



# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

March 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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## Missionary murdered in Mexico was CHM member

In a terrible tragedy that reminds us of the nature of evil in the world, missionary and Christian Healthcare Ministries member Nancy Davis was shot Jan. 26 while driving from Mexico to the United States.

Nancy and her husband, Sam, were 70 miles south of the U.S. border when Mexican drug cartel gunmen attempted to stop them. Realizing what was happening, Sam sped up. The gunmen opened fire, inflicting a fatal head wound

on Nancy.

The Davis's reached a Texas hospital, where Nancy died.

Sam and Nancy had been missionaries to Mexico for some 40 years. They helped start many churches and won numerous souls to Christ. They especially enjoyed ministering through music and through Nancy's skills as a registered nurse.

The Mexican gunmen are members of the Zetas,



*CHM members Nancy and Sam Davis*

*See "Missionary," page 5*

## Bill reductions climb higher, keep monthly gift amounts low

In 2010, Christian Healthcare Ministries members received \$16.2 million in bill reductions and financial assistance—an average reduction of 59 percent. **Without reductions, CHM monthly financial gifts would be more than twice as high.**

When ministry members receive a medical bill reduction (discount), it also reduces the amount to be shared among CHM members. Therefore, CHM can keep

monthly gift amounts—the funds used to share medical bills—lower.

CHM monthly gift amounts are affordable: \$150 per person, per month (Gold level); \$85 (Silver); and \$45 (Bronze).

Total reductions in 2010 increased over previous years: \$15 million in 2009; \$12.5 million in 2008; \$9.5 million in 2007 and \$8.9 million in 2006.

The 2010 reductions obtained by members asking their providers for a reduction totaled \$11.2 million. The remaining \$5 million resulted from efforts by CHM staff and The Karis Group, a partnering Christian patient advocacy organization.

CHM Reductions department supervisor Thom Benek said that God has blessed members who have caught on to the vision of lowering costs by

*See "Reductions," page 11*

## A tool for getting medical bill reductions



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

Getting reductions (discounts) on your medical bills is good for you and good for Christian Healthcare Ministries. Reductions reduce your personal responsibility amount (meaning less out-of-pocket expense to you) and help sharing dollars to go farther for everyone else.

Our ministry works with more than 40,000 health care providers across the country. However, occasionally we find a doctor or hospital unfamiliar with us.

Below you'll find the contents of a letter I wrote to a hospital (except I don't name the hospital) to introduce our ministry and to help its staff understand the value and importance of providing medical bill reductions to our members.

I share it with you for your use if you encounter a quizzical look from a health care provider when you explain that you are a member of a health cost sharing ministry.

*Dear Health Care Provider:*

*Christian Healthcare Ministries (CHM) is a national, 501(c)3 nonprofit ministry based in Barberton, Ohio. CHM serves thousands of members in all 50 states and in several foreign countries. We have been in operation since 1982. Our members share a common set of religious and ethical beliefs.*

*CHM is a voluntary cost-sharing ministry through which our members share in paying each other's medical bills. It is not a health insurance*

*program. Technically our members are self-pay patients; however, our members pay their medical bills, an experience you perhaps do not typically encounter.*

*CHM members send a predetermined monthly financial gift to the ministry. Members send qualifying medical bills to our ministry office and our staff works with them to obtain provider discounts and adjustments. The final step is when CHM shares (sends funds) to members for payment of the remaining charges.*

*Until bills are shared by the membership, your CHM patient will set up a payment program (usually lasting several months). This action demonstrates their good faith and their commitment to pay their bills. You are not left wondering when, or if, you will be paid.*

*We do not pre-certify or pre-authorize any treatments, procedures or hospitalizations. Those decisions are between our members and their health care providers.*

*It is for these reasons that we ask for your consideration in providing discounts and bill reductions to our members. We request that you give our members an equivalent discount as that given to health insurance companies. There is no reason for our members to be treated differently.*

*Discounts for our members benefit everyone. A generous discount offered early in the process can enable the bill to be shared more quickly, which is good for you and for our members.*

*Our staff and members would appreciate the opportunity to build a*

*relationship with you that serves our members and your payment needs.*

*As a matter of interest, the health care reform bill passed in 2010 includes healthcare sharing ministries as an acceptable option through which healthcare cost support can be provided. I will be pleased to provide the applicable section of the legislation for your review if you desire.*

*Additionally, I will be happy to speak with you to discuss what our ministry does, how we do it and how we can work together to provide service to our members. I am confident you will find us to be a helpful partner in ensuring our members receive the care they need and that you receive the payment you deserve for those services.*

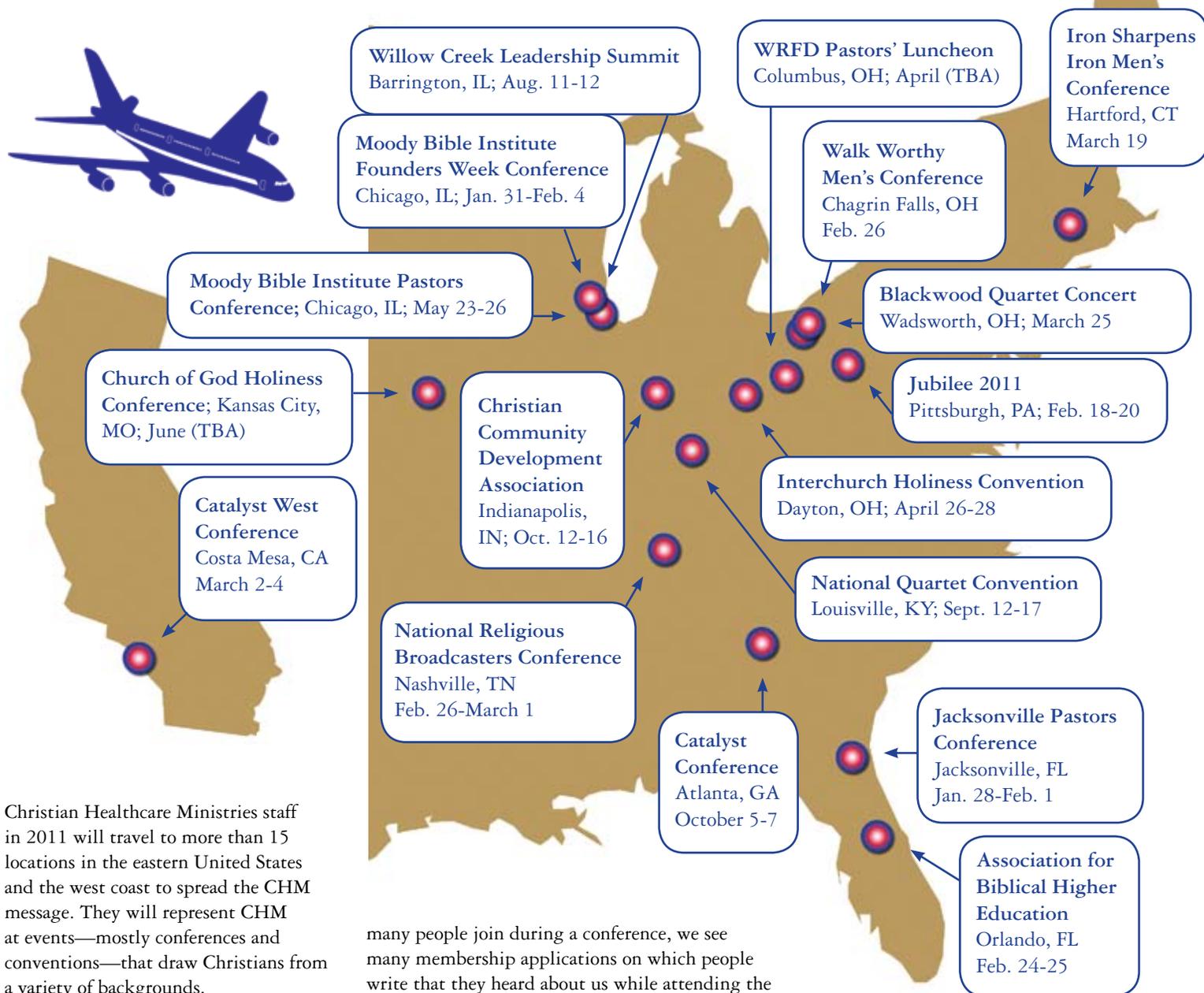
*Our website is [www.cbministries.org](http://www.cbministries.org). Please examine it at your convenience as it provides a wealth of information about our ministry. My email address is [brussell@cbministries.org](mailto:brussell@cbministries.org).*

*Sincerely,*

*Rev. Howard S. Russell  
Executive Director*

Editor's note: If you wish to obtain a copy of the relevant portion of the U.S. healthcare reform bill mentioned in the above letter, please contact the CHM Member Assistance department at 1-800-791-6225, ext. 5993.

# CHM staff members travel eastern United States, west coast to spread the ministry message *(article appears below graphic)*



Christian Healthcare Ministries staff in 2011 will travel to more than 15 locations in the eastern United States and the west coast to spread the CHM message. They will represent CHM at events—mostly conferences and conventions—that draw Christians from a variety of backgrounds.

“Conferences and conventions have become increasingly important in spreading the ministry message,” said Member Assistance supervisor Norma Mull. “They allow us to reach groups of Christians that have never heard about CHM but need what the ministry offers.”

Mull also said that having a CHM exhibit at these venues increases the number of new joiners. “Although not

many people join during a conference, we see many membership applications on which people write that they heard about us while attending the conference. They ask us questions at our exhibit booth and later join after they've had a chance to look over our website and promotional materials.”

CHM Executive Director Rev. Howard Russell said that each year conferences are carefully chosen based on what they represent and who will attend. “These conferences are an investment in getting new members and also help us build relationships that extend our reach,” he said. “One example is the relationship we recently began with Moody Bible Institute in Chicago.”

Among the new venues this year are a pastors' conference in Jacksonville, Fla., two men's conferences and the National Religious Broadcasters Conference in Nashville, Tenn.

“We always enjoy meeting our members at conferences,” said Mull. She added that members desiring more information about the conferences should contact the CHM Member Assistance department at 1-800-791-6225, ext. 5993.

## Stress (part 12): heart rate variability

© 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 [nmull@cbministries.org](mailto:nmull@cbministries.org).*

In order to understand the final two steps to finding rest for the soul, I need to digress a little to introduce you to a fascinating area of heart research. You will then realize the enormous implications it has on learning how to take care of your heart.

Several years ago, I attended a seminar on stress physiology, where I began my interesting journey of learning the effects of stress on the human body. I was introduced to technology that is now being used to measure certain physiological parameters of the heart. This introduction led me to the most fascinating study of Scripture that I have ever undertaken: the study of the heart. What I learned was that the heart was the key to properly responding to stress.

*All our perceptions, our responses, and our reactions to stress are initiated during the first few seconds of a stress encounter. What we do during the next sixty seconds determines how our body will deal with that encounter and whether or not we succeed in developing habits that help us manage stress in a way*

*that minimizes illness and disease.*  
-Andrew Goliszek

Proverbs 23:7 says, "For as he thinks in his heart, so is he..." Proverbs 4:23 says, "Keep thy heart with all diligence, for out of it are the issues of life." Before studying the heart, I had only applied these verses in a spiritual context. Now, however, I see that it is every bit as true in the physical realm.



### Heart rate variability (HRV): two basic patterns

An electrocardiogram (EKG) monitors the rate of each individual heartbeat. A normal heart does not beat at a constant fixed rate. Instead, it oscillates.

For example, a pulse that averages 70 beats per minute will fluctuate between two rates, one faster than 70 and one slower, so that the average is 70. From the first beat to the second, the heart rate may speed up

to 75. Then from the second to the third, it may slow down to 65. From the third to the fourth, it may speed up again to 75, followed by a slow down once again to 65, and so on. Plotted on a graph, this pattern would give the appearance of a sine wave—a repetitive oscillation.

Like someone who is driving a car with one foot on the gas and one foot on the brake, these oscillations reflect the constant influence exerted on the heart by the sympathetic (the higher rate) and the parasympathetic (the lower rate) nervous systems. The "beat-to-beat variability" pattern is called heart rate variability (HRV).

There are two basic HRV patterns discussed in stress-related scientific literature. The first is the aforementioned smooth, sine wave pattern, which is normal and healthy. The other HRV pattern is an erratic—or "incoherent"—pattern that is not consistent. The erratic pattern is unhealthy because it is associated with an increased rate of sudden death from heart disease. In fact, a poor HRV is the most accurate physiologic predictor of sudden cardiac death after myocardial infarction (heart attack).

Even more interesting is that research has now connected HRV pattern with emotional state.

See "Stress," page 13



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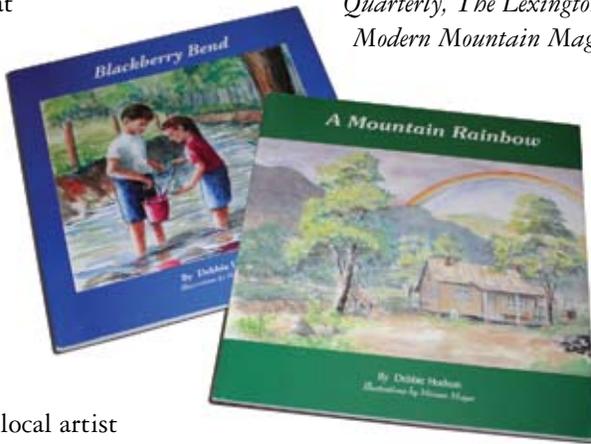
Health education resources at:  
[www.cbministries.org/healthinfo.aspx](http://www.cbministries.org/healthinfo.aspx)

# Children's books by CHM member tell story of life in Appalachia

Christian Healthcare Ministries member Debbie Hodson of Emmalena, Ky., is the author of two children's books about life in Appalachia: *A Mountain Rainbow* and *Blackberry Bend*.

*A Mountain Rainbow* is set in the 1930s and tells the story of Nellie, a girl who loves her Appalachian home but faces a move to the city when her father gets a new job. Later in life, Nellie comes full circle by returning to Appalachia. *Blackberry Bend*, a sequel to *A Mountain Rainbow*, follows the adventures of Nellie's grandchildren, Austin and Abbey, as they visit Granny Nellie at Blackberry Bend, her mountain home.

Both books are written at a fifth-grade reading level and feature watercolor illustrations by local artist



Miriam Moyer.

“Although *A Mountain Rainbow* and *Blackberry Bend* are children's books, both have also become treasured by adult readers,” said Debbie. “The books are special to people who have ties to the Appalachian region but have since ‘wandered a far piece’ from where they grew up.”

Before writing her books, Debbie's essays appeared in numerous regional publications such as Knott County's *Troublesome Creek Times*, *Appalachian Heritage Quarterly*, *The Lexington Herald Leader* and *Modern Mountain Magazine*.

“I like to ‘taste’ words, hear the sound of their syllables and use words that are unexpected,” Debbie said. “It is so much fun to put them all together and



Author and CHM member Debbie Hodson

make them dance.”

Debbie and her husband, Roy, have been CHM members since 1990 and worked for nearly 40 years in full-time ministry in Appalachia with Scripture Memory Mountain Mission.

*A Mountain Rainbow* and *Blackberry Bend* were published by IvyStone Press. To learn more, visit [www.debbiehodson.com](http://www.debbiehodson.com). As a special offer to CHM members, you may purchase the books directly from Debbie for \$10 per book plus \$5 shipping. To order, contact the author at [debbie@debbiehodson.com](mailto:debbie@debbiehodson.com) or 606-251-3084.

## Missionary (continued from page 1)

a notoriously ruthless cartel that has terrorized northern Mexico. Police stated that the Davis's may have been targeted because of their 2008-model truck, valuable to drug traffickers.

Having been threatened in the past, the Davis's were aware of the possibility of violence. Family members said that they refused to give up their work for God's kingdom and found immense joy in their service.

Sam was badly burned in 2005 while attempting to repair a cement mixer. The story was featured in the CHM April and May 2006 newsletters and is available by contacting the editor at [editor@chministries.org](mailto:editor@chministries.org).

If you wish to send cards or words of encouragement to the Davis family, please send to:

Christian Healthcare Ministries

Attn: Editor  
127 Hazelwood Ave.  
Barberton, OH 44203  
-or- [editor@chministries.org](mailto:editor@chministries.org)

The CHM staff will forward all messages to the Davis family.

## SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

### Meet the Prayer Page participants

*Note: The Prayer Page begins on page 7.*

#### John Paul Dodd

Caldwell, Idaho

- Total need: \$25,228
- Bill reductions: \$14,856
- Prayer Page gifts received to date: \$1,330
- Need remaining: \$9,042

September 9, 1970 is important to me because that was the day God reached His mighty hand down to save me from a life of sin and shame. I was raised in a Christian home, but I had wandered away from the path of righteousness.

I attended Bible college for four years, graduating in 1974. It was then my privilege to be a pastor for more than 22 years. I also have served in positions in my church denomination and have held revivals around the country. There is unspeakable joy in serving Jesus Christ my Lord.

In October 2001 I experienced periods of rapid heartbeats. After many such occurrences, I sought treatment and learned I had benign ventricular fibrillation and needed an ablation procedure.

After receiving treatment I was fine for a while but again experienced problems. I had another ablation procedure but

the doctor had a difficult time stopping my heart from racing. After seven long hours he finished the surgery—but my heart was damaged.

Several days later my heartbeat slowed to 38 beats per minute. I returned to the emergency room. I was given a pacemaker, which regulated my heartbeat for many years.

In 2010 my doctor told me that my pacemaker's battery required replacement. I asked how much it would cost and he said it would be about \$6,000. I then called the doctor's office, asked the staff for a more precise estimate and was quoted \$4,000. I visited the hospital and was told that it would charge about \$25,000.

I was shocked that such a simple procedure was so expensive. Fortunately, I was able to negotiate \$25,228 down to \$10,372. The remaining amount of my bills is listed on the CHM newsletter Prayer Page as my condition is pre-existing.

The pacemaker replacement surgery went well and I feel fine. I thank my wonderful friends for their support. Most of all, I thank God that throughout my operations He was faithful to keep me from further heart problems.

### Prayer Page needs met:

Thomas Miller, Laurel, MS

Condition: Surgery

Bills: \$43,350

Kenneth Tuffy, Dixon, MT

Condition: Partial knee replacement

Bills: \$19,552



*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:**  
**\$618,452**

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

- \$64.33 this month *-or-*
- \$21.45 for the next three months *-or-*
- \$10.73 for the next six months

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

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

MARCH 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](http://www.cbministries.org)  
E-mail: [prayerpage@cbministries.org](mailto: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 \$6,180 in gifts. He now needs \$13,654.**

**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 \$14,471 in gifts. He now needs \$15,641.**

**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 \$570 in gifts, bringing the total need to \$1,433.**

**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 \$2,228 in gifts, bringing the total need to \$495.**

**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 \$12,456 in gifts, bringing the need to \$16,544.**

**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 \$1,152 in gifts, bringing the amount needed to \$2,287.**

**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 \$961 in gifts, bringing the amount needed to \$3,360.**

**8. Lindi Burgess: 4980 Lenville Rd., Moscow, ID 83843** Lindi suffers debilitating fatigue due to a hysterectomy and other medical issues, such as complicated metabolic problems and food allergies. She is not able to work outside of her home. She incurred \$18,215 in bills and asks the ministry family for prayers and financial help. **UPDATE: Lindi reports \$3,308 in reductions and \$562 in gifts, bringing the total needed to \$14,345.**

**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 \$3,100 in gifts, bringing the total needed to \$5,236.**

**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 \$321 in gifts, bringing the need to \$48,334.**

**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 \$980 in gifts. She now needs \$13,246.**

**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 \$29,003 so far in gifts, leaving \$41,660 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 \$1,330 in gifts, bringing the amount needed to \$9,042.**

**15. John Edmonson: 1151 Banbury Trail, Maitland, FL 32751** John suffers from hypogonadism and underwent treatment for symptoms of depression and joint pain. John

## 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*

asks CHM members for prayer and help with \$1,024 in medical bills. **UPDATE:** *John received \$95 in gifts, bringing the need to \$929.*

**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 \$2,290 in gifts, bringing the total to \$2,418.*

**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 \$568 in gifts, bringing the total needed to \$6,914.*

**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 \$1,616, bringing the need to \$741.*

**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 \$6,615 in gifts, bringing the need to \$41,555.*

**23. Nancy Graham: 2401 2nd Ave., Upper Chichester, PA 19061** Nancy underwent treatment for a bladder condition. Her bills total \$9,097. **UPDATE:** *Nancy received \$675 in reductions and \$815 in gifts, bringing the need to \$7,607.*

**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 \$7,146 in gifts, bringing the total to \$18,340.*

**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 \$570 in gifts, bringing the total need to \$9,705.*

**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 \$10,354 in gifts, bringing the amount needed to \$21,333.*

**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 \$3,157 in gifts; the amount still needed is \$1,311.*

**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 \$663 in gifts, bringing the amount needed to \$2,979.*

**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 \$7,720 in gifts, bringing the total needed to \$7,154.*

**30. Susan Jones: 3885 Knight Lane, Sulphur, OK 73086** Susan underwent diagnostic testing for a pre-existing condition and incurred bills totaling \$1,671. She requests prayer and financial gifts from the CHM family.

**31. 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 \$36,431 in gifts, bringing the*

need to \$63,037.

**32. 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 \$5,711 in gifts, bringing total bills to \$6,196.**

**33. 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. **UPDATE: Sheila received \$465 in gifts, bringing the need to \$3,400.**

**34. 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 \$7,926 in gifts. He now needs \$16,171.**

**35. Murray Minter: 318 Narnia Loop, Spring City, TN 37381**

Murray was diagnosed with rectal cancer and underwent chemotherapy and radiation treatment. His bills total \$10,518. He asks for financial help and prayer from the CHM family. **UPDATE: Murray received \$1,505 in reductions and \$420 in gifts, bringing the total needed to \$8,593.**

**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 \$2,478 in gifts and \$2,134 in reductions. He has \$6,981 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 \$12,808 in gifts, bringing the total amount to \$22,809.**

**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 \$1,590 in gifts, bringing the amount needed to \$15,687.**

**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 \$12,827 in gifts, bringing the total needed to \$19,306.**

**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 \$864 in gifts, bringing the total needed to \$6,089.**

**42. Michael Powell: PO Box 343, Carriere, MS 39426**

Michael suffers from a pre-existing eye condition and incurred \$1,260

GIVING GUIDE			
Membership #	Need #	Membership #	Need #
100025-100066	53	111146-111456	29
100093-100192	04	111457-111816	50
100197-100331	20	111817-112175	44
100339-100527	42	112182-112496	23
100541-100684	15	112501-112898	35
100722-100901	40	112901-113382	14
100911-101239	51	113385-113778	25
101245-101574	27	113781-114149	56
101607-101978	03	114152-114538	52
102014-102394	16	114539-114909	55
102398-102741	30	114912-115487	11
102753-103312	06	115488-116797	01
103320-104043	18	116798-118415	08
104061-104616	17	118419-120359	49
104622-105127	28	120384-122669	43
105130-105698	48	122675-124673	02
105710-106223	07	124681-126655	38
106224-106709	33	126658-128361	34
106710-107138	21	128366-130862	05
107143-107452	45	130870-133454	24
107458-107966	09	133478-136364	39
107967-108436	46	136368-139327	26
108438-108834	41	139330-143097	37
108839-109250	32	143099-144133	54
109262-109676	13	144134-145040	22
109677-110040	19	145041-145988	12
110041-110422	36	145989-146978	10
110425-110787	47	110788-111145	31

*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](mailto:prayerpage@chministries.org) or call 800-971-6225 and ask for the Prayer Page.

The Donor Information Form also is available online at [www.chministries.org/downloadforms.aspx](http://www.chministries.org/downloadforms.aspx)

To act fairly to everyone listed, Prayer Page guidelines state that CHM staff may rotate needs and remove listings of unresponsive persons without notice.

To obtain a copy of Prayer Page guidelines, contact us at the e-mail address or phone number listed above.

in bills. He requests help from CHM members. **UPDATE:** *Michael received \$457 in gifts, bringing the need to \$803.*

**43. Calvin Ratzlaff: 40596 307th St., Avon, SD 57315** Calvin suffers from hyperparathyroidism and has \$16,213 in medical bills. **UPDATE:** *Calvin received \$790 in gifts, bringing the need to \$15,423.*

**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 \$3,099 in gifts, bringing the total to \$7,581.*

**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 \$750 in gifts, bringing the total needed to \$3,949.*

**46. Sally Roe: 2899 Sylvania Rd., Troy, PA 16947** Sally incurred \$9,417 in bills for a congenital kidney condition. **UPDATE:** *Sally received \$3,334 in gifts, bringing the total needed to \$6,083.*

**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 \$225 in gifts, bringing the need to \$7,041.*

**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 \$240 in gifts, bringing the need to \$3,280.*

**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 \$8,945 in gifts, bringing the total to \$14,760.*

**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 \$2,134 in gifts, bringing the total to \$7,238.*

**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 \$12,393 in gifts, bringing the total to \$11,406.*

**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

#### 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 \$7,162 in gifts, bringing the amount needed to \$9,538.*

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 \$4,876 in gifts, bringing the total needed to \$24,729.*

**55. 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 \$2,682 in gifts, bringing the amount needed to \$11,687.*

**56. 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 \$5,607 in gifts, bringing the amount needed to \$11,393.*

Reductions (continued from page 1)

asking for reductions. “God also has shown favor to our staff and The Karis Group in obtaining financial assistance for our members.”

“Asking [for] a reduction was definitely worth the effort,” said CHM members Shawn and Ronda Bardon of Arab, Ala. Their 17-year-old son, Jeremy, had an emergency appendectomy. “The hospital reduced our bill [from

\$35,000] to about \$3,600—a reduction of nearly 90 percent! We are so thankful that our enormous bill was paid in full.”

“The future looks bright,” Benek said. “I believe that in 2011 and beyond more members will take ownership of the reductions process and that more health care providers will be pleased to work with our staff. We are more efficient and reliable than many

health insurance companies. We will continue to do the right things the right way—God’s way.”

*Editor’s note: The CHM monthly gift amounts were last raised January 1, 2008, for the first time in eight years. No future increase is scheduled.*

*See page 2 for a letter you can use to help explain CHM to your health care providers.*

**Total Reductions 2006-2010 (millions)**

**\$16.2 (2010)**

**\$15 (2009)**

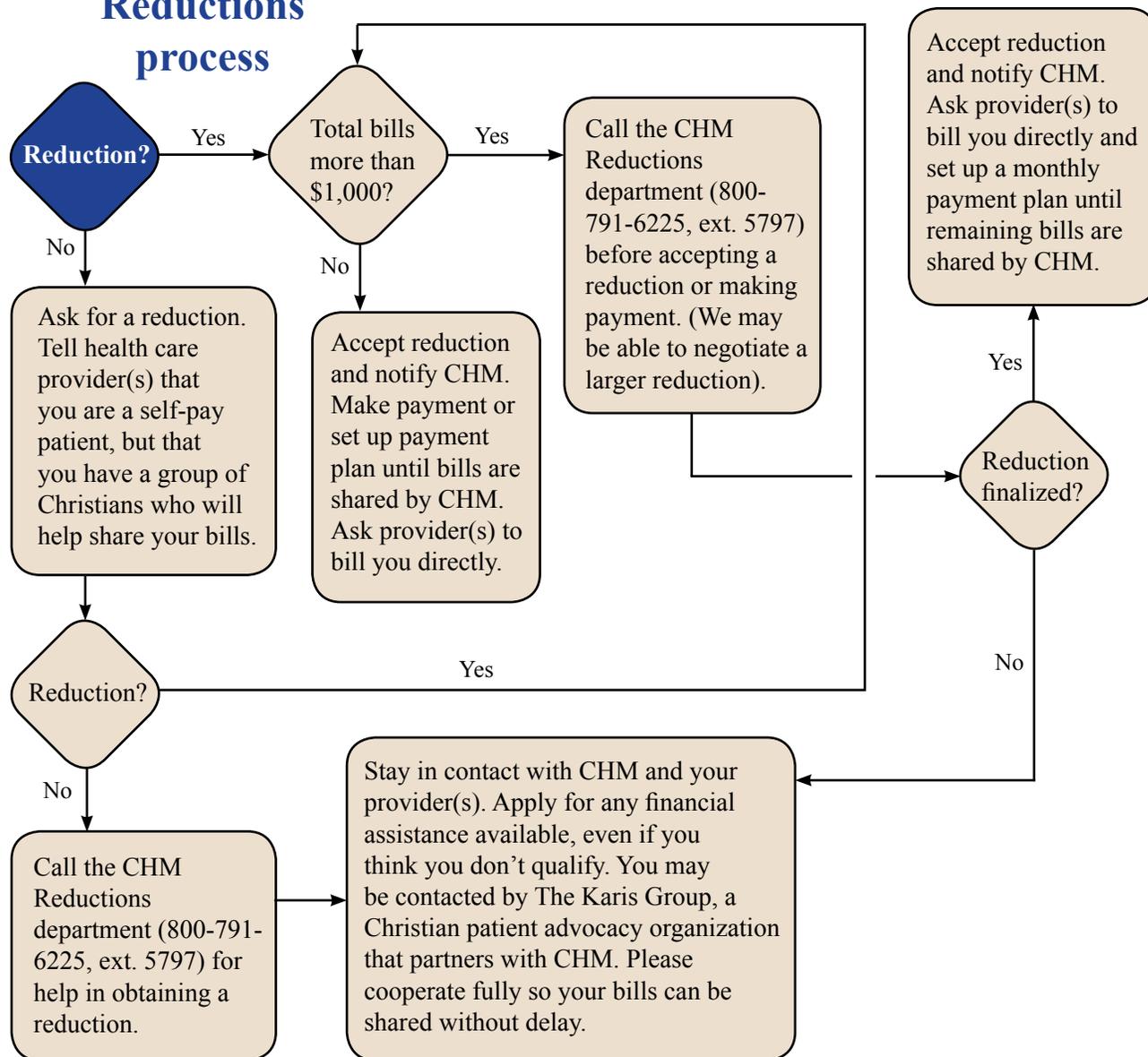
**\$12.5 (2008)**

**\$9.5 (2007)**

**\$8.9 (2006)**



**CHM Reductions process**



## Fast facts

*Courtesy Saurage Research "Key Findings" newsletter*

- The average American has 18.7 doctors over a lifetime. For women, the average is 20.6 doctors; for men it is 16.7.



- Over the prior year, the 46 percent of Americans who put money into savings did so by cutting back on dining (50 percent), travel (46 percent), clothing purchases (35%), home renovations (31 percent), medical expenses (16 percent), and higher education expenses (12 percent).

- Most Americans (53 percent) frequently read the ingredients listed on packaged foods but only 45 percent understand at least three-quarters of those ingredients.

- More than one-half of Americans with adult-onset diabetes (55 percent) say their hectic schedules get in the way of managing their disease. This includes 20 percent who claim it is the number one difficulty.

- One in six primary grocery shoppers for their household (17 percent) have purchased groceries online.

- One-third of Americans aged over 50 say their doctors never discuss potential drug interactions when prescribing medication. Some 20 percent say they have received conflicting information from their doctors.

- Two-thirds of men (65 percent) say they have skin irritation or discomfort when shaving.

- Hispanic women spend nearly three times the amount the general market women do on skin care (\$60 versus \$22) and body care (\$60 versus \$23) products each month.

## Friendly reminders from the Needs Processing department

### #1: Send in your bills right away

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

**The earlier eligible bills are submitted to CHM, the earlier they can be presented for sharing.** In other words, don't delay in sending your medical bills. You can work on obtaining reductions (discounts) in the meantime.

### #2: Send them to the right place

If you are faxing medical bills or related forms, please be sure to use the number 330-798-4322 unless CHM staff has instructed otherwise. Using this fax number will speed the time for medical bill processing and sharing.

### #3: Please send us your baby pictures (and/or testimonial)

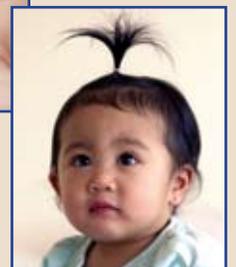
Please send us pictures of your baby if you have recently given birth. We love to hear news of your newest blessing! Please also consider sending your maternity story.

Please send items to:

editor@  
chministries.org

-or-

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



# Viewing the dead helps the bereaved

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

As they played in the street outside their homes, some children noticed the distant sound of an ambulance siren get progressively louder as the vehicle came into their neighborhood. As it passed by, several children ran after it.

One 14-year-old girl watched in surprise as the ambulance pulled into her driveway. As she entered the house, paramedics were already at work helping someone lying on the kitchen floor.

Through the maze of people, the girl saw that the victim was her mother. As she tried to get a good look, neighbors and siblings covered her eyes and whisked her away. Susie never got the opportunity to say goodbye to her mom, who died prematurely of a heart attack at age 42.

Now, 34 years later, my wife still looks back at that day with regret and a deep sense of loss.

I've always thought that well-meaning family members and friends did Susie a significant disservice when they deprived

her of the opportunity to see her mother's deceased body. Researchers involved in a recent study out of University of Oxford apparently agree.

In 2007 and 2008, scientists interviewed 80 adults from various social and ethnic backgrounds in the United Kingdom. All study participants had lost loved ones between four months to nine years earlier. About half had lost relatives due to suicide; the remaining loved ones had been murdered or suffered other violent events.

Of the 80 participants, 49 chose to view their loved one's body. Of those, more than 70 percent were glad that they had done so. A few had mixed feelings or regretted the decision, especially those who were coerced by authorities into identifying the body or were unprepared for its disturbing appearance.

Overall, the scientists observed that many people expressed an intense need to see, touch or hold the body of their deceased loved one. Although the experience could be distressing due to the body's condition,



most participants did not regret their decision, especially in retrospect.

Viewing a loved one's body drove home the reality of the loss and helped the study participants to move on in life. The scientists also noted that most people seemed to know intuitively whether or not it would be helpful for them to view the body.

*Chapple, A. and S. Ziebland (2010).*

Viewing the body after bereavement due to a traumatic death: qualitative study in the UK. *British Medical Journal* 340: c2032.

## Stress (continued from page 4)

Individuals with emotions characterized by care, compassion or appreciation have healthy HRV patterns. Conversely, those who often experience anger or frustration usually have the erratic pattern, placing them at a much greater risk of fatal cardiac dysrhythmias. People who change their emotions from positive to negative are able to improve their HRV pattern, thereby reducing their risk of sudden cardiac death.

*Kleiger, Robert E., J. Phillip Miller, Jr. J. Thomas Bigger, Arthur J. Moss, and Multicenter Post-Infarction Research Group. 1987. Decreased heart rate variability and its association with increased mortality after acute myocardial infarction. American Journal of Cardiology 59:256-262.*

*Tiller, William A., Rollin A. McCraty, and Mike Atkinson. 1996. Cardiac coherence: a new noninvasive measure of autonomic*

nervous system order. *Alternative Therapies* 2 (1):52-65.

*McCraty, Rollin, Mike Atkinson, William Tiller, Glen Rein, and Alan D. Watkins. 1995. The Effects of Emotions on Short-Term Power Spectrum Analysis of Heart Rate Variability. American Journal of Cardiology 76 (14):1089-1093.*

# 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](mailto:editor@chministries.org)

*Editor's note: Letters sent to CHM and printed on this page may be edited for length or grammar.*

**Dear Donna:**

What a blessing it was to receive the check to share our medical needs! I would like to thank you and Christian Healthcare Ministries for all of your hard work in processing and meeting the needs of ministry participants.

My husband and I are both self-employed and affording hospitalization would not be possible without CHM. I am thankful that my fellow Christians are willing to help shoulder the burden for us and for others who find it difficult or impossible to pay for health insurance.

As a group, we accomplish so much in the name of Jesus! Thanks again to everyone who makes it possible.

Sincerely,

Kathleen Abranovich  
New Castle, PA

*Editor's note: Donna Greer is a CHM Needs Processing representative.*

**Dear Christian Healthcare Ministries:**

We just had to write and thank you for such a marvelous ministry. We especially thank Beth Kabellar and Cesar Osorio for their patience and help.

We became members eight years ago and had no idea that we would one day receive financial gifts from believers we have never met. When people don't have immediate need of something, they don't always recognize its worth.

Last April, Paul experienced cardiac arrest while he was tilling the garden and we learned the true value of what we have in Christian Healthcare Ministries.

God graciously spared Paul's life. He underwent a quadruple bypass, two hospital stays and numerous doctor visits and tests. We have received from CHM the final check for payment of his medical bills. Thank you so much!

The financial burden that could have devastated us was shared by our brothers and sisters in Christ. Now, when people ask us if CHM works, we can confidently respond that it works well! We thank God that CHM exists to bring fellow believers together for such a time as this.

Sincerely,

Paul & Lorene Yadon  
Maple Falls, WA

*Editor's note: Beth Kabellar is a CHM Needs Processing representative. Cesar Osorio is a staff member of The Karis Group, a partnering Christian patient advocacy organization.*

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*"We had no idea that we would one day receive financial gifts from believers we have never met. When people don't have immediate need of something, they don't always recognize its worth."*

**-CHM members Paul & Lorene Yadon**

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**Dear CHM Members and Staff:**

I would like to thank CHM and all who helped meet my medical need when I was listed on the Prayer Page. Your gifts of money and encouraging words kept my focus on God's goodness and His perfect timing.

I also appreciated the help from staff members whenever questions arose.

Please continue to remember the needs of those who are listed on the Prayer Page. You will receive a blessing.

In His care,

Ruth Heyer,  
George, IA

## 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.

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**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.

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**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.*

**Luanne Anderson:** 636 22nd St., Orlando, FL 32805 Luanne has the swine flu and is unable to work.

**Jacob Beiler:** 548 Ridge Ave., Ephrata, PA 17522 Jacob requests prayer for wisdom to make the right decisions regarding his thyroid cancer.

**Sam Davis:** PO Box 235, Weslaco, TX 78599 Sam's wife, Nancy, was murdered by a drug cartel member in Mexico. Please pray for Sam during this difficult time.

**Shirley Dowling:** 209 E Belleview St., Lake Placid, FL 33852 Shirley requests prayer for her eyes and glucose levels.

**Rebecca Ellis:** 2201 S 10th St., Apt. 311, Lincoln, NE 68502 Rebecca is suffering pain from pregnancy complications and requests prayer from the CHM family.

**Leslie Heyduck:** 1760 Frazier Ave., Centralia, IL 62801 Leslie is undergoing therapy for a frozen shoulder.

**Mike Neciuk:** 305 N 9th St., Brawley, CA 92227 Mike was recently hospitalized with a bacterial infection.

**Dawn Scott:** 8 Scotts Bluff Dr., Simpsonville, SC 29681 Dawn has breast cancer and may need a double mastectomy. Please remember Dawn in prayer.

**Linda Roberts:** 640 Beachler Rd., Carlisle, OH 45005 Doctors found a mass on one of Linda's ovaries.

**Buckie Smithen:** 12583 E Sheraton Ave., Baton Rouge, LA 70815 Buckie asks for prayer for pain relief from shingles.

**Gerald & Judy Swesey:** 1401 E 2nd St., Alliance, NE 69301 Gerald has Alzheimer's disease and Judy suffers from dizziness and knee pain.

**Omri Vaughan:** 1007 Francitas Dr., Houston, TX 77038 Omri has been out of work for more than a year and requests prayer to find a job.

# CHRISTIAN HEALTHCARE MINISTRIES

*March 2011*

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Prayer Page testimony • Prayer Page • Letters to CHM  
Monthly prayer requests*



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