



Christian Healthcare Ministries

The biblical solution to healthcare costs

February 2011

IN THIS ISSUE

Member's auto accident.....1
 If you're wondering what love is,
 read this.....2
 CHM has proven itself faithful.....3
 Stutzman testimony.....3
 Healthwatch (Stress: part 11).....4
 "Shaking Heaven and Earth".....5
 Taxes and CHM.....5
 Prayer Page testimony.....6
 Prayer Page.....7-10
 Health articles.....12
 Letters to CHM.....14
 Monthly prayer requests.....15

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

Executive Director: Rev. Howard Russell
 Chief Financial Officer: Roger Kittelson
 Editor: Lauren Selleck
 Assistant Editor: Michelle Rboads
 Contributing writers: Rev. Howard Russell, Roger Kittelson, Dr. Michael Jacobson, George Korda, Lauren Selleck, Michelle Rboads

127 Hazelwood Ave.
 Barberton, Ohio 44203

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

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

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

Member experiences auto accident, advises others to ensure they have enough coverage

By Janice Hobbs, Gray, Ky.

Editor's note: Christian Healthcare Ministries should not be considered a substitute for motorized vehicle insurance. This is stated in CHM Guideline M (please refer to Guideline for more information). Members may submit qualifying medical bills resulting from motor vehicle accidents up to a maximum of \$25,000 per member, less the amount provided for in the individual's automobile policy or by any other party.

My husband, Wayne, and I have been Christian Healthcare Ministries members since 1996. I always enjoy reading the CHM monthly newsletter and have learned a lot from other members' testimonies and experiences.

I never thought much about the financial impact of automobile accidents until I had a major wreck in May 2010. My experience illustrates why it's important to understand CHM and what it does—and does not do—in case of serious accidents.

On May 17, I was traveling

south on Interstate 75 with my five-year-old granddaughter, Katie, in the back seat. We were about five miles from our exit when a semi-truck veered into our lane. I was in the right lane

miraculously escaped injury. She unfastened the seatbelt holding her booster seat and tried to wake me.

The semi-truck driver did not stop.



CHM member Janice Hobbs with her granddaughter, Katie

and lost control when I evaded the truck by swerving into the emergency lane.

My car traveled about 300 feet into the grassy area next to the highway and rolled over twice before hitting a sign. It landed back on its wheels but faced the opposite direction.

A blow to the head knocked me unconscious. Although the rear windshield was completely gone, Katie

Meanwhile, two witnesses stopped to help. I later learned that they were emergency medical personnel who attended to me until the ambulance arrived. Katie was my hero—when the highway patrol came, she gave them information on how to contact her mother at work, so the family was alerted to which hospital the ambulance transported us.

Katie spent the night at the hospital so doctors could check for internal injuries. She was released the following day.

After stabilization, I was transported 100 miles to the trauma unit of another hospital. I awoke the next day and realized that my family was with me. After an MRI, my neurologist explained that I had a fracture in my neck,

See "Auto accident," page 11

If you're wondering what love is, read this



Rev. Howard Russell
Executive Director,
Christian Healthcare
Ministries

A friend of mine was once asked by his five-year-old son, “Daddy, how do you know when you love someone?”

My friend’s answer—the first thing that popped into his mind—was, “You know that you love someone when you care about that person’s happiness more than you care about your own.”

Love. We can’t see it. It’s intangible. It’s as vaporous as air, but as real as our reflection in a mirror.

We don’t know love by sight, by touch or by sound. We know it by its evidence.

The boy can chase the girl but there is no response until her heart moves toward him. And vice versa.

We probably don’t fully appreciate love unless it’s returned. Unrequited love hurts. It’s one-sided. Love goes unreturned. (The saying, “It’s better to have loved and lost than never to have loved at all” may not be the favorite quote of those who have loved and lost.)

Our love for one another can’t be explained through some rational equation, psychological terminology or physical response. As my friend suggested to his son, perhaps it can only be revealed by the strength of our

commitment to seek the best and highest good for each other.

There’s only one way that can happen. History’s foremost demonstration of love—of seeking the absolute highest and best—is that of God’s love for us.

“God is love.” We roll the words off our tongue so often and almost without thinking about them.

He created a world for us. His love for us was proven when



He sent His Son to sacrifice His life for us. He gives unbelievers opportunity after opportunity to accept the Gospel message and accept Christ as savior.

Many—actually most—people refuse the gift. Unrequited love. But this unrequited love on the part of humanity leads to death in this life—and eternally.

In our earthly physical existence a manifestation of God’s love is the way His spirit moves in us to provide for the welfare of our

brothers and sisters in Christ. Actually, that’s another phrase that comes to us easily, perhaps too easily: “brothers and sisters in Christ.” What does that mean? Do we really think of fellow Christians as our brothers? Our sisters? As family? Or are many congregants in church on Sunday simply a collection of persons of similar beliefs?

We provide for the needs of our immediate families, and through the love of God we also provide for our Christian “family.”

That doesn’t mean to act without full knowledge of who we’re helping, and why. There are plenty of dishonest human beings who are in a never-ending quest to separate well-meaning Christians from their money.

But whatsoever things are honorable, helpful, supportive and uplifting—it is to those we should be

drawn.

Christian Healthcare Ministries operates with the goal of meeting those standards. During February I am reviewing the things we do to help and support you, our members.

The best we can do is to fairly, consistently, compassionately and lovingly help you when you have medical needs.

See “What love is,” page 13

CHM: a ministry that has proven itself faithful

By Stanley Heindel, Pensacola, Fla.

I would like to share with you my family's experience with Christian Healthcare Ministries.

Our family of five joined the ministry in 1998. We submitted medical bills to the ministry five times: once for my wife, Joyce; once for our oldest daughter, Laura; and three times for me.

Each of the first three operations for Joyce, Laura and me were under \$10,000. As

new members, we did not know whether CHM would be faithful to help when we submitted our medical bills. From our standpoint, the ministry was put to the test. However, CHM proved its trustworthiness in meeting our bills.

My more recent two operations took place within six months of each other. In October 2009 I had a sinus operation to remove several polyps and spurs. My last and most expensive operation was in March

2010, when an MRI revealed that I had complex problems with four vertebrae in my upper spinal column. I had several pinched nerves along with spurs and disc problems that caused continual pain.

In addition, I learned that the operation would cost between \$75,000 and \$100,000. I was concerned, to say the least.

While I was fighting the temptation to

See "Faithful ministry," page 11

Dear Christian Healthcare Ministries:

Thank you for your financial help with my recent pituitary tumor surgery.

Throughout this health journey there were specific incidents that made me feel like CHM was truly concerned about my health and accompanying bills. At one point the hospital staff told me that they wouldn't perform the surgery until I came up with half the payment.

Of course, I did not know how I would ever do that. CHM staff member Thom Benek talked with a hospital representative and helped arrange an earlier surgery. It was a blessing to have someone else speaking on my behalf and it was a great relief to go to the hospital and make the payment in full.

I know that there are many people who work behind the scenes at CHM. I am grateful to them and also to The Karis

group, who arranged a large reduction on my bill. Yvonne Woolridge was another CHM staff member who was very helpful each time I spoke with her on the phone. She asked how I was feeling and I sensed that she cared about my physical health.

I'm especially grateful to God for being with me through the last few months. I have full peripheral vision again. Even though my pituitary gland is not working very well, I am thankful for modern medicine through which I receive hormone replacements.

In February I will return to the hospital for additional tests to see if my pituitary gland has recovered. Whatever the outcome, I daily experience a great peace knowing that God is never surprised and is always in control.

Thank you, Christian Healthcare Ministries!



CHM members Benjamin and Liebe Stutzman

Sincerely,

Liebe Stutzman
Wellman, IA

Editor's note: The Karis Group is a Christian patient advocacy organization that works with CHM to reduce members' medical bills. Thom Benek is CHM Reductions department supervisor and Yvonne Woolridge is a CHM Needs Processing representative.

Stress (part 11): general treatment of stress-related illness (conclusion)

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

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.

Sleep

If you examined Scriptural references to sleep, you might conclude that sleep is bad for you, since there are several verses that warn against sleeping too much.

How long wilt thou sleep, O sluggard? when wilt thou arise out of thy sleep? (Proverbs 6:9)

Slothfulness casteth into a deep sleep; and an idle soul shall suffer hunger. (Proverbs 19:15)

Love not sleep, lest thou come to poverty; open thine eyes, (and) thou shalt be satisfied with bread. (Proverbs 20:13)

However, the verses above refer to slothfulness, not to getting proper rest.

...thou shalt lie down, and thy sleep shall be sweet. (Proverbs 3:24b)

The sleep of a laboring man is sweet... (Ecclesiastes 5:12a)

A false perspective regarding sleep was reinforced years ago

by a research study that warned that sleep could be harmful. In the study, researchers observed that hospitalized patients who slept the most had the shortest life expectancy. Therefore, they concluded that getting too much sleep could shorten life.

However, the study was distorted by the fact that the patients were very ill. They weren't dying because they were sleeping too much; they were sleeping because they were dying!

Medical research in recent years has revealed a great deal about the value of proper sleep, as well as what happens when we sleep. When we lie down, we don't just drop into a state of unconsciousness and remain there until we wake up. Instead, we go through several phases of sleep and repeat those phases throughout the night.

In normal, healthy sleep, we first experience a brief semi-conscious state. We then move into deep slow-wave sleep, where we remain for about 90 minutes. Finally, we enter into REM sleep, during which muscles relax except for a few irregular movements (such as "rapid eye movements," from which this phase of sleep gets its name.) During REM, heart rate and breathing (respiration) become irregular and dreaming occurs. Brain activity increases dramatically, which is



critical to memory storage of information received throughout the day.

REM cycles occur approximately every 90 minutes in normal sleep. However, the more exhausted you are, the fewer REM cycles you will experience. In cases of extreme fatigue—which results from sleep deprivation—there may be no REM sleep at all. Without REM sleep, memory storage becomes almost impossible and interferes with learning.

Stress can disrupt the normal sleep cycle and prevent people from getting proper rest. When people are stressed, their sleep is destroyed by surges of adrenaline and cortisol throughout the night. As a result, they are unconscious but their sleep is not restful. They are not refreshed when they wake up.

See "Stress," page 13



Dr. Michael Jacobson, D.O.
Medical Consultant

Christian Healthcare Ministries
127 Hazelwood Ave.
Barberton, OH 44203

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

E-mail:
doc@cbministries.org

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

Member book review: “Shaking Heaven and Earth” by Dennis Reanier

Is there a gap between what you read in the Bible and what you experience in your daily life?

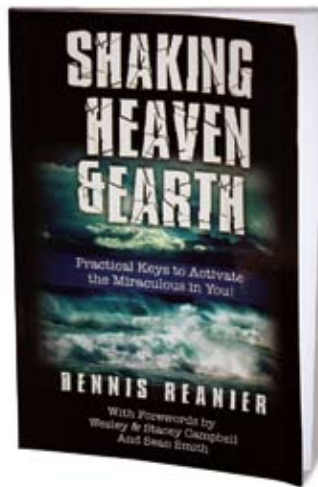
Often it seems that everyone but us is experiencing the promises of God.

“Shaking Heaven and Earth” offers you new hope to walk in faith by providing practical tools to activate the supernatural in you.

The book is full of wisdom and revelation. It is illustrated with real life examples that will transform your mind, will and emotions so you can receive your inheritance in Christ, who provides everything we need to experience the miraculous every day!

Dennis Reanier is a Christian Healthcare Ministries member and an apostolic leader.

His purpose is to inspire this generation to accomplish God’s purposes. As founder of the Apostolic Resource Center, Revival Cry Ministries and Word of Life Christian Center, Dennis is known for equipping high impact leaders.



Dennis received a bachelor’s degree in sociology from Seattle Pacific University and a master’s degree in theology at Fuller Theological Seminary. Dennis and his wife, Tammi, reside in Bozeman, Mont., with their daughters Jordan, Raegan, Naomi and Josie.

To order a copy of “Shaking Heaven and Earth,” call 406-522-7107 or visit www.shakingheavenandearth.com. For more information about Dennis Reanier and Revival Cry Ministries, visit www.revivalcry.com.



Author and CHM member Dennis Reanier

revivalcry.com.

Editor’s note: Have you published a book or authored an original work? Let us know about it by contacting the editor at editor@cbministries.org or 1-800-791-6225, ext. 5796. (Christian Healthcare Ministries is a nonprofit organization and cannot feature paid advertising of any kind.)

Taxes and Christian Healthcare Ministries

Special tax advantage for Missouri members

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

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

All CHM members who gave extra gifts

in 2010 received a statement of charitable contributions in January 2011. The statement contains the total deductible amount if your giving fits IRS requirements for deductibility.

Missouri state law provides residents with a special tax advantage. The Missouri Form MO-1040 lists a “health care sharing ministry” line item deduction. When you file your taxes, write on this line the total amount you sent to Christian Healthcare

Ministries in 2010 (indicated on the aforementioned statement).

If you did not receive your statement, please contact the CHM Gift Processing department at fadams@chministries.org or 1-800-791-6225, ext. 6108.

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

SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

Meet the Prayer Page participants

Glenn Boyd

Fort Pierce, FL

- Total need: \$16,700
- Prayer Page gifts received to date: \$6,972
- Need remaining: \$9,728

I became a Christian the summer between my high school sophomore and junior years. After teaching for 13 years in Texas, I became a missionary teacher in Santiago in the Dominican Republic—something I never anticipated! The school could only afford to pay me \$3,000 annually, so I had to provide the rest of my support.

In January 2002 I suffered a heart attack. My roommate took me to the hospital in my old Volkswagen Beetle. The school board president went to my house to get some money so that the hospital staff in Santiago would give me the blood clot-busting medicine I needed. (Medical care in the Dominican Republic is very different from care in the United States).

I had a heart catheterization but the doctors said that they were not well-equipped to handle my condition and I might not survive if they attempted further treatment.

After many phone calls and persistent work by the school authorities and my family in the United States, I was airlifted to Florida and then to Tyler, Texas,

where I had a stent placed in one of my arteries six days after my heart attack. The hospital had a stellar reputation for treating heart problems and my procedure was successful. A few months later I was back to work in the Dominican Republic.

My doctor donated his services and the hospital reduced its charges from \$80,000 to about \$8,000!

I had previously joined Christian Healthcare Ministries and most of my bills were eligible for sharing. However, I learned that my life flight bill was not eligible for sharing through the regular CHM program because I participated at the Bronze level, which was all I could afford.

After consideration of my extenuating circumstances, the CHM staff informed me that my life flight bill could be listed on the monthly newsletter's Prayer Page. Meanwhile, the school loaned me the money to pay for my flight.

I have been blessed to receive donations that covered a substantial portion of the life flight bill. Since that time, I also underwent two cornea transplants in 2009 and 2010.

Praise the Lord, my heart is not badly damaged and I can see better than ever. God is so good!

Note: The Prayer Page begins on page 7.

Prayer Page needs met:

Glen Copple,
Lakeland, FL

Condition: Heart condition

Bills: \$1,341



CHM member Glen Copple

Ruth Heyer,
George, IA

Condition: Bladder repair & hysterectomy

Bills: \$15,417

Gwynneth Preston,
St. Louis, MO

Condition: Tachycardia

Bills: \$10,000

Tricia Supan, Akron, OH

Condition: Lyme disease/chest pain

Bills: \$910

Daniel Wagenmann, Darby, MT

Patient: Connie (late wife)

Condition: Cancer

Bills: \$28,015

FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month:

\$651,241

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

- \$68.87 this month -or-
- \$22.96 for the next three months -or-
- \$11.48 for the next six months

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

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

FEBRUARY 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 \$5,957 in gifts. He now needs \$13,877.**

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 \$14,226 in gifts. He now needs \$15,886.**

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 \$365 in gifts, bringing the total need to \$1,638.**

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 \$2,018 in gifts, bringing the total needed to \$705.**

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 \$11,989 in gifts, bringing the need to \$17,011.**

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 \$1,464 in gifts, bringing the amount needed to \$1,975.**

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 \$816 in gifts, bringing the amount needed to \$3,505.**

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. **UPDATE: Lindi reports \$368 in gifts, bringing the total needed to \$17,847.**

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 \$3,007 in gifts, bringing the total needed to \$5,329.**

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. **UPDATE: Michael received \$222 in gifts, bringing the need to \$48,433.**

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 \$695 in gifts. She now needs \$13,531.**

12. Billy Cox: 4390 Liberty Lane, Conway, SC 29527 Billy incurred bills for \$70,663 for artery blockage. He asks the CHM family for help. **UPDATE: Billy has received \$28,578 so far in gifts, leaving \$42,085 in bills to be met.**

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.

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 \$1,095 in gifts, bringing the amount needed to \$9,277.**

15. 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.

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

16. Geneva Elsberry: 29240 Wiseman Rd., Ravenna, NE 68869 Geneva underwent knee replacement surgery and asks for help with \$1,533 in medical bills.

17. Terry Estes: 105 Midway Park Lane, Taylorsville, NC 28681 Terry underwent cataract surgery and asks the CHM family for help with \$2,896 in bills.

18. Marcia Fackler: 5731 Winton Rd., Fairfield, OH 45014 Marcia underwent rotator cuff surgery for a pre-existing condition and incurred bills totaling \$4,708. **UPDATE:** *Marcia reports \$2,170 in gifts, bringing the total to \$2,538.*

19. 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 \$423 in gifts, bringing the total needed to \$7,059.*

20. 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 \$1,356, bringing the need to \$1,001.*

21. Cheryl Funk: 813 Crown Ridge Rd., Sedona, AZ 86351 Cheryl underwent cataract surgery and incurred bills totaling \$3,580 after reductions. She would appreciate your prayers and financial gifts.

22. Rochelle Goertzen: 35236 Ede Rd., Lebanon, OR 97355 Rochelle underwent a total hip

replacement. She is unable to work full-time. She asks the CHM family for help with \$52,906 in bills. **UPDATE:** *Rochelle has received \$4,736 in reductions and \$6,305 in gifts, bringing the need to \$41,865.*

23. Nancy Graham: 2401 2nd Ave., Upper Chichester, PA 19061 Nancy underwent treatment for a bladder condition. Her bills total \$8,937. **UPDATE:** *Nancy received \$675 in reductions, added \$160 in bills and received \$505 in gifts, bringing the need to \$7,917.*

24. 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 \$6,896 in gifts, bringing the total to \$18,590.*

25. 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 \$425 in gifts, bringing the total need to \$9,850.*

26. 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 \$9,914 in gifts, bringing the amount needed to \$21,773.*

27. 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 \$3,057 in gifts; the amount still needed is \$1,411.*

28. 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 \$523 in gifts, bringing the amount needed to \$3,119.*

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 \$7,135 in gifts, bringing the total needed to \$7,739.*

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 \$36,566 in gifts, bringing the need to \$62,902.*

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 \$5,561 in gifts, bringing total bills to \$6,346.*

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 \$7,766 in gifts. He now needs \$16,331.**

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 \$34,120 in gifts, reducing the amount needed to \$9,230.**

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. **UPDATE: Murray received \$300 in gifts, bringing the total needed to \$10,218.**

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 \$2,283 in gifts and \$2,134 in reductions. He has \$7,176 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 \$10,983 in gifts, bringing the total amount to \$24,634.**

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**

\$1,422 in gifts, bringing the amount needed to \$15,855.

39. 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 \$12,567 in gifts, bringing the total needed to \$19,566.**

40. Gloria Parker: 1214 CR 136, Coleman, TX 76834 Gloria incurred \$964 in bills for an abscess on her leg. She asks the CHM family for financial help and prayer.

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 \$757 in gifts, bringing the total needed to \$6,196.**

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. **UPDATE: Michael received \$212 in gifts, bringing the need to \$1,048.**

43. Calvin Ratzlaff: 40596 307th St., Avon, SD 57315 Calvin suffers from hyperparathyroidism

GIVING GUIDE			
Membership #	Need #	Membership #	Need #
100025-100066	53	111200-111494	44
100093-100197	04	111499-111846	29
100201-100355	40	111847-112194	23
100415-100599	20	112197-112518	34
100629-100779	15	112519-112897	14
100786-100998	42	112898-113362	25
101004-101326	27	113363-113684	35
101333-101709	16	113685-114024	57
101733-102108	03	114025-114406	56
102126-102616	06	114408-114786	52
102641-103099	18	114787-115212	11
103137-103982	17	115217-115928	01
103984-104559	28	115949-117402	49
104563-105045	51	117409-119179	38
105087-105636	48	119205-121199	02
105638-106132	07	121203-123352	43
106133-106628	21	123359-125084	33
106632-107077	32	125086-127037	05
107085-107397	45	127055-128786	08
107398-107826	55	128789-131223	24
107838-108278	09	131233-133726	39
108283-108668	41	133742-136460	26
108669-109039	46	136468-139435	37
109041-109383	31	139438-143087	54
109385-109803	13	143088-144052	22
109806-110122	19	144053-144896	12
110126-110521	36	144897-145770	10
110524-110851	47	145771-146699	30
110860-111196	50		

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 #19.

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.

and has \$16,213 in medical bills.

44. Lesley Rennie: 114 Crystal 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 \$3,009 in gifts, bringing the total to \$7,671.*

45. Joanne Roberts: 735 Addison Square, Kalispell, MT 59901 Joanne underwent treatment for sciatic nerve pain and incurred \$4,699 in bills. **UPDATE:** *Joanne has received \$565 in gifts, bringing the total needed to \$4,134.*

46. Sally Roe: 2899 Sylvania Rd., Troy, PA 16947 Sally incurred \$9,417 in bills for a congenital kidney condition. **UPDATE:** *Sally received \$3,154 in gifts, bringing the total needed to \$6,263.*

47. 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. **UPDATE:** *Joshua received \$70 in gifts, bringing the need to \$7,196.*

48. 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. **UPDATE:** *Tamara received \$85 in gifts, bringing the need to \$3,435.*

49. 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 \$8,810 in gifts, bringing the total to \$14,895.*

50. 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 \$1,964 in gifts, bringing the total to \$7,408.*

51. 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 \$6,310 in gifts, bringing his bills to \$3,230.*

52. 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 \$10,347 in gifts, bringing the total to \$13,452.*

53. Betty Thoennes: 1019 Birch, Eudora, KS 66025 Betty incurred \$245 in bills after undergoing testing for an undiagnosed condition. She asks for financial help and prayer that soon she will know what condition she has.

54. Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227 Lessie underwent bladder surgery and asks for help with bills totaling \$29,605. **UPDATE:** *Lessie received \$4,811 in gifts, bringing the total needed to \$24,794.*

NON-ASSIGNED NEED:

Glenn Boyd: Unit 3019 SCSDR, 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 \$6,972 in gifts, bringing the amount needed to \$9,728.*

55. Kenneth Roy Tuflly: PO Box 144, Dixon, MT 59831 Roy had surgery for a partial knee replacement. His bills total \$19,552. **UPDATE:** *Roy reports \$14,580 in gifts, reducing his need to \$4,972.*

56. 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 \$2,472 in gifts, bringing the amount needed to \$11,897.*

57. 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 \$5,362 in gifts, bringing the amount needed to \$11,638.*

Auto accident (continued from page 1)

bruises on my brain and a damaged artery. My injury left my right arm and shoulder partially paralyzed. The doctor decided against surgery and told me to continue wearing the neck brace I received in the emergency room.

I remained in the hospital 10 days and then went to a rehabilitation hospital. During rehab I experienced terrible neck pain. At my daughter's request, the doctor ordered additional X-rays and found that my fracture had shifted. I was rushed back to the other hospital for another four days, during which I received a halo brace. After a week of rehab, I was released to return home.

I knew that my lengthy hospital stay and rehabilitation-incurred charges came close to the \$125,000 per-illness limit of the Christian Healthcare Ministries program. After I submitted my bills to CHM, I discovered that the Guideline concerning

motor vehicle accidents provides up to \$25,000, minus the amount paid by my auto insurance. My insurance paid \$10,000, leaving \$15,000 eligible for sharing through CHM.

Thankfully, CHM worked on my bills alongside The Karis Group, a partnering Christian patient advocacy organization. Karis staff member Cesar Osorio worked with my health care providers to obtain financial assistance. I had more than \$150,000 in bills and received more than \$130,000 in reductions and assistance! CHM members shared the remaining \$18,475.

We praise God for our financial miracles. We applied for help on our own; it was denied, and we were told we couldn't reapply. We're so thankful that CHM and The Karis Group worked on our behalf. I also appreciate the cards from CHM members and prayers for my recovery.

Since having a medical need I now see the wisdom of setting up payments with medical providers—it gives the ministry time to negotiate lower bills. I also intend to look into some additional auto insurance and advise fellow members to do the same—or check your policy to make sure you have sufficient coverage.

Today I am working on regaining mobility in my right arm and shoulder. The pain has lessened significantly, but I still ask for your prayers and trust God for a 100 percent recovery. Katie is in kindergarten and is doing well. Please pray that God will calm her fears and prevent any ongoing emotional trauma from the accident.

Editor's note: To learn more about bill reductions and financial assistance, please contact the CHM Reductions department at reductions@cbministries.org or 1-800-791-6225, ext. 5797.

Faithful ministry (continued from page 3)

worry, I received a voicemail message from Thom Benek, a CHM staff member. He encouraged me to go through with the operation and assured me that I didn't need to be concerned about the financial obligations. His timely communication was exactly what I needed to calm my fears.

The nurse who prepped me for surgery informed me that the hospital performed 10 neck and spinal column operations per week and only one as complex as mine. However, the operation was a success and my pain was greatly reduced. I immediately stopped taking pain medication.

The total cost of the surgery and treatment was \$125,000. CHM staff members Lori Perko and Tina Farnsworth did a superior job working with the hospital and doctors

to reduce the bills to about \$75,000. CHM members then shared most of my bills within three months. The rest of the bills were shared in about six months.

It is a great blessing for our family to be a part of Christian Healthcare Ministries. Once again, the ministry delivered on its promise to help and did so in a Christlike manner and spirit. It has been my joy to work alongside the ministry team during these recent health care events. Follow-up phone calls from ministry staff members and your prayers have also been an encouragement and blessing.

Thank you again for your genuine concern and ministry that fulfills Galatians 6:2.



CHM members the Heindel family (L-R): Sarah, Stanley, Laura, Joyce and Joel Heindel

Editor's note: Lori Perko works in the CHM Reductions department. Tina Farnsworth is a CHM Needs Processing representative.

WHR better than BMI for measuring body fat

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

People come in all shapes and sizes, so it doesn't work to simply measure weight to determine disease risk. To get a more accurate idea of body fat's effect on risk, scientists have long used the Body Mass Index (BMI), a rather cumbersome formula that requires individuals to convert their weight into kilograms and divide by the square of their height in meters (kg/m^2).

A healthy BMI measurement is between 19 and $24 \text{ kg}/\text{m}^2$. Since I am six feet tall, my weight should be at or below 184 pounds to keep me under 25: the BMI overweight threshold.

However, there is a simpler method for assessing body fat. You can do it at home; all you need is a tape measure.

Researchers at the Texas Southwest Medical Center in Dallas studied data from 2,744 patients in an ongoing heart disease study. Participants underwent numerous tests, including blood tests, MRI scans

and assessment of calcium levels in the coronary arteries, a direct indicator of plaque build-up.

Researchers divided the patients into four groups and examined their BMI, waist circumference, hip circumference, and their waist-to-hip ratio (WHR). Finding the WHR involves taking a tape measurement of the waist and dividing it by a tape measurement of the hips. A healthy WHR is 1.0 or less.

The scientists discovered that participants with the highest WHR had up to 91 percent more calcium in their coronary arteries than those with the lowest WHR. BMI and individual waist or hip measurements were unable to predict this significant finding.

The researchers stated that the association between WHR and coronary artery calcium is a "straight-line relationship," which means that the higher the WHR,



the higher the risk of contracting coronary artery disease.

So, break out the tape measure and get to work on that waistline!

See, R., S. M. Abdullah, et al. (2007). The association of differing measures of overweight and obesity with prevalent atherosclerosis: the Dallas Heart Study. Journal of the American College of Cardiology 50(8): 752-759.

Vitamin C and omega-6 keys to young skin

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

If you want younger-looking skin to last later into life, make sure that the foods you eat include plenty of vitamin C and omega-6 oils. Vitamin C plays an important role in collagen synthesis, which is needed to maintain skin elasticity. Omega-6 fatty acids are part of the wall of every cell in your body.

Researchers at Unilever (a European food distributor) used data from the first U.S. National Health and Nutrition Examination Survey (NHANES 1) to look for a relationship between the foods we eat

and skin aging.

NHANES 1 contained data on 4,025 women between ages 40 and 74. The data included health habits, body measurements, diet, supplements, exercise, etc. From 1971 to 1974, dermatologists examined the skin of the study's participants for signs of aging, including wrinkles, dryness and thinning.

The scientists found that women with the oldest-looking skin had the lowest intakes of vitamin C from their diet. They

also had low intakes of linoleic acid, an omega-6 fatty acid found in nuts, whole grains, eggs, poultry and vegetable oils. Conversely, high dietary intakes of fat and carbohydrates were associated with greater aging-related skin changes.

Cosgrove, M. C., O. H. Franco, et al. (2007). Dietary nutrient intakes and skin-aging appearance among middle-aged American women. American Journal of Clinical Nutrition 86(4): 1225-1231.

What love is (continued from page 2)

Services that support that effort include our regular medical bill cost-sharing program; Brother's Keeper, which meets needs above \$125,000; the Prayer Page, enabling members to pay bills for pre-existing conditions; medical bill cost reductions, and more.

That's our job. It's our duty. It's our privilege.

The love we feel for you, our members, is not unrequited. The expressions of support, the prayers and the letters we receive from members throughout the country uplift us in ways I can't adequately explain.

The love CHM members have for one another does not originate with us. It is from God Himself. It is miraculous and beyond our ability to demonstrate unless God shows His love through us. When we walk in His Spirit, we care about what is best and is the highest good for others. Because God is love (1 John 4:7-8).

Stress (continued from page 4)

General rules for getting better quality sleep include:

- Go to bed and arise at the same time every day, including weekends, holidays and vacations.
- Avoid stimulation just before bed. Examples include working, watching television, vigorous exercising and consuming caffeine, soda and sugar. Also, avoid bright light.
- Find a quiet, dark place to sleep.
- Do not force sleep on yourself; wait for it

to come.

- Go to bed in meditative prayer on Scripture.

My soul shall be satisfied as with marrow and fatness; and my mouth shall praise thee with joyful lips: when I remember thee upon my bed, and meditate on thee in the night watches. (Psalms 63:5-6)

Blessed is the man that walketh not in the counsel of the ungodly, nor standeth in the way of sinners, nor sitteth in the seat of the scornful.

But his delight is in the law of the LORD; and in his law doth he meditate day and night. (Psalms 1:1-2).

- If you awaken during the night, don't get up unless you must.

Conclusion

The key to treating stress-related physical problems is to give your adrenal glands the rest they need. In this series of articles we examined the first three steps to accomplishing this feat: controlling pain and inflammation, keeping blood sugar stable and getting proper physical rest. However, the fourth and final step to restoring taxed adrenals is the most important: reduce "fight or flight" system responses. In other words, find rest for the soul.

Guyton, A.C. 1991. States of Brain Activity - Sleep; Brain Waves; Epilepsy; Psychoses. In Textbook of Medical Physiology. Philadelphia: WB Saunders.

Hart, Archibald D. 1986. Adrenalin & Stress. Waco: Word Books, 160-161.
Stern, W. C. 1970.

The relationship between REM sleep and learning: animal studies. *International Psychiatry Clinics 7 (2):249-57.*

Americans and exercise

Courtesy Saurage Research "Key Findings" newsletter

Leisure time physical activity of adults, by age; men vs. women, 2009

Age	Men	Women
18-24	50%	35%
25-64	37%	36%
65-74	38%	30%
75 and older	38%	30%
All adults	38%	34%

Source: Centers for Disease Control and Prevention

More than one-third of adults (35 percent) engaged in physical activity in the first three quarters of 2009, up from 32 percent over the same period in 2008. This level of activity is the highest proportion in more than a decade, per the Centers for Disease Control and Prevention.

Among all age groups, men (38 percent) were more likely to engage in physical activity than women (34 percent).

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:

Thanks so much for all of your prayers and financial help. It weighed heavily on our minds to have such a large hospital bill.

Now it is paid and it is hard to believe that we don't need to take care of anything else. Thank you so much and may God bless you for your help. It was greatly appreciated.

Sincerely,

Owen & Louella Troyer
Holmesville, OH

Dear Christian Healthcare Ministries:

This past Thanksgiving I was contemplating how much I appreciate the ministry that you do.

In 2008 I lost my wife, Merry, after a two year fight with lymphoma. In the same year I suffered two major stress-related heart attacks and had bypass surgery. The bills were tremendous. I never thought I would need help beyond the basic CHM program, but I was so glad that we had kept up our Brother's Keeper membership because my total bills were about \$1 million.

It was amazing that through

CHM and some help from local churches, many bills were reduced, written off or paid. The peace of mind I had about my finances was reassuring at a time when I was an emotional wreck.

We have been CHM members for many years throughout illnesses and childbirths, but I have never appreciated CHM more than I do now. I look forward to writing my check every month knowing that it is going to help someone else in need.

I especially want to thank Beth Kabellar for her patience and reassurance. I am enclosing extra giving now that I am able. I hope to do that often.

God bless you all,

John Hejny
Grass Valley, CA

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

Dear CHM:

I deeply appreciate your gracious gift in helping me with the bills for my hospitalization. It was such a blessing and met a real need.

I pray that God makes I Samuel 24:19 come true for you: "The Lord reward thee good for that thou hast done unto me this day." May the Lord bless CHM with the

"We have been CHM members for many years throughout illnesses and childbirths, but I have never appreciated CHM more than I do now. I look forward to writing my check every month knowing that it is going to help someone else in need."

-CHM member John Hejny

same measure you have blessed me: abundantly!

Blessed beyond measure,

Lois Nantz
Lubbock, TX

Dear Brothers & Sisters in Christ:

Thank you so much for your help in paying for Dale's medical test. We appreciate it very much!

In Christ,

Dale & Judy Hammond
Frederic, MI

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.*

Jeff Brown: 2014 Sheridan St., Laramie, WY 82070 Jeff recently underwent a procedure to disintegrate kidney stones.

Collette Clark: 7190 Cedarcrest Blvd., Lakeland, FL 33810 Collette requests prayer that her health issues resolve soon.

Michael Copeland: PO Box 12702, Knoxville, TN 37912 Michael's daughter, Andrea Davis, recently suffered a stroke that caused paralysis.

William Fair: 712 W 8th St., Newton, KS 67114 William is a missionary to Haiti who has an infection in his stomach and colon that may be cancerous.

Robert Fulton: 2924 Winfield Rd., Winfield, WV 25213 Robert needs extensive testing and may need to undergo neurosurgery.

Susan Hampton: 2119 La Paz Ct., Merced, CA 95340 Susan requests prayer that her adult son, Russ, returns to the Lord.

June Hawkins: 21801 Raylynn Rd., Belton, MO 64012 June recently underwent surgery to remove a cyst.

Carol Hayes: 9766 SW 1st Place, Boca Raton, FL 33428 Carol suffers from breast cancer, financial issues and depression. Please keep her in prayer.

John Horner: 3938 Dale Rd., Armington, IL 61721 John suffers from a degenerative spine disease and requests prayer.

Paul James: 17 Munster, Bella Vista, AR 72715 Paul is undergoing financial difficulties and asks for prayer.

Robert & Christie Kostelny: 50 S Grove Ave #802, Elgin, IL 60120 The Kostelnys recently experienced a miscarriage.

Allen McClellan: 303 Blackmon St S, Bethune, SC 29009 Allen was receiving treatment for an ear infection but discovered that he may instead have cancer. Please remember Allen in prayer.

CHRISTIAN HEALTHCARE MINISTRIES

February 2011

IN THIS ISSUE:

Member experiences auto accident, advises others to make sure they have enough coverage • If you're wondering what love is, read this CHM: a ministry that has proven itself faithful • Stutzman testimony • Healthwatch • "Shaking Heaven and Earth" Taxes and CHM • Prayer Page testimony • Prayer Page Health articles • Letters to CHM • Monthly prayer requests



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