can cause sickness and cripple relationships, both with other people and with God.

We encourage you to let us know of your interest in participating in this program. It will involve a curriculum to study and the opportunity to measure results. How the study will unfold will

be determined by the number of participants. For information, contact the Member Assistance department at 1-800-791-6225, ext. 5993.

Another important item for you to consider is your family's devotional life. One of our members and a longtime friend of mine, Dr. David Gordeuk of Hobe Sound, Fla., has written a yearly devotional book that I encourage you to use in 2011. You can read more about it on page 5 of this newsletter.

This past year we made our monthly newsletter available electronically for members who prefer to receive it in that form. You can sign up to receive the e-newsletter online at www.chministries.org/enewsletter.aspx or by writing your e-mail address on the tear-off stub of your monthly Member Gift Form statement.

Speaking of the Member Gift Form, in 2011 we plan to make it available to members online through secure e-mail. You will receive the form each month, but on your computer instead of

See "New Year," page 12



A member's experience with Brother's Keeper (part 2)

Editor's note: Brother's Keeper is a ministry of Christians helping each other with medical costs exceeding the regular CHM program limit of \$125,000 per illness. Brother's Keeper needs are eligible for sharing up to \$1 million per illness. To learn more, visit www.cbministries.org/catastrophicbills.aspx or call 1-800-791-6225 and ask for Brother's Keeper.

Norma Beech
Pembroke Pines, FL
\$247,851 shared through Brother's Keeper

Christian Healthcare Ministries and Brother's Keeper saved us from bankruptcy.

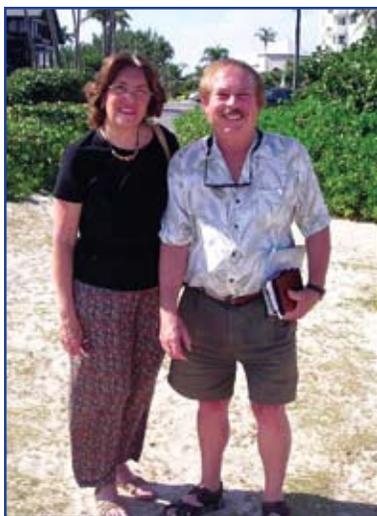
Before we discovered Christian Healthcare Ministries, my husband, Robert, and I had health insurance. The premiums and deductibles kept climbing higher and we finally decided to find something more affordable. In the early 1990s we met a CHM member who had been reimbursed \$80,000 for throat cancer surgery.

We were so impressed that we joined Christian Healthcare Ministries in 1991. Although we were very healthy, we decided that being a part of Brother's Keeper also was a smart decision and would help other Christians in need.

In June 2000 mammogram results showed a small lump in my left armpit. After undergoing diagnostic testing that summer, I discovered in September that I had non-Hodgkin's lymphoma (NHL). There are about 80 different kinds of NHL and I had a slow-moving type. However, both my doctor and surgeon said that I needed to have my spleen removed.

The Lord laid it on my heart to get a second opinion. He led me to a cancer center doctor in Miami. By that time, my legs had begun to swell. The doctor told me that I had Stage IV NHL and that I should immediately begin chemotherapy. He was afraid that my life would be threatened if a blood clot formed.

Since I did not have health insurance, the hospital wanted to charge \$20,000 just to admit me. Robert and I were in the process of buying a house and we needed that money to go toward the purchase.



CHM members Norma and Robert Beech in 2006

I told my doctor that I could not use the money to pay the hospital, so I was not admitted. I was scared, but we decided to move forward with the house purchase.

I began outpatient chemotherapy, which had to be paid in full before treatment. Each session cost \$4,500. During my fourth treatment I developed a fever and slept in the outpatient room as a nurse watched over me. My fever broke the next day and the doctor said that I could no longer receive that type of chemotherapy. He gave me chemo pills to help me get through the next four months.

Christian Healthcare Ministries at that time was going through some changes that caused bill sharing time to lengthen. Also, I knew it was not the ministry's policy to send funds to pay providers upfront, so my church helped me with some of the bills. Meanwhile, I worked to get my

“Christian Healthcare Ministries and Brother's Keeper saved us from bankruptcy.”

-CHM member Norma Beech

bills reduced and submitted them to the ministry for sharing.

I went into remission in April 2001 and praised God! I thought my troubles were over and spent three years cancer-free.

The cancer returned in June 2004 and I underwent four intravenous treatments. In August I developed a cough so painful that I cried every time I coughed. In November I underwent a chest X-ray that showed I had pneumonia and several fractured ribs from the coughing spells.

I spent five days in the hospital as doctors administered many tests—endoscopy, lung biopsies and CT scans—to determine the cancer's spread.

Doctors decided that I needed a different kind of cancer treatment since the NHL kept coming back. The hospital's estimated cost was \$90,000! I inquired at another nearby hospital to see if I could obtain a better price. Since I was technically a self-pay patient, I was informed that I needed to first see if the treatment could be administered in my “district.”

In 2005 I found an excellent doctor in my county to give me the treatment. Unfortunately, it did not help and the doctor sent me to another hospital for a bone marrow stem cell transplant. The first thing the hospital asked for was \$5,000 to

See “Brother's Keeper,” page 11

Stress (part 10): general treatment of stress-related illness (continued)

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This series of articles on stress and disease is excerpted from Dr. Jacobson's book, The Word On Health, originally published by Moody Press and available by contacting the Ministry Information department at 1-800-791-6225 or nnull@cbministries.org. Step 1 in the treatment of stress-related illness appeared in the CHM December 2010 newsletter, available online at www.cbministries.org/newsletter.aspx.

Step 2: Control blood sugar

Hypoglycemia (low blood sugar) can cause pain and inflammation and can significantly strain the adrenal glands. The reason is that the adrenal glands are a "back-up" to the pancreas in keeping blood sugar under control.

Meals high in carbohydrates can cause dramatic swings in blood sugar, placing significant stress on the adrenal glands. Such meals should be avoided.

Step 3: Get proper rest

Getting proper rest is an important part of our response to stress. Pioneering endocrinologist Dr. Hans Selye said, "No living organism can be maintained continuously in the state of alarm." After experiencing stress, everyone must go through a period of recovery and rest.

Once the pressure is off (during the recovery phase) people usually experience adverse symptoms of stress: headaches, pain, bowel symptoms, depression, etc. Migraines often strike on the weekend, after the pressure of the week has subsided. Likewise, depression typically follows a stress episode.

Selye said, "It is necessary to be keyed up for peak accomplishments, but it is equally important to be keyed down by the secondary phase of depression, which prevents us from carrying [on] too long at top speed." According to Dr. Archibald Hart, depression is "one of these healing emotions. It serves to remove us temporarily from involvement in our environment so that our bodies and minds can be restored."

Thus, depression is a natural and perhaps even necessary part of a healthy response to stress.

Therefore, when we know we will face something that will challenge us (an examination, a project at work, hospitalization of a family member, a business trip, etc.), we

should anticipate that we need a period of rest immediately following the event. Plan for it and make it as high a priority as the challenge itself. God rested at the end of six days of creation and He commanded that His people follow His example.

Step 4: Exercise

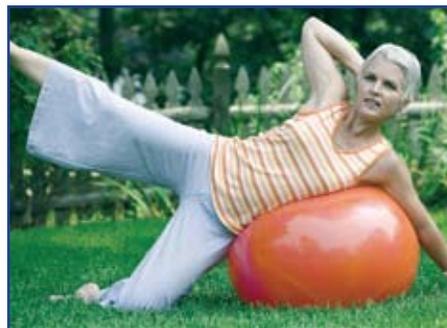
Though it may surprise you, regular aerobic exercise is an important step in getting proper physical rest.

In aerobic exercise, muscles use oxygen from the blood and process it with carbon dioxide as an exhaled byproduct. In addition, aerobic exercise burns more than half of its energy in the form of fat (instead of glucose).

Anaerobic exercise, on the other hand, occurs when the heart rate goes above the

aerobic range. Anaerobic exercise produces lactic acid build-up in the muscles (which can cause pain and reduced endurance) and burns glucose more than fat.

While adrenaline increases during a workout, regular aerobic



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Medical Consultant

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doc@cbministries.org

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

CHM member wants to help Christians hold daily devotions “By the Book”

Christian Healthcare Ministries member Dr. David Gordeuk of Hobe Sound, Fla., has written a devotional book for Christians of all ages entitled, “By the Book: A One Year Devotional Through the Bible.” The book is 311 pages and is published by Hobe Sound Bible Church.

“I wrote ‘By the Book’ to help families and individuals with their daily devotions,” Gordeuk said. “I wanted to give fathers and mothers an easy-to-use book that helps them read the Bible with their families.”

“By the Book” teaches basic Christian truths in chronological order, beginning

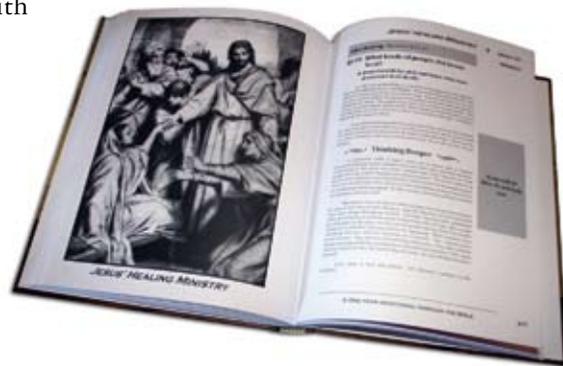
with the creation story and ending with New Testament prophecy. Each daily devotion presents questions and answers to stimulate discussion.

The book’s many illustrations make understanding the truth even more enjoyable. “We all love stories, and I chose stories that are windows to the truths of the Bible,” Gordeuk said.

Gordeuk added that he had high school and college students in mind when he wrote his book. “Each lesson has a ‘Thinking Deeper’ section that addresses worldviews, Christian apologetics, basic theology and Christian philosophy.”

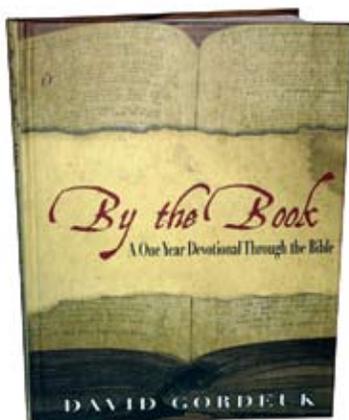
He said that he also has received feedback from senior citizens who use the book for their devotions, so he knows that it is “truly a book that is being used by all ages.”

Gordeuk earned a master’s degree in



educational administration from Penn State University and a Ph.D. in theology from Trinity Theological Seminary in Newburgh, Ind. He serves as associate pastor at Hobe Sound Bible Church and is ministerial chairman and Christian service director at Hobe Sound Bible College. Gordeuk and his wife, Janice, have four children.

“By the Book” is hardcover and coffee table quality. It features classical artwork. The book’s cost is \$25 (including shipping) and is available by contacting Hobe Sound Bible Church at 772-546-5696 or officestaff@hobesoundbiblechurch.com.



CHM e-newsletter is free, convenient and cost-effective

The beginning of the year is the perfect time to sign up for the Christian Healthcare Ministries e-newsletter. The e-newsletter is free and 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/ewsletter.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.



Sign up for the CHM e-newsletter online at www.chministries.org

SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

Meet the Prayer Page participants

Note: The Prayer Page begins on page 7.

Kenneth Roy Tuffy
Dixon, MT

- Total need: \$19,552 for partial knee replacement
- Prayer Page gifts received to date: \$13,631
- Need remaining: \$5,921

My wife, Delene, and I lost our second son in an accident when he was three years old. I accidentally ran over him while driving a tractor. I was devastated, but God used the accident to draw me to Him and commit my life to Him.

We have been self-employed ranchers for many years and have always had to provide for our health care costs. We had health insurance in the past but the cost just kept going up.

When we heard about Christian Healthcare Ministries, we believed it was the right way to help others according to God's Word. At one point we dropped out of the program, but then rejoined.

In March 2005 I had a partial knee replacement surgery. It was our first experience submitting medical bills to the ministry. However, since the condition was pre-existing it was listed on the Prayer Page.

CHM members have been faithful to help meet our financial needs each month. It is humbling but it also has been an awesome experience to witness their generous giving.

In 2006 I underwent nasal surgery and suffered complications. Shortly after the nasal surgery, I had a hip replacement. CHM was there to help us meet both of these needs. We had never asked for bill reductions before, but we found that most of our medical providers were more than willing to reduce our bills.

It has been a blessing to receive help from other Christians, but it has been an even greater blessing to help others with their needs and to pray for them. We have recommended Christian Healthcare Ministries to several of our friends.

Prayer Page needs met:

Leuretha Fluty,
Mars Hill, NC
Condition: Varicose vein condition
Bills: \$3,000

Cynthia Thomas,
Republic, MO
Condition: Colon cancer
Bills: \$1,182



CHM members Dale and Leuretha Fluty

We rejoice that these needs have been met and thank all who contributed!

We ask your continued generosity toward other Prayer Page needs.

FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month: **\$710,652**

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

- \$76.46 this month *-or-*
- \$25.49 for the next three months *-or-*
- \$12.75 for the next six months

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

All the believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had...There were no needy persons among them. Acts 2:32, 34a

JANUARY 2011

What is the Prayer Page?

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

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

Giving to needs listed on these pages is not your CHM monthly gift. It is an opportunity to give over and above your gift amount. We urge you to send cards of encouragement even if you are unable to contribute financially.

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

Christian Healthcare Ministries Prayer Page

127 Hazelwood Ave
Attn: Prayer Page
Barberton, OH 44203

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

Fax: 330-798-6105

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

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

1. Gene Aikens: 1113 Murfreesboro Rd., Suite 106-340, Franklin, TN 37064 Gene had surgery for gallstone removal and has bills totaling \$19,834. **UPDATE: Gene reports \$5,877 in gifts, bringing the need to \$13,957.**

2. Leon Baertschi: 3793 N State Hwy AB, Springfield, MO 65803 Leon underwent quintuple bypass surgery and incurred bills for \$80,957. He received a \$50,845 bill write-off, bringing his total to \$30,112. **UPDATE: Leon reports \$14,031 in gifts, bringing the total need to \$16,081.**

3. Kathy Barnes: 1445 Ink Grade Rd., Pope Valley, CA 94567 Kathy requests help with \$2,003 in bills she incurred from treatment of rheumatoid arthritis. **UPDATE: Kathy received \$155 in gifts, bringing the total need to \$1,848.**

4. Nancy Berg: 7707 157th Street W, Apple Valley, MN 55124 Nancy had cataract surgery and incurred bills totaling \$2,723. She asks the CHM family for prayer and financial gifts. **UPDATE: Nancy reports \$1,828 in gifts, bringing the total needed to \$895.**

5. Madeline Blades: 1733 Hillcrest Dr., Carthage, MO 64836 Madeline's husband, James, underwent knee replacement surgery and incurred bills totaling \$29,000. James passed away in August 2010; Madeline requests your help to pay his remaining bills. **UPDATE: James received**

\$11,829 in gifts, bringing the amount needed to \$17,171.

6. Michael Bradford: 170 SE Smith Rd., Eva, AL 35621 Michael suffers from sleep apnea and asks the CHM family for help with bills totaling \$3,439. **UPDATE: Michael reports \$1,219 in gifts, bringing the amount needed to \$2,220.**

7. Clarence Brobst: 3318 Rosedale Ave., Laureldale, PA 19605 Clarence asks the CHM family for help with \$4,321 in hospital bills for chest pain. **UPDATE: Clarence has received \$671 in gifts, bringing the amount needed to \$3,650.**

8. Lindi Burgess: 4980 Lenville Rd., Moscow, ID 83843 Lindi underwent a hysterectomy and has other medical issues that prevent her from working outside her home. She incurred \$18,215 in bills and asks the ministry family for prayers and financial help.

9. 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 \$2,712 in gifts, bringing the total needed to \$5,624.**

10. Michael Copeland: PO Box 12702, Knoxville, TN 37912 Mike underwent seven bypass heart surgery and requests financial help and prayer. After reductions, his bills total \$48,655.

11. Glen Copple: 6910 Scenic Hills Blvd., Lakeland, FL 33810 Glen incurred \$1,341 in bills for a pre-existing heart condition. He

asks the CHM family for prayer and financial assistance. **UPDATE: Glen reports \$662 in gifts, bringing the total to \$679.**

12. 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 has received \$310 in gifts, bringing the need to \$13,916.**

13. Billy Cox: 4390 Liberty Lane, Conway, SC 29527 Billy incurred bills for \$70,663 for artery blockage. He asks the CHM family for help. **UPDATE: Billy has received \$27,759 so far in gifts, leaving \$42,904 in bills to be met.**

14. 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.

15. 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 \$1,005 in gifts, bringing the amount needed to \$9,367.**

16. John Edmonson: 1151 Banbury Trail, Maitland, FL 32751 John suffers from hypogonadism and underwent treatment for symptoms of depression and joint pain. John asks CHM members for prayer and help with \$1,024 in medical bills.

17. Marcia Fackler: 5731 Winton Rd., Fairfield, OH 45014 Marcia

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

underwent rotator cuff surgery for a pre-existing condition and incurred bills totaling \$4,708. **UPDATE: Marcia reports \$1,922 in gifts, bringing the total to \$2,786.**

18. Nova Ferguson: 5466 Knauss Rd., Sycamore, OH 44882 Nova suffered severe shoulder, arm and chest pain. Thankfully, she did not experience a heart attack. She incurred \$7,482 in medical bills. **UPDATE: Nova has received \$248 in gifts, bringing the total needed to \$7,234.**

19. James Fitch: RR 1 Box 96, Troy, PA 16947 James had surgery for squamous cell cancer and incurred bills totaling \$8,072. He received reductions and has \$2,357 in bills remaining. **UPDATE: James has received \$1,141, bringing the need to \$1,216.**

20. Rochelle Goertzen: 35236 Ede Rd., Lebanon, OR 97355 Rochelle underwent a total hip replacement. She is unable to work full-time. She received more than \$15,000 in reductions and asks the CHM family for help with the remaining \$25,187 in bills. **UPDATE: Rochelle has received \$4,736 in reductions, \$5,875 in gifts and added \$27,719 in bills, bringing the need to \$42,295.**

21. Nancy Graham: 2401 2nd Ave., Upper Chichester, PA 19061 Nancy underwent treatment for a bladder condition. Her bills total \$8,937.

22. Raymond Hall: 10961 S 250th E Ave., Broken Arrow, OK 74014 Raymond suffers from thoracic outlet syndrome, a painful shoulder condition that required surgery. He has bills totaling \$60,762. **UPDATE: Praise God!**

Raymond received \$35,276 in reductions and \$6,751 in gifts, bringing the total to \$18,735.

23. Jack Hannum: 1112 Barbara Dr., New Castle, IN 47362 Jack underwent testing for and surgery on his heart. After reductions and a gift from his church, his remaining bills total \$10,275. He thanks CHM members in advance for their help. **UPDATE: Jack received \$335 in gifts, bringing the total need to \$9,940.**

24. Sally Hazard: 112 E Perkins St., Augusta, WI 54722-9079 Sally had knee replacement surgery. She would be grateful for help with her \$47,955 in bills. **UPDATE: Praise God! Sally reports \$16,268 in reductions and \$9,599 in gifts, bringing the amount needed to \$22,088.**

25. Crystal Helman: 5 Jackson St., Norwalk, OH 44857 Crystal underwent gallbladder surgery followed by digestive complications. She asks the CHM family for help with bills totaling \$13,434. **UPDATE: Crystal received \$8,966 in reductions and \$2,845 in gifts; the amount still needed is \$1,623.**

26. Ruth Heyer: 105 N. Oak St., George, IA 51237 Ruth has incurred \$15,417 in medical bills for bladder repair and hysterectomy. **UPDATE: Ruth reports \$12,579 in gifts, bringing the total need to \$2,838.**

27. Becky Hughes: 6360 Old Highway 441 N, Baldwin, GA 30511 Becky had surgery to remove an ovarian cyst. She received more than \$14,000 in reductions and asks for help with remaining bills totaling \$3,642. **UPDATE: Becky reports \$453 in gifts, bringing the amount needed to \$3,189.**

28. Paul James: 17 Munster, Bella Vista, AR 72715 Paul suffers from a heart condition and had three stents inserted. After reductions, his bills total \$12,026. He requests your financial assistance and prayers. **UPDATE: Paul received \$220 in gifts, bringing the need to \$11,806.**

29. 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 \$6,330 in gifts, bringing the total needed to \$8,544.**

30. 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 \$35,765 in gifts, bringing the need to \$63,703.**

31. Diana Manners: PO Box 102, Damascus, OH 44691 Diana suffers from a gallbladder condition and asks for help with bills totaling \$11,907. **UPDATE: Diana reports \$5,266 in gifts, bringing total bills to \$6,641.**

32. Sheila McDaniel: 131 Meadow Hill Dr., Covington, KY 41017 Sheila underwent surgery for glaucoma and incurred bills totaling \$3,865. Please remember Sheila with your prayers and financial gifts.

33. 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 \$7,583 in gifts. He now needs \$16,514.

34. Thomas Miller: 7 Beverly Dr., Laurel, MS 39443 Thomas had two surgeries that did not qualify for sharing. His bills total \$43,350. **UPDATE: Thomas has received a total of \$33,305 in gifts, reducing the amount needed to \$10,045.**

35. Murray Minter: 318 Narnia Loop, Spring City, TN 37381 Murray was diagnosed with rectal cancer and underwent chemotherapy and radiation treatment. After reductions of \$33,442, his bills total \$10,518. He asks for financial help and prayer from the CHM family.

36. Ed Murray: 203 Rendezvous Rd., Riverton, WY 82501 Ed was diagnosed with polycythemia, a red blood cell disorder. After reductions, his bills total \$11,593. **UPDATE: Ed has received \$2,158 in gifts and \$2,134 in reductions. He has \$7,301 in bills to be met.**

37. Frank Neumeister: 28 Frank Lane, Ashland, PA 17921 Frank incurred bills from a heart condition for \$38,210. **UPDATE: Frank has received \$2,593 in reductions and \$9,759 in gifts, bringing the total amount to \$25,858.**

38. William Newton: 5911 Country Brook Ct., Sugar Land TX 77479 William underwent knee replacement surgery and incurred bills totaling \$17,277. He

asks the CHM family for financial gifts and prayer. **UPDATE: William has received \$1,111 in gifts, bringing the amount needed to \$16,166.**

39. Jill Nissila: 1185 NW Lanaia's Way, Roseburg, OR 97471 Jill had surgery for a chronic ankle condition. She asks

the CHM family for help with bills totaling \$14,078. **UPDATE: Jill reports \$5,412 in gifts and \$542 in reductions, bringing the total to \$8,124.**

40. Debra Panter: 2711 Nickel

Ave., Crescent City, CA 95531 Debra underwent a hysterectomy. She asks the CHM family for help with bills totaling \$39,185. **UPDATE: Debra has received \$7,052 in reductions and \$12,117 in gifts, bringing the total needed to \$20,016.**

41. 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 \$701 in gifts, bringing the total needed to \$6,252.**

42. Michael Powell: PO Box 343, Carriere, MS 39426 Michael suffers from a pre-existing eye condition and incurred \$1,260 in bills. He requests help from CHM members.

43. Gwynneth Preston: 1943 Forest Ave., St. Louis, MO 63139 Gwynneth suffers from tachycardia and received a heart ablation. After bill reductions, her need is \$10,000. **UPDATE: Gwynneth reports \$8,896 in gifts, reducing the amount needed to \$1,104.**

44. Calvin Ratzlaff: 40596 307th St., Avon, SD 57315 Calvin suffers from hyperparathyroidism and incurred bills totaling \$16,213.

45. Lesley Rennie: 114 Crystal

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 #48.

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

GIVING GUIDE

Membership #	Need #	Membership #	Need #
100025-100148	55	111203-111488	39
100159-100206	11	111490-111840	29
100215-100355	04	111841-112188	21
100415-100558	16	112189-112485	15
100561-100743	43	112486-112835	23
100745-100954	19	112836-113276	34
100986-101252	42	113278-113581	35
101284-101633	25	113583-113897	28
101651-102068	03	113900-114232	60
102069-102482	58	114234-114582	59
102511-102819	06	114583-114887	54
102823-103612	17	114888-115332	12
103619-104130	26	115335-116063	01
104135-104636	27	116065-117449	50
104637-105147	52	117456-119091	02
105166-105647	49	119092-120940	38
105697-106177	07	120941-122939	44
106178-106644	32	122944-124611	33
106650-107180	09	124616-126293	05
107190-107604	46	126306-128062	08
107627-108052	57	128076-130058	22
108053-108453	41	130066-132260	40
108455-108825	14	132262-134793	24
108826-109162	47	134798-137336	53
109167-109534	31	137354-139832	56
109536-109909	18	139833-143191	37
109912-110231	48	143192-144041	20
110238-110566	36	144042-144818	13
110568-110885	51	144819-145589	10
110889-111202	45	145590-146427	30

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.

Run Dr., Middletown, DE 19709
Lesley became pregnant within the 45-day waiting period after joining CHM. She needs help with \$10,680 in bills. **UPDATE: Lesley received \$2,744 in gifts, bringing the total to \$7,936.**

46. Joanne Roberts: 735 Addison Square, Kalispell, MT 59901 Joanne underwent treatment for sciatic nerve pain and incurred \$6,187 in bills. **UPDATE: Joanne has received \$445 in gifts, bringing the total needed to \$5,742.**

47. Sally Roe: 2899 Sylvania Rd., Troy, PA 16947 Sally incurred \$9,417 in bills for a congenital kidney condition. **UPDATE: Sally received \$2,799 in gifts, bringing the total needed to \$6,618.**

48. Joshua Sargeant: 6743 Corban Way, MacClenny, FL 32063 Joshua, the infant son of David and Tamara Sargeant, was born with hypospadias. He underwent surgery and incurred \$7,266 in bills.

49. Tamara Sargeant: 6743 Corban Way, MacClenny, FL 32063 Tamara became pregnant within the 45-day waiting period after joining CHM. She incurred \$3,520 in bills and asks the CHM family for help and prayer.

50. Mary Ann Scott: 1800 Alice Hall Rd., Golden, MS 38847 Mary Ann's husband, Aubrey, had prostate cancer and passed away. Mary Ann still needs help to meet his \$97,622 in bills. **UPDATE: Mary Ann received \$73,917 in reductions and \$8,370 in gifts, bringing the total to \$15,335.**

51. Barbara Smith: PO Box 1167, Rupert, WV 25984 Barbara underwent a hysterectomy to remove uterine cancer cells.

She has bills totaling \$10,334. **UPDATE: Barbara received \$962 in reductions and \$1,744 in gifts, bringing the total to \$7,628.**

52. Rev. Tommy Smith: PO Box 403, Gibson, TN 38338 Rev. Smith had a heart catheterization due to a blocked artery. He incurred bills totaling \$9,540. **UPDATE: Rev. Smith reports \$6,050 in gifts, bringing his bills to \$3,490.**

53. Kathleen Stambaugh: 208 Sherman Ave., Sheridan, WY 82801 Kathleen underwent surgery to fuse her vertebrae. Her bills total \$28,977. **UPDATE: Kathleen received \$4,891 in gifts, bringing the need to \$24,086.**

54. Rev. Myron Stump: PO Box 245, Union City, IN 47390 Rev. Stump incurred \$38,593 in bills for heart surgery and asks the CHM family for help. **UPDATE: Rev. Stump has received \$14,794 in reductions and \$10,032 in gifts, bringing the total to \$13,767.**

55. Tricia Supan: 74 Westover Dr., Akron, OH 44313 Tricia suffers from Lyme disease and also underwent treatment for chest pains. After reductions, her remaining bills are \$910. **UPDATE: Tricia received \$275 in gifts, bringing the total to \$635.**

56. Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227 Lessie underwent bladder surgery and asks for help with bills totaling \$29,605. **UPDATE: Lessie received \$4,651 in gifts, bringing the total needed to \$24,954.**

57. Kenneth Roy Tuffy: PO Box 144, Dixon, MT 59831 Roy had surgery for a partial knee replacement. His bills total

NON-ASSIGNED NEED:

Glenn Boyd: Unit 3019 SCS DR, 3170 Airmans Drive, Fort Pierce, FL 34946 Glenn suffered a heart attack while teaching in the Dominican Republic and was life flighted to the United States. His flight cost \$16,700. **UPDATE: Glenn has received a total of \$6,837 in gifts, bringing the amount needed to \$9,863.**

\$19,552. **UPDATE: Roy reports a total of \$13,631 in gifts, reducing his need to \$5,921.**

58. Daniel Wagenmann: PO Box 914, Darby, MT 59829-0914 Daniel's wife, Connie, had cancer and went to be with the Lord. Daniel still needs your help to meet her bills totaling \$28,015. **UPDATE: Daniel received \$26,141 in gifts, bringing the total needed to \$1,874.**

59. Robert Winkel: N4651 State Rd. 26, Waupun, WI 53963 Robert had back surgery for a ruptured disc. He asks the CHM family for help with bills totaling \$14,369. **UPDATE: Robert has received \$2,082 in gifts, bringing the amount needed to \$12,287.**

60. 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 \$4,897 in gifts, bringing the amount needed to \$12,103.**

CHM & Dave Ramsey (continued from page 1)

freedom, among them the well-known Financial Peace University.

In a letter to college students introducing Foundations for Life and Money, Ramsey wrote, in part: “I built a multi-million-dollar business in my twenties, only to have it wiped out because I didn’t know how to manage my money—and I even had a college finance degree!

“Our friends at Christian Healthcare Ministries understand what a difference it makes when people know how to manage their money. Budgeting for health care is a crucial part of your life and future.”

-Dave Ramsey

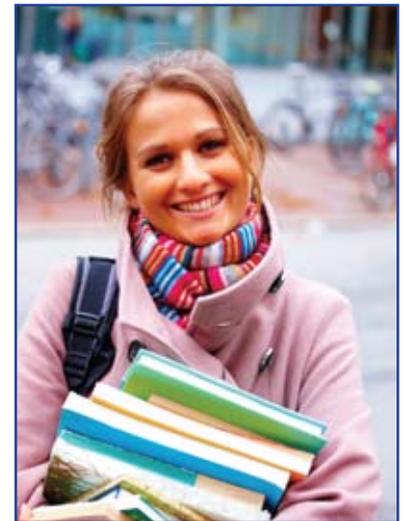
“Don’t learn about money the hard way like I did. You’ll never experience the pain and stress money problems can bring if

you take what we learn from this class and apply it to your life.

“Our friends at Christian Healthcare Ministries understand what a difference it makes when people know how to manage their money. Budgeting for health care is a crucial part of your life and future. For nearly 30 years, CHM has enabled Christians to meet their health care costs.”

“We’re delighted to be working with Dave Ramsey,” Russell added. “His Financial Peace University and other financial programs are improving the lives of millions of people. Dave began Foundations for Life and Money to help young people prepare for their futures, and we’re glad to be a part of that effort. We’re also pleased that our sponsorship of this program introduces the next generation of Christian individuals and families to CHM.”

Foundations for Life and Money is divided into four chapters: saving; budgeting; debt; and career/college planning.



College students are learning about CHM through Dave Ramsey’s Foundations for Life and Money course

“We are excited about this relationship,” Russell said. “There is no doubt that many benefits will result from this teamwork for everyone involved.”

For information about Foundations for Life and Money, visit www.daveramsey.com.

Brother’s Keeper (continued from page 3)

start looking for a donor. We had to pay more money as more possible donors were tested. I was overwhelmed and cried often during that time. Finally, the hospital found a donor who was a perfect match and I received the transplant.

The hospital offered to reduce the price of the transplant by 50 percent to \$125,000 if we paid upfront. We therefore decided to take out a home equity loan. We also had to pay \$6,500 for medication during the initial months of my recovery. Many more bills came in after that.

Throughout my entire ordeal, I thanked the Lord for my medical team, my wonderful husband and supportive

family and friends. Christian Healthcare Ministries also was there for me, offering prayer and financial help. I received checks from the CHM office to reimburse me for mounting medical bills.

I also received many get-well cards with touching messages from my brothers and sisters in Christ. My CHM Needs Processing representative, Tina Farnsworth, gracefully managed all of my bills and gave me incredible support throughout that time. She has been a lifeline for as long as I can remember.

Today Robert and I both have Medicare but continue as ministry members because we believe in this ministry. We are very

satisfied with CHM and Brother’s Keeper and highly recommend them to our family and friends. We think that every CHM member should join Brother’s Keeper.

Editor’s note: If you have received help through the Brother’s Keeper program, please send us your testimony! Send your typewritten testimony to:

*Christian Healthcare Ministries
Attn: Editor
127 Hazelwood Ave.
Barberton, OH 44203
-or-
editor@cbministries.org*

Zinc supplements reduce pneumonia risk

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

Research supports the protective benefits of a nutritious diet. However, studies that examined supplementing those same nutrients suggest that in some cases supplementing may even be harmful.

A new study lends credibility to the modest supplementation of zinc to protect against serious infections. Researchers at Tufts' Jean Mayer USDA Human Nutrition Research Center on Aging (HNRCA) found that nursing home residents who raised their zinc blood levels with supplementation lowered their risk of contracting pneumonia.

For one year, researchers examined blood samples from 617 men and women from 33 nursing homes. The participants received zinc supplements equivalent to half of the recommended daily allowance, which is 11 milligrams for men and eight milligrams for women.

Patients who had normal zinc blood levels (at least 70 micrograms per deciliter) were at about half the risk of developing pneumonia as those who had low zinc levels. In addition, their risk of all causes of death was nearly 40 percent lower. The researchers also observed that it took more time for people with low blood zinc levels to recover from infections such as pneumonia. They also needed more antibiotics.

It is unclear why some people had normal zinc blood levels while others did not. Some experts suggest that people who absorb less zinc from supplements or dietary sources may do so because they lack adequate stomach acid, an important factor in the digestion and absorption of certain minerals. Proteins require stomach acid (hydrochloric acid) to break them up and free bound minerals for absorption. Therefore, some research indicates that

patients taking antacids may digest and absorb fewer minerals, such as zinc.

Meydani, S. N., J. B. Barnett, G. E. Dallal, B. C. Fine, P. F. Jacques, L. S. Leka, and D. H. Hamer. Serum Zinc and Pneumonia in Nursing Home Elderly. Review of 2323679. American Journal of Clinical Nutrition 86, no. 4 (2007): 1167-73.



New Year (continued from page 2)

through the mail. This change will be more convenient for you and will save money for the ministry.

If you are interested in the option of receiving the Gift Form electronically, please let us know by contacting the Member Assistance department at nnull@chministries.org or 1-800-791-6225, ext. 5993.

We are working to increase the effectiveness of the Prayer Page for bills for pre-existing conditions. Giving is increasing; however,

not all members are participating. We hope that will change.

We are preparing to offer a secure online method for you to contribute to Prayer Page financial needs and for extra giving. We are eager to get to the point where we can meet all Prayer Page needs every month. Our fellow Christians who have pre-existing conditions need our help.

We will continue to build on our relationship with Moody Bible Institute in Chicago. We have become strong partners

with Moody. Sharing the wonderful things God is doing both at Moody and at CHM is making the Kingdom stronger.

We are working to make your experience with CHM better and better. We are here to serve you. We are looking for ways to serve you because our relationship with you is our priority.

This New Year is exciting. We look forward to seeing the hand of God move in our lives and in yours.

Get garlic's benefits without the stink

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

For years, I've heard about the health benefits of garlic and I wanted to incorporate it more into my diet. However, its odor can deter people from garlic consumption.

Garlic and onion contain thiosulfates, sulfur-containing compounds that make your eyes water but also can lower blood pressure and keep blood platelets from sticking together, thus reducing risk of clots, heart attacks, strokes and other emboli. Experts for many years stated that these foods must be eaten raw to receive their health benefit.

Researchers at the USDA Agricultural Research Service (ARS), along with colleagues in Argentina, tried different methods of preparation—including boiling, baking, and microwaving—of crushed and uncrushed garlic cloves.

They tested each food item for anti-platelet activity. Results revealed a way to keep the health benefits of garlic while avoiding the smell. The solution: crush the garlic cloves, then bake them slightly. Microwaving, on the other hand, destroys garlic's anti-platelet properties.



Getting Garlic's Goodness. *Tufts University Health & Nutrition Letter* 25, no. 11 (2008): 3.

Stress (continued from page 4)

exercise actually drains adrenaline and results in an overall reduction in adrenaline and “fight or flight” system activity. This reduces adrenal stress.

Beneficial exercise needs to moderately challenge your cardiovascular system. In other words, exercise should be at least 30 minutes per day, five to six days per week, at your aerobic heart rate range.

(Note: A relatively new concept in aerobic exercise is “interval heart rate training,” during which the heart rate is monitored to alternate between periods of relative rest and aerobic exercise. This training

supposedly helps increase or expand your “aerobic capacity.” For more information on how to aerobically exercise, see Chapter 13 of *The Word on Health*.)

Once you have determined your aerobic heart rate, make sure that you are exercising at a level that will keep your heart beating close to that rate. Briefly pause after several minutes of exercise and check the pulse rate at your wrist. You then can adjust your level of exercise accordingly.

If you are on certain medications, such as beta-blockers, you may not be able

to achieve your aerobic heart rate. It is generally recommended that you consult your physician prior to beginning an exercise program.

Next month: General treatment of stress-related illness and symptoms (conclusion)

Selye, Hans. 1956. The Stress of Life. New York: McGraw-Hill Book Company, 264.

Hart, Archibald D. 1986. Adrenalin & Stress. Waco: Word Books

Self-employed (continued from page 1)

We recently moved to Larned, Kan. Therefore, our business has not become established yet and we don't have a stable monthly income. We trust God to provide the business we need and the means to pay our medical bills through CHM.

We thank God that Darrell's surgery

was successful and that he is doing well. Our favorite Bible verse right now is Philippians 4:4: “Rejoice in the Lord always. I will say it again: Rejoice!”

We are not walking in a path of worldly ways but are depending solely on God's provision.

Editor's note: Christian Healthcare Ministries works with self-employed individuals and employers to help them maximize savings on health care costs. To learn more, visit www.cbministries.org/employers.aspx or call 1-800-791-6225, ext. 5993 to receive a free brochure.

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 thank God for His healing touch. My surgery was a complete success and the chronic pain in my feet has disappeared. I feel so different that I can hardly remember how much they hurt before. Thanks be to God!

My Prayer Page need was recently met and I wanted to send a note of appreciation to say thank you very much for your help throughout my medical event. At first it seemed impossible that the bills would ever be completely paid. Now, after many months of receiving help from CHM members, the bills are gone!

My husband, Paul, and I also are thankful to the ministry staff for providing this mechanism of helping people with bills for pre-existing conditions. They do all the paperwork and keep things going; without their help, my bills could not have been paid. They do a great job!

We are delighted that the passing of the U.S. health care bill did not affect CHM's ability to serve its members. Government programs can't compare to what Christians can do when they show love to one another by paying each other's medical bills.

Thank you for extending your hand and showing love to someone

you do not know. We are so grateful. May God bless you richly.

Gratefully yours,

Mary Trotzke
Fairbanks, AK

Dear CHM Members and Staff:

Once again I thank you for your help with my medical bills. There are no words to say how very much I appreciate it. May God bless you.

Sincerely in Him,

Mrs. Geneva Scantling
Caddo Gap, AR

Dear CHM Staff:

My husband, Leonard, and I are so grateful for this ministry. We keep telling others how successful and organized it is.

I had surgery to the tune of \$86,000 and I can hardly believe that we didn't have to pay a penny! It seems too good to be true, but it is true.

When I called the hospital to pay the bill in full, I received another 10 percent discount. Therefore, we are returning the extra funds to the CHM office so someone else can receive help.

"I had surgery to the tune of \$86,000 and I can hardly believe that we didn't have to pay a penny! It seems too good to be true, but it is true."

-CHM member Janice Dubber

Furthermore, we feel led by the Lord to send an additional \$1,000, which would have been our personal responsibility if we had not obtained reductions on our bills. It is such a small price to pay for such an expensive surgery. I feel great and am grateful for a successful operation.

We praise God for Rev. Russell and his gift of administration. We don't believe anyone is more qualified to serve as ministry director. We thank the entire CHM staff for the work you do for our Lord Jesus. We are grateful to be a part of it. May we all do our part to help it continue.

Sincerely,

Leonard & Janice Dubber
Haines, AK

CHM legal notices

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

Especially for Florida Residents: A copy of the official registration and financial information may be obtained from the Division of Consumer Services by calling toll-free, within the state of Florida. Registration does not imply endorsement, approval, or recommendation by the State of Florida. 1-800-435-7352 Our Florida registration number is SC-03543. CHM has not retained any professional solicitors or professional fundraising consultants and 100% of each contribution is received by our organization.

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

Especially for Maryland Residents: Notice: CHM is not an insurance company. CHM's related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. No other member will be compelled to contribute toward the cost of your medical bills. Therefore, CHM should never be considered a substitute for an insurance policy. This activity is not regulated by the Maryland Insurance Administration, and your liabilities are not covered by the Maryland Life and Health Guarantee Fund. Whether or not you receive any financial gifts for medical expenses and whether or not CHM continues to operate, you are always liable for any unpaid bills.

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

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

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

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

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

Bruce Pittman: 1258 Nance Ford Rd., Hartselle, AL 35640 Bruce lost his job unexpectedly and requests prayer.

Vivian Clark: 40164 Alise Ave., Prairieville, LA 70769 Vivian is suffering from health problems and requests prayer.

Rd., Russell, PA 16345 Debra was recently admitted to the hospital for low potassium. Please keep Debra in prayer.

Sally Magalsky: 6 Queen Ln., Livingston, MT 59047 Sally suffers from neck and chest pain and asks the CHM family for prayer.

Rawlene Spear: 2 Peebles, Bella Vista, AR 72715 Rawlene has cancer and is in hospice care.

Hilda Troth: 848 Donner Ave. Apt. 1001, Monessen, PA 15602 Hilda's son tried to commit suicide and now wants nothing to do with her. Please pray for Hilda.

Rosie Gates: 4346 North Galloway, Mesquite, TX 75150 Rosie recently was hospitalized for a staph infection and E.coli infection. Please keep her in prayer.

Edward Discher: PO Box 26, Pontiac, MO 65729 Edward cut his hand badly and cannot work. Please pray for Edward.

Michael Platt: 1275 Knopp School Rd., Fredericksburg, TX 78624 Michael has a medical condition and a strained relationship with his family.

Gregory Knapp: 1300 Winding Hollow Ln., Plano, TX 75093 Gregory is undergoing various difficulties and asks the CHM family to remember him in prayer.

Bobby Tidwell: 400 E Union Ave., Osceola, AR 72370 Bobby is undergoing radiation treatment for cancer.

Dewey Hudspeth: PO Box 834, Paris, TN 38242 Dewey suffers from Lou Gehrig's disease. Please pray for Dewey.

Debra Passinger: 2456 Priest Hollow

CHRISTIAN HEALTHCARE MINISTRIES

January 2011

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CHM member wants to help Christians hold daily devotions "By the
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Monthly prayer requests*



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