



# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

April 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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## Number of new memberships jumps 47 percent in 2010

*Monthly data show year-over-year increases*

The number of new Christian Healthcare Ministries families increased 47 percent in 2010 compared to 2009. New memberships also increased year-over-year every month in 2010, from 23 percent to 107 percent.

This growth trend is continuing in 2011. January memberships increased 84 percent and February memberships rose 66 percent from the same months in 2010. (March statistics were

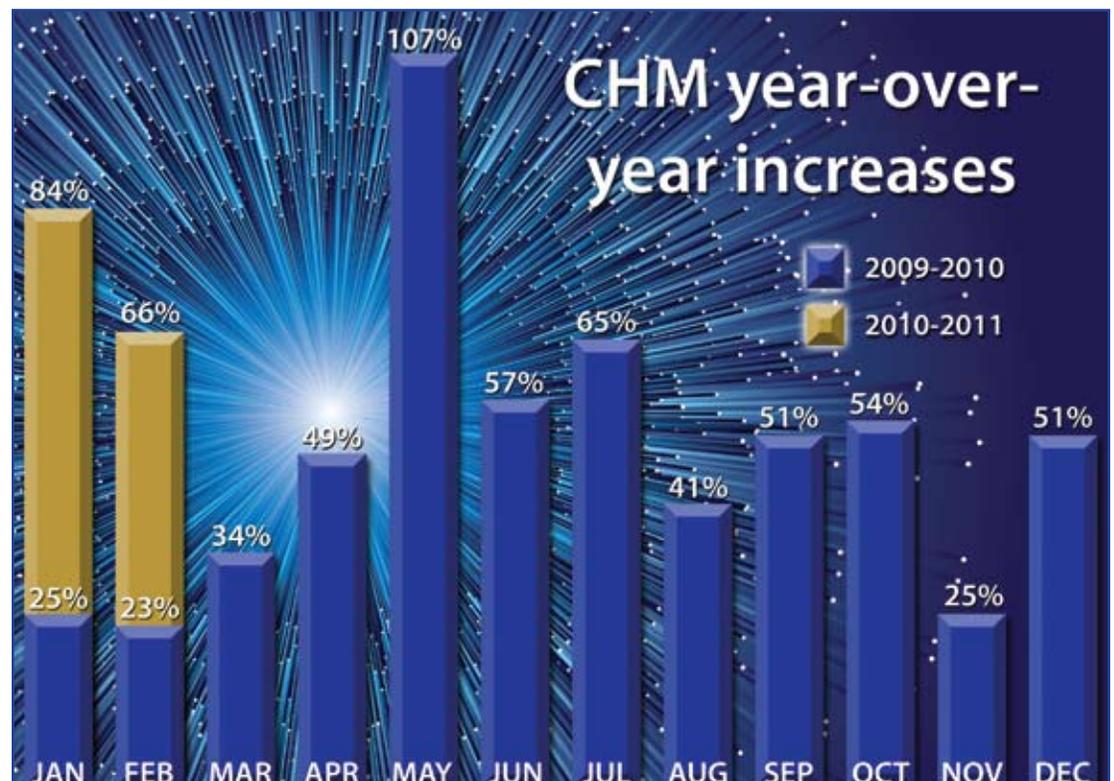
not yet available at newsletter publication date.)

“Our growth is a testimony to our members sharing the advantages of this ministry with their Christian family members and friends,” said Norma Mull, who oversees the CHM Ministry Information and Member Assistance departments. “God is at work building His kingdom, and we’re honored to be a part of it by helping Christians with their medical costs.”

She said memberships have likely increased for a number of reasons, one being that in light of health care legislation people are finding CHM a faith-based solution to their health care costs. (Christian Healthcare Ministries members are exempt from penalty under the 2010 national health care legislation).

Also, ministry members

*See “New memberships,” page 5*



## We don't need no education? Yes, we do



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

“We don't need no education.”

Though the grammar in this iconic line from Pink Floyd's song, “Another Brick in the Wall” is incorrect, it is memorable. It makes me think of a person I recently heard say, “I don't need no religion.”

Actually, he was a little bit right. He don't, and we don't, need no religion.

There are plenty of religions in the world. There is only one savior.

Jesus Christ's work and coming are described and anticipated in

the Old Testament. Both come to fruition in the New Testament.

Naturally, by extension, He is the foundation of this ministry, which exists for two reasons: to glorify God and serve His people.

We do it by helping people and making a difference in their lives.

I have a friend who for years was a CHM member out of conviction who also held on to his health insurance. As a small business owner, he was paying his insurance company nearly \$18,000 a year in premiums.

That was \$18,000 a year *if he*

*never went to see a doctor!* On top of that, he had a \$5,000 deductible and an 80-20 split, meaning he was responsible for his first \$5,000 in costs and then the insurance company would only pay 80 percent, for example, of his hospitalization costs. This left my friend responsible for 20 percent.

Last summer, he became fed up with paying insurance premiums. He also truly believed in CHM and what it is accomplishing. He did not renew his insurance policy, and

he and his wife stepped out in faith as CHM members.

Within three months he was hospitalized twice, both times for heart-related conditions. Thankfully, he has no serious problem. But it was scary.

What he learned through that experience is that CHM saved him and his wife thousands of dollars, shared the bills in full and demonstrated Christians' voluntary care of and concern for each other.

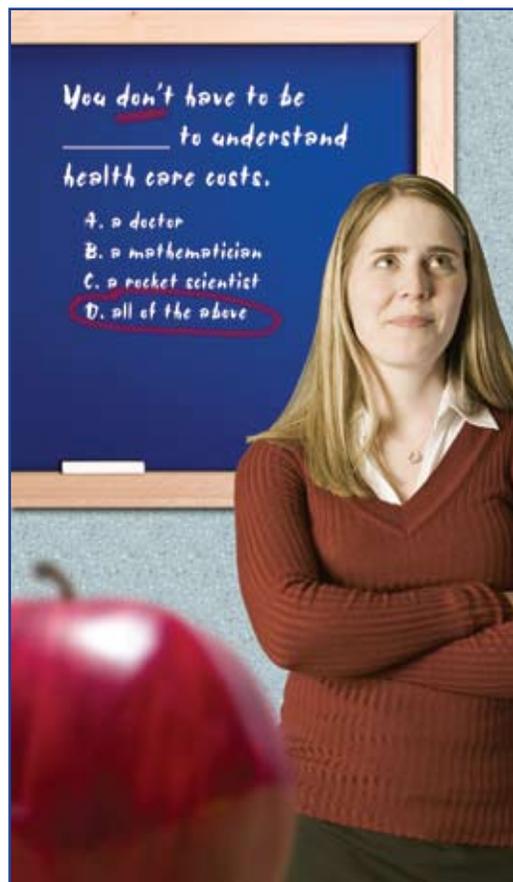
He and his wife learned that with the prescription discount card offered through the ministry they are paying no more—and often less—for prescriptions than when they had health insurance.

My friend contributes to participants listed on the CHM monthly newsletter's Prayer Page. It lifts his heart to receive notes of thanks from Prayer Page recipients who give praise not to him and his wife, but to God for touching their lives.

No one is going to have a similar experience with an insurance company. No one.

As a CHM member, you are spared the turmoil surrounding the country's insurance industry, coverage and premium increases.

You're in a different league. It's a good place.



## Mourning turns to joy

*A maternity story by Karen Franklin, Homedale, Idaho*



*CHM members Ron, Karen and Koralyn Franklin*

“He maketh the barren woman to keep house, and to be a joyful mother of children” (Psalm 113:9).

That verse is a constant reminder to me that God keeps His promises! My husband, Ron, and I have tried to have children for nine long years. During that time I had three complicated miscarriages.

In June 2008 I was nearly five months pregnant when my water broke and caused a bad infection and a high fever. Although very ill, I went into labor and gave birth to a sweet baby boy. We named him Wesley.

Wesley weighed only six ounces and was nine inches long—too small to survive. We said goodbye at the same time we were saying hello. It broke our hearts to watch

him slip away as we held him and kissed him.

Wesley’s death was hard on my emotions and body. I felt like I was traveling through a long valley of darkness and sorrow, but God became my comfort and strength throughout my period of deep grief. I leaned on God’s promises, especially Jeremiah 31:13: “I will turn their mourning into joy, and will comfort them, and make them rejoice from their sorrow.”

In early 2010 I discovered that I was pregnant. I was both happy and terrified, thinking I couldn’t handle the loss of another child; however, I took life one day at a time and God brought hope and

*See “Mourning turns to joy,” page 11*

## Meet your CHM staff: Vicki Benek

Vicki Benek is one of the latest additions to the Christian Healthcare Ministries staff. She serves CHM members and prospective members by answering phone calls for the Member Assistance and Ministry Information departments.

Vicki previously served as a cash office employee at Wal-Mart in Wadsworth, Ohio, and as a staff member at a Christian library in Wadsworth. She heard about a job opening at the ministry from her husband, Thom, who is supervisor of the CHM Reductions department.

“It is a pleasure to be working for such a compassionate, ministry-oriented organization,” said Vicki. “Talking to other Christians on the phone and helping them find solutions to their health care cost questions is meaningful and rewarding.”

Raised in Crystal Lake, Ill., Vicki moved

to Ohio with her family when she was in ninth grade. She became a Christian in tenth grade while attending youth group at a nearby church. She later studied business management at the Wayne College branch of the University of Akron in Orrville, Ohio.

Vicki’s brother married Thom’s sister and the couple suggested that Vicki and Thom go on a date. They were later married in Waycross, Ga., where they lived for two years. They returned to Ohio when Vicki became pregnant with their first child.

The Beneks have two daughters, Alison and Danielle. Alison and her husband, David, live in North Hollywood, Calif. Alison works with an inner city ministry in Los Angeles. Danielle is a college student living at home and studying graphic design.



*CHM staff members Thom and Vicki Benek*

Vicki and Thom attend Crossroads Community Church in Doylestown, Ohio. Vicki’s hobbies include photography, gardening and watching sports. She enjoys serving others and is thankful for her wonderful family.

## Other research on “keeping your heart”

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*This series of articles on stress and disease is excerpted from Dr. Jacobson's book, The Word On Health, originally published by Moody Press and available by contacting the Ministry Information department at 1-800-791-6225 or [nmull@cbministries.org](mailto:nmull@cbministries.org).*

Last month, I introduced Heart Rate Variability (HRV), which shows a connection between the heart's electrical activity and emotional state.

There are two basic categories of HRV: a smooth, “coherent,” sine-wave pattern is associated with positive and healthy emotions such as compassion and gratefulness; an “incoherent,” erratic pattern is associated with negative emotions such as anger or frustration.

Poor HRV (and the negative emotions that cause it) place people at significantly greater risk for fatal cardiac dysrhythmias. Experts estimate that nearly half of all heart attacks involve the victim developing ventricular fibrillation, a dysrhythmia that can result in fatality if not addressed immediately.

### Other research linking emotions with harmful health effects

Other research also has linked emotions with physiological effects. For example, *secretory IgA* is an antibody secreted by body

surfaces as a first line of defense against infection. It is found in various body fluids (such as saliva) and along the intestinal tract.

In one research study, people who recalled an episode of intense anger or frustration had secretory IgA levels that dropped 55 percent in an hour. These levels were still below normal six hours later—*after only five minutes of experiencing negative emotions!*

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*“Research confirms that ‘A merry heart does good like a medicine...’ Major depression is now considered a key predictor of heart disease. It is stronger than any other physical risk factor, such as smoking, high blood pressure or diet.”*

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Conversely, people who for five minutes recalled an episode of deep appreciation or love had IgA levels rise to forty percent above normal. The IgA levels remained elevated for more than six hours.

Research confirms that “A merry heart does good like a medicine, but a broken spirit dries the bones” (Proverbs 17:22). For example, major depression is now considered a key predictor of heart disease. It is, in fact, stronger than any other physical risk factor, such as smoking, high blood pressure or diet.

In another study, recovering heart patients who were depressed because they suffered a heart attack were eight times more likely to die suddenly than patients who were hopeful and happy they had survived. Similarly, men with high anxiety (fear, worry, insecurity) were six times more likely to experience sudden cardiac death than other men.

### “Type A” personalities

People with a “Type A” personality who are hard working and who set goals and accomplish them are not necessarily at increased heart disease risk.

However, there are two Type A behaviors associated with heart disease. The first is **time pressure frustration**, experienced by those who become overwhelmed or frustrated when they do not complete tasks on schedule.

The other Type A behavior associated with heart disease is **unresolved conflicts**, in which people have underlying anger, resentment or bitterness towards others and thereby emotionally isolate themselves.

This information might sound scary at first, especially if, like me, you have struggled with some of these negative emotions and tendencies. My response is: “Fear not!” (an admonition given

See “Keeping your heart,” page 13



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E-mail:  
[doc@cbministries.org](mailto:doc@cbministries.org)

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

## Members' books explore deep issues of faith

CHM member Joyce Swanson of Canton, S.D., spent her college years doubting the existence of God. After hearing someone speak about organization in the universe, she became convinced that God is real and that He created the world and everything beyond our planet.

*Exploding the Big Bang* is the result of Joyce's struggle to understand the creation vs. evolution debate. The book uses logic to show how items, animals and people cannot evolve; they must be created. "I wrote *Exploding the Big Bang* to be simple enough for a child to understand but profound enough to influence a college intellectual," Joyce said.

Joyce's husband, Roger, is the author of *How to Keep Your Faith When Losing Everything Else*. The book chronicles his

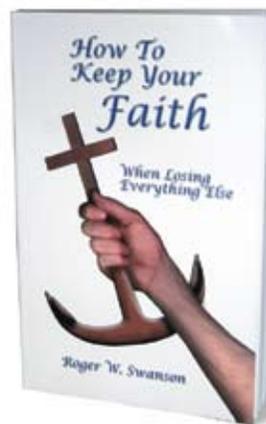
struggles and losses, including the death of his mother, divorce from his first wife, significant financial losses, health issues and family struggles. "The Word of God and spiritually inspiring music were the things that sustained me through circumstances in which most people would have given up," Roger said.

The Swansons met while Roger researched information to publish his book. He says Joyce is his answer to prayer; she said she was drawn to him because of his "sweet spirit in spite of numerous struggles." The couple married in April 1998.

Joyce, whose maiden name is Rowe, also is the author of two books about growing up on a farm in South Dakota: *Rowe by Rowe* and *Rowe by Rowe Apparently*.



*Authors Joyce and Roger Swanson*



*Exploding the Big Bang* and *How to Keep Your Faith When Losing Everything Else* were published by Masterpiece Creations. Both books are available by contacting the authors at 605-359-0191 or [rogjoy1998@yahoo.com](mailto:rogjoy1998@yahoo.com).

### New memberships (continued from page 1)



are effective in using the Bring-a-Friend program to spread the word to friends and family. Approximately 45 percent of new

joiners in 2010 came through Bring-a-Friend. An additional 20 percent heard about CHM from a family member, friend or former CHM member.

The CHM staff is expanding efforts to raise ministry awareness through relationships such as those formed with Moody Bible Institute, Angel Food Ministries and The Lampo Group (led by Dave Ramsey, nationally known financial broadcaster and author).

"More and more Christians across the nation are learning about CHM and what it does," said the Rev. Howard Russell, CHM

executive director. "We have encountered tremendous opportunities in 2010 and 2011 to reach believers with the message that there is a solution to their health care costs, and it is Christian Healthcare Ministries."

"The best is yet to come," Russell said. "There is excitement around the ministry offices as we see a growing number of members and prospective members who share our vision—to act as the Body of Christ and help carry each other's burdens in the area of health care costs."

## SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

### Meet the Prayer Page participants

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

#### Nova Ferguson

Sycamore, OH

- Total need: \$7,482
- Prayer Page gifts received to date: \$768
- Need remaining: \$6,714

*Written by Tim Ferguson*

My wife, Nova, and I celebrated our 47th wedding anniversary in March. We have two married sons and four grandchildren. We live a busy and happy life.

Nova plays the piano, serves as the Sunday School treasurer and is very

active in our church music department. I am church treasurer and treasurer of our local camp meeting organization. We also baby-sit our three-year-old granddaughter every week.

We have been self-employed for more than 30 years—working side-by-side for many of them—and run our business out of our home.

In April 2010, Nova experienced what we thought was a heart attack, suffering pressure and severe pain in her left shoulder and chest.



*Prayer Page participant Nova Ferguson*

*“We wish to thank CHM members for their support and financial gifts. Our listing on the Prayer Page has made us more keenly aware of others in need and has increased our desire to do what we can to assist them.”*

I drove her to the hospital, where medical staff performed several tests and said it didn't appear to be a heart attack; it looked like tachycardia and arrhythmias. They insisted on keeping her overnight. They put her in intensive care to continue observing her symptoms to make sure she didn't experience a heart attack.

The next morning they did many tests to check Nova's heart, including a treadmill test. Everything checked out fine, except for her heart arrhythmia, which she has had for several years.

The total hospital bill was more than

*See “Prayer Page participants,” page 12*

### Prayer Page needs met:

Nancy Berg, Apple Valley, MN

Condition: Cataract surgery

Bills: \$2,723

James Fitch, Troy, PA

Condition: Squamous cell cancer

Bills: \$2,357

Betty Thoennes, Eudora, KS

Condition: Diagnostic testing

Bills: \$245



*CHM member Nancy Berg*

*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:**  
**\$617,161**

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

- \$63.82 this month -or-
- \$21.28 for the next three months -or-
- \$10.64 for the next six months

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

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

APRIL 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 \$6,813 in gifts. He now needs \$13,021.**

**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 \$14,771 in gifts. He now needs \$15,341.**

**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 \$727 in gifts, bringing the total need to \$1,276.**

**4. 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 \$12,874 in gifts, bringing the need to \$16,126.**

**5. 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 \$1,311 in gifts, bringing the amount**

**needed to \$2,128.**

**6. 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 \$1,176 in gifts, bringing the amount needed to \$3,145.**

**7. Duane Bryant: 3718 32 West, Crawfordsville, IN 47933** Duane suffers from lower back pain. He received \$7,355 in reductions and asks for help with his remaining \$2,351 in bills.

**8. Lindi Burgess: 4980 Lenville Rd., Moscow, ID 83843** Lindi suffers debilitating fatigue due to a hysterectomy and other medical issues. 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 \$3,516 in reductions and \$1,896 in gifts, bringing the total needed to \$12,803.**

**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 \$3,290 in gifts, bringing the total needed to \$5,046.**

**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 \$906 in gifts, bringing the need to \$47,749.**

**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 \$1,260 in gifts. She now needs \$12,966.**

**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 \$29,621 so far in gifts, leaving \$41,042 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. **UPDATE: June received \$206 in gifts, bringing the need to \$6,268.**

**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 \$1,525 in gifts, bringing the amount needed to \$8,847.**

**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. **UPDATE: John received \$240 in gifts, bringing the need to \$784.**

**16. Geneva Elsberry: 29240 Wiseman Rd., Ravenna, NE 68869** Geneva underwent knee

## 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*

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 \$2,415 in gifts, bringing the total to \$2,293.*

**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 \$768 in gifts, bringing the total needed to \$6,714.*

**20. Norman Ford: 108 Cypress Pond Rd., Port Orange, FL 32128** Norman underwent three surgeries resulting from a kidney stone. He asks the CHM family for help with \$2,731 in bills.

**21. Cheryl Funk: 813 Crown Ridge Rd., Sedona, AZ 86351** Cheryl underwent cataract surgery and incurred bills totaling \$3,855 after reductions. She would appreciate your prayers and financial gifts.

**22. Rochelle Goertzen: 35236 Ede Rd., Lebanon, OR 97355** Rochelle underwent two total hip replacement surgeries. She is thankful that one has been completely paid and she asks the CHM family for help with the remaining \$52,906 in bills. *UPDATE: Rochelle has received \$4,736 in reductions and \$7,052*

*in gifts, bringing the need to \$41,118.*

**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 \$1,127 in gifts, bringing the need to \$7,295.*

**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 \$8,346 in gifts, bringing the total to \$17,140.*

**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 \$775 in gifts, bringing the total need to \$9,500.*

**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 \$10,680 in gifts, bringing the amount needed to \$21,007.*

**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 \$3,242 in gifts; the amount still needed is \$1,226.*

**28. Tanya Hodge: PO Box 45, Basin, WY 82410** Tanya incurred \$9,822 in bills while undergoing treatment for abdominal pain. Please remember Tanya with your prayers and financial gifts.

**29. 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 \$843 in gifts, bringing the amount needed to \$2,799.*

**30. Paul Jehle: 14 Homestead Rd., Sagamore Beach, MA 02562** Paul suffers from supraventricular tachycardia, a heart rhythm disorder. He incurred bills totaling \$11,456 and asks the CHM family for prayer and financial help.

**31. Anne Jones: 340 Greenleaf Lane, Bryan, TX 77808** Anne underwent an emergency hysterectomy. She obtained \$39,461 in bill reductions and still has \$14,874 remaining. *UPDATE: Anne has received \$7,935 in gifts, bringing the total needed to \$6,939.*

**32. 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.

**33. 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 \$36,871 in gifts, bringing the need to \$62,597.*

**34. 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 \$5,891 in gifts, bringing total bills to \$6,016.**

**35. 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 \$2,860 in gifts, bringing the need to \$1,005.**

**36. 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 \$9,506 in gifts. He now needs \$14,591.**

**37. 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 \$668 in gifts, bringing the total needed to \$8,345.**

**38. 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 \$2,714 in gifts and \$2,134 in reductions. He has \$6,745 in bills to be met.**

**39. Frank Neumeister: 28 Frank Lane, Ashland, PA 17921** Frank incurred bills from a heart condition for \$38,220. **UPDATE:**

GIVING GUIDE			
Membership #	Need #	Membership #	Need #
100025-100183	44	111139-111440	52
100187-100311	15	111444-111796	23
100327-100541	53	111797-112157	46
100551-100723	42	112159-112484	37
100738-100937	35	112485-112876	14
100939-101252	56	112880-113363	25
101284-101608	27	113364-113705	28
101631-101978	03	113708-114082	58
102014-102394	16	114083-114460	54
102398-102741	32	114462-114811	57
102753-103291	05	114816-115260	30
103293-103984	18	115265-116031	08
103987-104485	07	116043-117415	11
104523-104946	20	117419-119042	01
104966-105433	29	119050-120941	51
105434-105959	17	120943-123119	36
105963-106372	50	123120-124886	45
106379-106824	06	124890-126848	40
106384-107226	47	126849-128445	02
107232-107559	21	128464-130763	04
107563-108050	09	130770-133033	24
108052-108506	48	133037-135747	41
108512-108892	43	135755-138304	55
108895-109292	34	138308-141709	39
109293-109701	13	141781-143305	26
109707-110042	49	143306-144323	12
110043-110422	19	144328-145228	22
110425-110780	38	145229-146185	10
110781-111137	31	146188-147180	33

**Frank has received \$2,593 in reductions and \$16,114 in gifts, bringing the total amount to \$19,513.**

**40. 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 \$1,937 in gifts, bringing the amount needed to \$15,340.**

**41. 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 \$13,287 in gifts, bringing the total needed to \$18,846.**

**42. 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.

**43. 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 \$1,014 in gifts, bringing the total needed to \$5,939.**

**44. 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 \$552 in gifts, bringing the need to \$708.**

**45. Calvin Ratzlaff: 40596 307th St., Avon, SD 57315** Calvin

## How do I use the Giving Guide?

In the Giving Guide, find the range of membership numbers in which your number falls. You can send a gift to the need number that corresponds to your member number.

For example, if your number is 110000, you would send to need #49.

These directions are only suggestions; if you are not a CHM member or feel led by the Lord to give to a need other than the one suggested, please do so!

**How do I send my gift?**  
(Continued from the page 8 sidebar)

**Option 2:** You can send financial gifts to the CHM office and they will be forwarded to the recipient you choose. The advantage is that gifts sent in this manner are tax deductible.

Please make your check out to CHM and write "Prayer Page" and the name of the gift recipient in the memo line. We will deposit your check and generate another check to send to the recipient of your choice. We will forward any card or encouraging note that you include, or you can send it directly to the recipient.

Continued on the page 10 sidebar

*How do I send my gift?*  
(Continued from the page 9 sidebar)

Please send your gift to:  
Christian Healthcare  
Ministries

Attn: Gift Processing  
127 Hazelwood Ave.  
Barberton, OH 44203

Any gifts designated for a person not on the Prayer Page will be forwarded to another recipient.

*I am listed on the Prayer Page. What are my responsibilities?*

Individuals listed on the Prayer Page must report what monies they receive each month by the 15th (or the first business day after the 15th) of the following month.

Mail in your Donor Information Form, e-mail [prayerpage@chministries.org](mailto:prayerpage@chministries.org) or call 800-971-6225 and ask for the Prayer Page.

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

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

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

suffers from hyperparathyroidism and has \$16,213 in medical bills. **UPDATE: Calvin received \$1,135 in gifts, bringing the need to \$15,078.**

**46. 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 \$3,289 in gifts, bringing the total to \$7,391.**

**47. 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 \$925 in gifts, bringing the total needed to \$3,774.**

**48. Sally Roe: 2899 Sylvania Rd., Troy, PA 16947** Sally incurred \$9,417 in bills for a congenital kidney condition. **UPDATE: Sally received \$3,545 in gifts, bringing the total needed to \$5,872.**

**49. 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 \$910 in gifts, bringing the need to \$6,356.**

**50. 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 \$454 in gifts, bringing the need to \$3,066.**

**51. 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 \$9,515 in gifts, bringing the total to \$14,190.**

**52. 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 \$2,364 in gifts, bringing the total to \$7,008.**

**53. 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 \$8,596 in gifts, bringing his bills to \$944.**

**54. Rev. Myron Stump: PO Box 245, Union City, IN 47390** Rev. Stump incurred \$38,593 in bills for heart surgery and asks the CHM family for help. **UPDATE: Rev. Stump has received \$14,794 in reductions and \$12,733 in gifts, bringing the total to \$11,066.**

**55. Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227** Lessie underwent bladder surgery and asks for help with bills totaling \$29,605. **UPDATE: Lessie received \$10,131 in gifts, bringing the total needed to \$19,474.**

**56. John Willis: PO Box 222, Weesatche, TX 77993** John incurred \$1,165 in bills from a pre-existing heart condition. Please remember John with your

**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 \$7,345 in gifts, bringing the amount needed to \$9,355.**

prayers and financial gifts.

**57. 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 \$3,032 in gifts, bringing the amount needed to \$11,337.**

**58. 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 \$6,057 in gifts, bringing the amount needed to \$10,943.**

**Mourning turns to joy (continued from page 3)**

healing to my heart and body.

On October 15 a miracle arrived in the form of our baby daughter, born eleven days early. It was not without...excitement. I hadn't realized my water had broken until 24 hours after it happened. This put me at a high risk of infection. In His mercy, God helped us get in touch with my doctor, who scheduled an emergency C-section.

---

*"In early 2010 I discovered that I was pregnant. I was both happy and terrified, thinking I couldn't handle the loss of another child; however, God brought hope and healing to my heart and body."*

-CHM member Karen Franklin

---

It was just in time. I had already started to develop a fever.

Koralyn Kay Diné Franklin weighed five pounds, two ounces. She had a rough start and we had to stay in the hospital four days, but God helped us and she began to improve. We were happy beyond our ability to describe!

We still have many expenses from my three miscarriages, which occurred under my previous health insurance plan. My pregnancy with Koralyn fell under our CHM participation and we are grateful to have received nearly \$5,000 in reductions and more than \$20,000 shared by CHM members. We are so thankful for Christian Healthcare Ministries and how it works.

*Editor's note: The CHM Gold program is the*



*Koralyn Franklin*

*best participation level for women who may become pregnant. To learn more about CHM's maternity program, visit [www.cbministries.org/maternity.aspx](http://www.cbministries.org/maternity.aspx), e-mail [jspriggs@cbministries.org](mailto:jspriggs@cbministries.org) or call 1-800-791-6225, ext. 5243.*

**Education (continued from page 2)**

Tell your friends.

Tell them about CHM.

Tell them what they're missing by not being part of it.

Tell them what they'll gain by joining.

Tell them not just about the money they will save. Tell them the experience they will have by being a member of this fellowship of believers.

In other words, help educate them about CHM.

It's education they need, no?

*Editor's note: For tips on how to tell friends and family members about Christian Healthcare Ministries, visit [www.cbministries.org/sharingtips.aspx](http://www.cbministries.org/sharingtips.aspx). For each new membership you bring into the ministry, you will receive a free month of CHM participation. To learn more, visit [www.cbministries.org/bringafriend.aspx](http://www.cbministries.org/bringafriend.aspx) or contact the Member Assistance department at 1-800-791-6225, ext. 5993.*

**Please send us your baby story!**

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



## Fish oil supplements aid critically ill people

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

According to a recent study, critically ill hospitalized patients who receive fish oil as their daily fat intake may experience a shorter hospital stay.

Researchers evaluated the effects of fish oil given to 23 patients admitted for sepsis (a life-threatening bacterial blood infection) at a Portuguese hospital. The patients were randomly assigned to receive either soybean oil alone or in combination with fish oil in daily intravenous feedings. All patients were sick enough to require ventilator support.

After a month, eight patients had died

(four from each group). However, of those who survived, the average hospital stay was reduced from 82 days for those not receiving fish oil to only 28 days if fish oil was supplied in daily nutrition.

The study supports the fact that omega-3 fatty acids are absolutely essential for life, not only over the long haul, but also in the midst of a crisis.

*Barbosa, V. M., E. A. Miles, et al. (2010). Effects of a fish oil containing lipid emulsion on plasma phospholipid fatty acids, inflammatory markers, and clinical outcomes in septic patients: a randomized,*

*controlled clinical trial. Critical Care 14(1): R5.*

### Correction: Faxing medical bills

The March newsletter issue contained the incorrect number for faxing medical bills. **The correct fax number is 330-848-4322.**

We apologize for any inconvenience.

## Americans battle obesity

*Courtesy Saurage Research "Key Findings" newsletter*



Americans (12 percent) are more likely than people in other countries (five percent global average) to weigh themselves each day.

When wanting to lose weight, Americans cut back on their food and calorie intake (57 percent), compared to a global average of 40 percent. More than one-half (53 percent) increase their physical activity, compared to a global average of 35 percent.

Americans (26 percent) are more than

twice as likely as the rest of the world (12 percent) to order smaller meals at restaurants.

Fast food is a problem for Americans' battle with weight. Nearly one-half (49 percent) say they like fast food too much to give it up, compared to a global average of 29 percent.

Some 47 percent like to eat junk food when they feel down, a habit of only 26 percent of other countries' citizens.

### Prayer Page participants (continued from page 6)

\$8,000. We submitted it to Christian Healthcare Ministries and were responsible for the first \$500 because we are Gold level members. Since Nova's condition was pre-existing, the remaining amount was listed on the CHM Prayer Page.

Since that time we have received cards of encouragement, get-well wishes and financial donations to help us pay the hospital bill.

We wish to thank CHM members for their

support and financial gifts. They have been a great help to us. Our listing on the Prayer Page also has made us more keenly aware of others in need and has increased our desire to do what we can to assist them.

# Drink coffee to reduce stroke risk

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

At the International Stroke Conference in San Antonio, Texas, researchers from University of Cambridge in England reported that coffee drinkers have a lower risk of stroke than non-coffee drinkers.

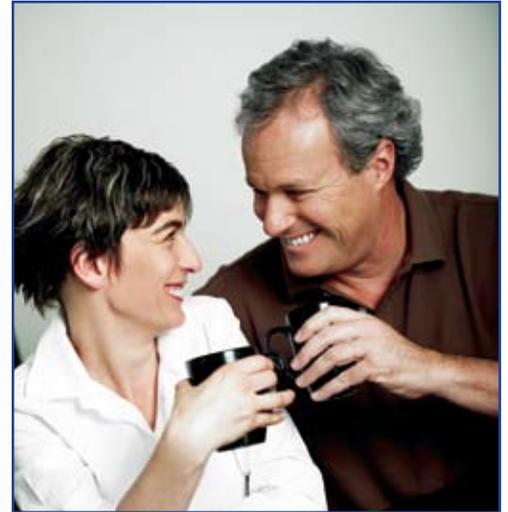
Scientists examined the health records of more than 20,000 European men and women ages 39 to 79. During a 12-year period, 855 patients had strokes. When researchers examined factors that contribute to or reduce stroke risk, coffee drinking came to the forefront.

Regardless of the number of cups of “Joe”

each day and whether it was regular, decaf or instant, individuals who drank coffee on a regular basis had about 30 percent fewer strokes than those who didn’t drink coffee.

Not all research and researchers agree with this report. However, in the vast majority of studies I have reviewed over the years, coffee (especially regular coffee) was not associated with health problems unless it was more than three cups per day.

*Seppa, N. (2010). Coffee linked to lower stroke risk. Science News 177(7): 15.*



## Keeping your heart (continued from page 4)

62 times in the Bible).

The reason we don’t need to fear is because God has created built-in resiliency in our

bodies that usually allows us time to make corrections and bring ourselves into harmony with His physiological design.

Knowing that should lead us to thank and worship Him for His grace (not be regarded as permission to continue in a destructive behavior pattern.)

As the Apostle Paul said, “Shall we continue in sin, that grace may abound? God forbid!” (Romans 6:1-2a). And also: “Brethren, ye have been called unto liberty; only [use] not

liberty for an occasion to the flesh, but by love serve one another” (Galatians 5:13).

Instead, this stress research should motivate us even more to obey God’s Word, which should be the heart’s desire of God’s children. “Jesus [said]... ‘If a man loves me, he will keep my words’” (John 14:23).

**Next month:** We will learn about a fascinating phenomenon known as entrainment. We also will see how the heart, whether speaking physiologically, emotionally or spiritually, drives who we are and what we do and say.

*Institute of HeartMath. 1995. IHM Research Update. Boulder Creek, CA: Institute of HeartMath.*

*McCarty, Rollin. 1996. Stress and Emotional Health. Paper read at Steroid Hormones Clinical Correlates: Therapeutic and Nutritional Considerations, February 25, at Chicago.*

## Candid corner



*Employees share the good news of CHM at the National Religious Broadcasters' conference (Nashville, Tenn.) in February 2011. L-R: Michelle Rboads, Rev. Howard S. Russell (Executive Director), Jenny Emert, Joe Emert (Board of Trustees member), Norma Mull, Gordon Mull.*

# 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 Christian Healthcare Ministries:**

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

May God bless you,

Mae Schlabach,  
Millersburg, OH

**Dear Friends:**

Rhonda and I thank you so much for the incredible effort you made to work with us and with our medical bills. It reminds us of the grace God extends to us daily.

The past few months have been very challenging for us. Although we both work, we make very little and there is no money left over if something unexpected—like our health situation—happens.

We appreciate your prayers; please pray that the number of doctor visits and medications is kept to a minimum and doesn't overwhelm us.

Once again, thank you for your patience and support.

Sincerely,

Michael & Rhonda Barfield  
St. Charles, MO

**Dear Beth:**

We want to thank you and the staff at Christian Healthcare Ministries for the financial help sent for our daughter, Alana. Her fractured finger is slowly getting better with therapy and exercise.

We are very grateful and thank the Lord for using you to provide for us.

Sincerely,

Mark & Debra Amunrud  
Bozeman, MT

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

**Dear Christian Healthcare Ministries:**

Thank you so much for all you do to further God's kingdom as we await our Lord's return!

Blessings and love,

Carl & Mary Russell  
Reynoldsburg, OH

**Dear Christian Healthcare Ministries:**

Please accept the enclosed check as a donation toward medical costs listed on the monthly newsletter's

Prayer Page.

We are relatively new CHM members and really appreciate the newsletter and the way CHM operates. We feel blessed to pray for other members' medical needs and will contribute financially toward Prayer Page needs as often as we can. Thank you for the opportunity.

God's best to CHM,

Jerry & Kathy Lamping  
East Helena, MT

**Dear Christian Healthcare Ministries:**

We wish to thank the CHM members for their prayers. We have received cards of encouragement from members across the United States and Canada.

We are so grateful for all of you. Please continue to keep us in prayer; experiencing Lou Gehrig's disease has been difficult.

Sincerely,

Dewey & Nora Hudspeth  
Paris, TN

## 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.

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**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.*

**Jerry & Susan Chapman:** 8812 Standifer Gap Rd., Chattanooga, TN 37421  
The Chapmans request prayer due to unemployment and financial issues.

**Jay Clifton:** 231 Katlian St. #B5, Sitka, AK 99835 Jay fell and suffered head and brain injuries. Please keep him in prayer.

**Jimmy Dowdy:** 4900 Old Lake Park Rd., Valdosta, GA 31606 Jimmy requests prayer for unresolved health issues.

**John Friend:** 503 Magnolia St., Tahlequah, OK 74464 John was recently diagnosed with non-Hodgkin's lymphoma. Please keep John and his family in prayer.

**Carl Lemke:** 63695 Pioneer Loop, Bend, OR 97701 Carl requests prayer for restoration of motion in his arm following a motorcycle accident.

**Allan McClellan:** 303 Blackmon St. S., Bethune, SC 29009 Allen has Stage 4 melanoma cancer and is growing weaker. Please remember Allan and his family during this difficult time.

**James & Candice Parker:** 654 E Magnolia St., Apopka, FL 32703 The Parkers request prayer because they are in a difficult health and financial situation.

**Kurt Peterson:** 2210 Virginia Lane, Haslet, TX 76052 Kurt suffers from thyroid cancer and has had many surgeries and treatment. Please keep him in prayer.

**Anthony Schraffa:** 544 Westree Lane, Plantation, FL 33324 Please pray that Anthony experiences a quick recovery from a serious case of pneumonia.

# CHRISTIAN HEALTHCARE MINISTRIES

*April 2011*

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Letters to CHM • Monthly prayer requests*



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