



Christian Healthcare Ministries

The biblical solution to healthcare costs

May 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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Tough times bring us closer to God

Testimony by Russ and Joni Lineberry, Columbia Falls, Mont.

Our life has been chaotic and stressful since Russ fell off a ladder in August 2010. He suffered a compound fracture of his lower left leg.

Russ was transported to the

emergency room and waited nearly three hours before an orthopedic surgeon arrived to perform surgery. We later learned that another hospital 15 minutes away had a trauma team on call that could have addressed his injury right away.



CHM members Russ and Joni Lineberry

The following day, Russ was flown to a hospital in Spokane, Wash., to undergo a skin graft and surgery to replace missing bone. His high blood loss

required two transfusions. His leg damage was extensive and our biggest fear was infection and possible amputation.

We returned home weary and frightened, but trusting God for the outcome.

The next several months required our family's constant care to change dressings and manage pain medication. On September 1, the orthopedic doctor performed another surgery to remove infected wound areas.

See "Tough times," page 11

Recording artist and CHM member Guy Penrod visits ministry offices

Recording artist Guy Penrod—of Gaither Vocal Band fame—visited the Christian Healthcare Ministries offices on March 25 for the ministry's weekly Chapel service. Guy and his wife, Angie, are CHM members; the ministry provided financial assistance for the births of two of their eight children.

After 14 years with the Gaither Vocal Band, Guy left

to pursue a solo music career. At the CHM Chapel service, he performed a selection of songs from his new country album project, *Breathe Deep*.



Guy Penrod and band with CHM Executive Director Rev. Howard Russell

See "Guy Penrod," page 5

CHM: 30 years of facing members' personal tsunamis



Rev. Howard Russell
Executive Director,
Christian Healthcare
Ministries

Christian Healthcare Ministries is now in its 30th year of serving Christians with health cost sharing support. Thirty years of living the command of carrying each other's burdens and so fulfilling the law of Christ.

I was thinking of this as I watched, as you did, the news video of the devastation in Japan.

Like you, I was stunned to see walls of water overwhelm everything in their path and the destruction the March 11 earthquake brought to Japan.

As Christians, we are not immune from disaster. There's nothing in the New Testament that tells us we're on a no-disaster life flight plan. As believers we are, however, immune to being separated from God at any time. We can't explain or fully understand disasters, but we can react in a Christlike way.

There will be—as there always is—an enormous Christian response to

Japan's tragedy. As with Hurricane Katrina in our own country, churches and believers will come to the aid of people in desperate need, and Christians will fulfill what James wrote in his New Testament book: "if you say to someone to go and be filled and go and be warm but do nothing to help them, what good is it?" (James 2:16)

As we all know, government response to disasters gets a great deal of news media coverage. Christian activities seem to get much less notice, but they are tremendously powerful.

In the aftermath of the 2004 tsunami that swept across Thailand and southwest Asia, Christians around the world rapidly came to the aid of people in that region. The same thing happened in Haiti last year.

The Christian culture responds to the "least of these." That isn't an option; it's what Jesus directed us to do.

This culture of compassion took form when Jesus came to walk the dusty roads of Galilee, Judea and Jerusalem. The lonely walk up Golgotha's hill did more than kill a lone Jewish man; it changed the world.

In his book *Under the Influence*, Alvin Schmidt offers a significant description of the world pre-Jesus and post-Jesus. The contrast is dramatic.

The way modern culture responds to the less fortunate is the result of Christ's influence on the world. As the centuries have passed since Jesus began His earthly ministry, His influence has touched even those who don't embrace Him.

This culture is very familiar to us as members of Christian Healthcare Ministries. It's the engine that motivates our actions every month.

A number of our CHM members face their own personal tsunamis in the form of illness. It rushes over their family and destroys many precious things. But fellow CHM members are standing by with encouragement, prayer and financial support.

What you do changes lives. Your membership in this ministry comforts your brothers and sisters in Christ. It brings them hope and fills them with gratitude.

Your life, through this ministry, is touching others in ways that have lasting—perhaps even eternal—results.

Thank you for being a member of this ministry. Not to us, Lord, but to You be the glory.



CHM Board member helps others realize biblical self-worth through life-changing curriculum

A curriculum to help people realize their self-worth by learning biblical principles has been developed by Vic Porter, a member of the Christian Healthcare Ministries Board of Trustees.

The curriculum—an outgrowth of The Institute of Self-Worth (Vic's ministry)—is in use in 94 countries and all 50 states. The Institute of Self-Worth (ISW) originated in 2003 as a Bible study for prison inmates in Missouri. It received such positive response from inmates and the warden that Vic and his ministry partners decided to make it readily available and



Vic Porter teaches at a prison in Rock Springs, Ga.

chaplain-friendly—meaning easy to teach in any classroom setting.

Since 2005, the curriculum has been used by more than 3,200 prisons; jails; halfway houses; mental health facilities; homeless and battered women's shelters; veterans' shelters; Native American reservations; businesses; churches and Bible schools.

The curriculum contains two volumes, each of which feature nine teaching topics, tests and other information on DVD.

“We challenge the belief system that says performance or good works can gain favor

with God,” said Vic. “We present the truth that the grace of God led Him to send Jesus to atone for our sins and that we are made righteous in Him.”

The first volume's topics are: Borrowed Offenses; Healing the Brokenhearted; Your Identity Determines Your Self-Worth; The Power of Imagination; Your Destiny in Two Words; Personality Profiles; Reflections of Glory; The Horse and the Ship; and Grace, Law, and Righteousness.

The second volume contains: Defining Your Terms; God's Provision Through

Grace and Faith; The Intoxicated Mind; When Circumstances Fail; Grace for Miracles; Staying Focused; Words, Faith, and Things (in two parts); and Working Knowledge of the Word of God.

Vic said that more than 15,000 people give their lives to Christ each year after working through the curriculum.

ISW finds sponsors to help fund the curriculum for each facility to ensure that anyone who wants to use it can do so. The sponsor cost is \$250; gifts of any amount are welcome.

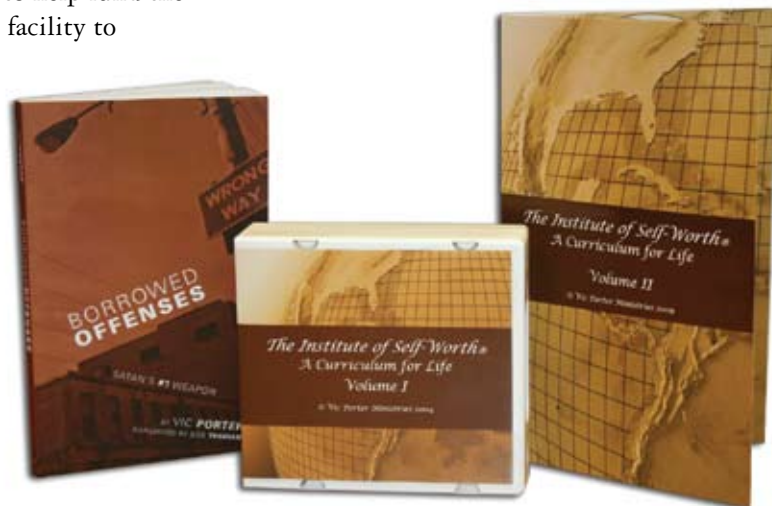
Vic has been a Christian Healthcare Ministries Board member since



CHM Board of Trustees member Vic Porter

2001. He is the author of *Borrowed Offenses*, a book that encourages readers to live lives free of the pain caused by unforgiveness. Vic has pastored churches in Missouri, Arkansas and Texas. He and his wife, Robin, reside in Nixa, Mo.

Editor's note: For more information on the ISW curriculum, visit www.iswlive.com, call 866-794-0462 or e-mail vporter@iswlive.com.



Entrainment: your heart drives your health

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www.cbministries.org/healthinfo.aspx

This article is excerpted from Dr. Jacobson's book, The Word On Health, originally published by Moody Press and available by contacting the Ministry Information department at 1-800-791-6225 or nnull@cbministries.org.

Entrainment and transference

To understand entrainment, imagine mounting a number of pendulum clocks on a wall and each keeps its own time. Soon, however, the clock pendulums begin to swing in sync with the heaviest pendulum setting the pace. This phenomenon is *entrainment*; the concept that it is easier to go with the flow than against it.

Similar to the clock example, Canadian geese greatly increase their flying distance capabilities by forming a wedge, which drastically reduces wind resistance for geese flying behind the leader.

There are several “oscillating” systems in the human body:

- the **brain's** electrical activity is measured with EEG (electroencephalogram)
- the **lungs** are automatically electrically triggered to oscillate 12 to 16 times per minute
- the **arteries** rhythmically pulse to move blood along
- the **intestines** move food and waste through rhythmic contractions called peristalsis

The heart, with 40 to 60 times the brain's electrical strength, is by far the most powerful of the body's oscillating systems. It sets the pace for the other systems.

The brain, lungs and intestines function best when the heart has a good Heart Rate Variability (HRV) pattern.

Thus, it makes sense that people who are panicked (whose hearts are “troubled”) usually make poor decisions. In an emergency, we know we should slow down, take deep breaths and gather our thoughts before deciding what to do. The heart's ability to entrain the other organs, including the brain, provides a physiological basis for this ancient advice.

The heart has the electrical power of a 2.5 volt battery. Its electrical activity can be easily detected by EKG (electrocardiogram) electrodes placed on the fingers or toes. In fact, sensitive instruments can detect the heart's electrical activity several feet away.

This fact made me wonder if it is possible for one person to physically detect the electrical activity in someone else. After all, we have all encountered situations in which we have physically sensed someone else's concerns. For example, perhaps



in a past time period you were deeply grieving the loss of a loved one and a friend, who did not know the source of your pain, but could sense it, put his hand on your shoulder to comfort you. Even though he may not have said anything, you sensed that he cared for you and it filled you with calm and peace.

Laboratory studies provide confirmation that we can indeed detect electrical activity in others. In one study, researchers connected EEG electrodes to the brains and HRV monitors to the hearts of two study participants. One of the participants was experiencing extreme emotional distress; the other attempted to console and comfort him. Eventually the “healthy” HRV pattern in the person providing comfort appeared in the grieving participant's brain wave pattern. This phenomenon is called transference, which can only occur when a person exhibits sincere concern and a healthy HRV.

See “Entrainment,” page 13

Meet your CHM staff: Naomi Watson

Naomi Watson has joined the Christian Healthcare Ministries' Needs Processing department to serve ministry members by answering their phone calls, sending them important ministry forms and assisting in processing their medical bills.

Born in Akron, Ohio, Naomi is the youngest of eight children. She attended East High School, where she took clerical and marketing classes. Her family could not afford to send her to college, so Naomi started working and took post-secondary clerical classes to improve her skills.

When she was 11, Naomi's father, Ray, suffered a massive heart attack and underwent heart surgery. Years later he agreed to visit Community Gospel Tabernacle in Barberton, Ohio, a church several friends attended. Naomi went with him and returned each week.

Naomi and her fiancé, Chris, continued to attend church after her father passed away. "I realized I wanted more out of life,"

she said. "I wanted more answers, more stability, more peace. I found that what I really wanted was God in my life, and Chris felt the same way about his life."

Chris and Naomi were married April 21, 1984, and have attended Community Gospel Tabernacle for nearly 30 years. Chris is a self-employed professional painter. They have two adult children: Josh and Amanda. Josh works at a hospital and Amanda is employed by Country Inn & Suites.

The Watsons also have four grandchildren: Ashlynn (15), Kaitlynn (14), Joshua (11) and Jada (6).

In her spare time, Naomi enjoys spending time with the Lord, her grandchildren and other family members. She also likes doing crafts, swimming, skating, camping, riding motorcycles and shopping. She does many of her favorite activities with her canine friend, Taz, at her side.



CHM staff member Naomi Watson

Before joining the CHM staff, Naomi worked five years at a doctor's office in Cuyahoga Falls, Ohio. "I worked mostly with elderly patients and enjoyed sharing God and His wonders with them," she said. Naomi says she felt welcome from her

See "Meet your staff," page 11

Guy Penrod (continued from page 1)

Guy said that he isn't looking to change the face of country music, but to bring a new perspective to its best attributes. "The music is different from what I was doing with the Vocal Band, but my commitment to glorifying God through music is stronger than ever" he said.

"We are thrilled that Guy took time out of his busy schedule to share his ministry with us," said CHM Executive Director Rev. Howard Russell.



Guy Penrod (right) with Rev. Howard Russell and Barbara Russell

"I have enjoyed his music for many years and it was a treat to have him with us. Guy is an effective spokesperson for Christian Healthcare Ministries and represents many of our members in full-time ministry who share their faith through the gifts God has given them."

A current resident of Culleoka, Tenn., Guy was born in Abilene, Texas. The son of a preacher, Guy grew up

in church with a desire to somehow impact the world. "I learned pretty early that music was a good vehicle for me," he said.

He nurtured the gift of music by singing in church and school functions and with local groups and theater productions. He graduated with a vocal scholarship from Liberty University in Lynchburg, Va.

Before joining the Gaither Vocal Band, Guy took a job teaching voice at a private school in Georgia before opting a year later to head back into vocal performance and move to Nashville.

Editor's note: To learn more about Guy's music, visit www.guypenrod.com.

SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

Meet the Prayer Page participants

Note: The Prayer Page begins on page 7.

Geneva Elsberry

Ravenna, Neb.

- Total need: \$1,533
- Prayer Page gifts received to date: \$190
- Need remaining: \$1,343

I became a Christian when I was nine years old at a Baptist church in Louisville, Ky. My mother was a devout Christian but my father did not come to know the Lord until late in life.

I am the oldest of nine children. One of my brothers has been a pastor in New York for 20 years. Another brother was a missionary in Thailand for 35 years. He and his wife retired from the mission field in April 2008.

I met my husband, Eldon, at St. Paul Bible College (now Crown College) in St. Paul, Minn. We were married in 1963 and were blessed with four daughters. Eldon served 21 years as pastor of a Baptist church in Cairo, Neb. He retired in December 2008.

Our daughters, sons-in-law and nine of our 10 grandchildren know Jesus Christ as their savior. Our tenth grandchild is 13 years old and has Angelman syndrome, a neuro-genetic disorder that causes intellectual and developmental delay.

Since retiring, we have had

to adjust to living on a fixed income, which makes it difficult to pay medical bills. On July 27, 2010, because walking had become so painful, I underwent total knee replacement surgery.

Our medical bills amounted to nearly \$50,000. Fortunately, Medicare paid for many of the charges. Since my condition is pre-existing, the remaining amount of my need is printed on the CHM newsletter Prayer Page.



Geneva and Eldon Elsberry

We are very thankful for Christian Healthcare Ministries and hope that you will be able to help us with our remaining bills.

Thank you so much for sharing our need on the Prayer Page.

Prayer Page needs met:

Rev. Tommy Smith, Gibson, Tenn.

Condition: Heart catheterization

Bills: \$9,540

Michael Powell, Carriere, Miss.

Condition: Eye condition

Bills: \$1,260

We rejoice that these needs have been met and thank all who contributed! We ask your continued generosity toward other Prayer Page needs.

Are you thankful for the Prayer Page? Make it known by sending in your testimony!

Send your testimony and photos (if desired) to:

Christian Healthcare Ministries

Attn: Editor

127 Hazelwood Ave.

Barberton, OH 44203

-or-

editor@chministries.org

FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month: \$686,370

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

- \$69.39 this month -or-
- \$23.13 for the next three months -or-
- \$11.57 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

MAY 2011

What is the Prayer Page?

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

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

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

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

Christian Healthcare Ministries Prayer Page

127 Hazelwood Ave
Attn: Prayer Page
Barberton, OH 44203

Phone: 800-791-6225
(ask for the Prayer Page)
Fax: 330-798-6105

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

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

1. Gene Aikens: 1113 Murfreesboro Rd., Suite 106-340, Franklin, TN 37064 Gene had surgery for gallstone removal and has bills totaling \$19,834. **UPDATE: Gene reports \$7,028 in gifts. He now needs \$12,806.**

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 \$15,166 in gifts. He now needs \$14,946.**

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 \$866 in gifts, bringing the total need to \$1,137.**

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 \$13,089 in gifts, bringing the need to \$15,911.**

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 \$1,475 in gifts, bringing the amount**

needed to \$1,964.

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 \$972 in reductions and \$1,331 in gifts, bringing the amount needed to \$2,018.**

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

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 \$18,615 in bills and asks the ministry family for prayers and financial help. **UPDATE: Lindi reports \$3,516 in reductions and \$2,366 in gifts, bringing the total needed to \$12,733.**

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 \$3,451 in gifts, bringing the total needed to \$4,885.**

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 \$1,466 in gifts, bringing the need to \$47,189.**

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 \$1,520 in gifts. She now needs \$12,706.**

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 \$30,185 so far in gifts, leaving \$40,478 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 \$366 in gifts, bringing the need to \$6,108.**

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 \$1,722 in gifts, bringing the amount needed to \$8,650.**

15. Geneva Elsberry: 29240 Wiseman Rd., Ravenna, NE 68869 Geneva underwent knee replacement surgery and asks for help with \$1,533 in medical bills. **UPDATE: Geneva has received \$190 in gifts, bringing the need to \$1,343.**

16. 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.

Continued on page 8

Who can give?

All readers are invited to give to Prayer Page needs (above regular monthly gifts) as they feel led.

All giving is voluntary; there is no obligation to give to Prayer Page needs to remain a CHM participant.

How much should I give?

Give however much you feel led to give.

See the "Financial: Prayer Page giving" box on page 6 for suggestions.

How do I send my gift?

You have two options for sending your gift to a fellow Christian listed on these pages:

Option 1: You can send financial gifts directly to people listed on these pages.

Please make your check out to the recipient you choose. You also can send a card or encouraging note.

The Giving Guide on page 9 can help you choose a recipient.

Continued on the page 9 sidebar

UPDATE: Terry received \$195 in gifts, bringing the need to \$2,701.

17. 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 \$2,574 in gifts, bringing the total to \$2,134.

18. George Farris: 100 Ridgelawn Dr., Vicksburg, MS 39183 George underwent double bypass surgery following a heart attack. He later was hospitalized due to a failed artery. He incurred \$182,379 in bills and received \$96,410 in reductions, bringing the amount needed to \$85,969.

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 \$948 in gifts, bringing the total needed to \$6,534.

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. **UPDATE:** Cheryl received \$215 in gifts and added \$3,058 in bills, bringing the need to \$6,698.

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 \$7,577 in gifts, bringing the need to \$40,593.

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 \$1,722 in gifts, bringing the need to \$6,700.

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 \$8,748 in gifts, bringing the total to \$16,738.

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 \$1,041 in gifts and added \$265 in bills, bringing the total need to \$9,499.

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 \$11,094 in gifts, bringing the amount needed to \$20,593.

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 \$3,427 in gifts; the amount still needed is \$1,041.

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 \$1,033 in gifts, bringing the amount needed to \$2,609.

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 \$8,215 in gifts, bringing the total needed to \$6,659.

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. Mary Legatt: 5798 Glenview Lane, St. Cloud, MN 56303 Mary underwent surgery for

varicose veins that were causing life-threatening blood clots. After reductions, her bills total \$2,795. Please remember Mary with your prayers and financial gifts.

34. 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 \$37,895 in gifts, bringing the need to \$61,573.*

35. 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 \$6,106 in gifts, bringing the total needed to \$5,801.*

36. 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 \$3,000 in gifts, bringing the need to \$865.*

37. 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 \$9,782 in gifts. He now needs \$14,315.*

38. 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*

GIVING GUIDE			
Membership #	Need #	Membership #	Need #
100025-100183	43	111305-111602	46
100187-100311	36	111605-111965	38
100327-100541	27	111966-112322	14
100551-100738	03	112327-112697	25
100743-100954	55	112698-113160	28
100986-101286	15	113166-113563	57
101318-101709	32	113565-113896	53
101733-102217	05	113897-114260	56
102219-102708	06	114266-114618	30
102709-103088	17	114619-114953	11
103099-103840	07	114956-115487	08
103848-104370	29	115488-116471	01
104400-104792	16	116479-117915	51
104793-105280	20	117918-119519	40
105282-105753	33	119523-121272	37
105757-106132	50	121278-123325	45
106133-106602	47	123338-124907	02
106606-107152	09	124923-126725	41
107154-107647	48	126729-128302	04
107663-108123	44	128306-130438	24
108132-108537	35	130467-132705	42
108540-108892	13	132712-135160	54
108895-109284	49	135162-137816	26
109287-109661	39	137817-143132	12
109667-110005	19	143134-144117	22
110011-110355	31	144118-145094	10
110358-110699	21	145095-146285	34
110701-111004	23	146286-147578	18
111008-111303	52		

\$1,505 in reductions and \$908 in gifts, bringing the total needed to \$8,105.

39. 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 \$2,997*

in gifts and \$2,134 in reductions. He has \$6,462 in bills to be met.

40. Frank Neumeister: 28 Frank Lane, Ashland, PA 17921

Frank incurred bills from a heart condition for \$38,220. **UPDATE:** *Frank has received*

\$2,593 in reductions and \$21,889 in gifts, bringing the total amount to \$13,738.

41. William Newton:
5911 Country Brook Ct., Sugar Land TX 77479

William underwent knee replacement surgery and incurred bills and incurred bills totaling \$17,277. He asks the CHM family for financial gifts and prayer. **UPDATE:** *William has received \$2,217 in gifts, bringing the amount needed to \$15,060.*

42. 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 \$13,496 in gifts, bringing the total needed to \$18,637.*

43. Gloria Parker: 1214 CR 136, Coleman, TX 76834

Gloria incurred \$964 in bills for treatment of an abscess on her leg. She asks the CHM family for financial help and prayer. **UPDATE:** *Gloria received \$180 in gifts, bringing the need to \$784.*

44. Ronda Pearson: 57 Jack's

How do I use the Giving Guide?

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

For example, if your number is 110000, you would send to need #19.

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

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

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

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

Continued on the page 10 sidebar

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

Please send your gift to:
Christian Healthcare Ministries
Attn: Gift Processing
127 Hazelwood Ave.
Barberton, OH 44203

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

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

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

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

The Donor Information Form also is available online at www.chministries.org/downloadforms.aspx

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

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

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 \$1,209 in gifts, bringing the total needed to \$5,744.**

45. Calvin Ratzlaff: 40596 307th St., Avon, SD 57315 Calvin suffers from hyperparathyroidism and has \$16,213 in medical bills. **UPDATE: Calvin received \$1,693 in gifts, bringing the need to \$14,520.**

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 \$3,464 in gifts, bringing the total to \$7,216.**

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 \$1,207 in gifts, bringing the total needed to \$3,492.**

48. Sally Roe: 2899 Sylvania Rd., Troy, PA 16947 Sally incurred \$9,417 in bills for a congenital kidney condition. **UPDATE: Sally received \$3,693 in gifts, bringing the total needed to \$5,724.**

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 \$1,075 in gifts, bringing the need to \$6,191.**

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 \$659 in gifts, bringing the need to \$2,861.**

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 \$10,117 in gifts, bringing the total to \$13,588.**

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 \$2,554 in gifts, bringing the total to \$6,818.**

53. 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 \$13,023 in gifts, bringing the total to \$10,776.**

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 \$10,786 in gifts, bringing the total needed to \$18,819.**

55. John Willis: PO Box 222, Weesatche, TX 77993 John incurred \$1,165 in bills from a pre-existing heart condition.

NON-ASSIGNED NEED:

Glenn Boyd: Unit 3019 SCS DR, 3170 Airmans Drive, Fort Pierce, FL 34946 Glenn suffered a heart attack while teaching in the Dominican Republic and was life flighted to the United States. His flight cost \$16,700. **UPDATE: Glenn has received a total of \$7,509 in gifts, bringing the amount needed to \$9,191.**

Please remember John with your prayers and financial gifts.

56. Robert Winkel: N4651 State Rd. 26, Waupun, WI 53963 Robert had back surgery for a ruptured disc. He asks the CHM family for help with bills totaling \$14,369. **UPDATE: Robert has received \$3,195 in gifts, bringing the amount needed to \$11,174.**

57. Glen & Rachel Zehr: 1139 Covered Bridge Rd., Gladys, VA 24554 The Zehrs' infant son, Kaiden, bit down on an electrical cord and severely burned his mouth. He incurred medical bills totaling \$17,000. The Zehrs praise God that Kaiden is doing well. **UPDATE: The Zehrs have received \$6,227 in gifts, bringing the amount needed to \$10,773.**

Tough times (continued from page 1)

He sent us back to Spokane to check Russ for bone infection. We thought Russ might need plastic surgery; however, God intervened and another doctor recommended home oxygen therapy. We saw results quickly as the wound began to heal.

But our ordeal wasn't over.

After beginning physical therapy, Russ experienced vision changes in his right eye. An eye specialist told us that his optic nerve had swollen and that he needed an MRI of his brain. We were sent to Seattle—more than 500 miles from home—for further testing by a neuro-ophthalmologist. The testing did not reveal the reason for the swelling. Russ sustained permanent damage.

We sought God to gain understanding of why we were experiencing these trials. The doctors said that his other eye would compensate but that it could take a year for both eyes to work together properly.

We were adjusting to this change in our lives when the unthinkable happened—in

December his second eye began to swell. He underwent another MRI, more blood tests and a failed lumbar puncture. We returned to Seattle, where the specialist told us that the condition was permanent in both eyes and that we should apply for disability assistance.

“We have shed many tears but we believe that God is drawing us closer to Him and is guiding us in the direction He wants us to go. We trust Him and praise Him for the blessings in our lives.”

-Russ & Joni Lineberry

Russ will probably never drive again, but he may experience some vision improvement. He is still not walking on his own but we are confident that he will very soon.

The good news is that we were able to obtain a 100 percent bill write-off at the hospital in Spokane! So far, we also have received 100 percent off our doctor and

local medical transport bills. Our total bills are about \$150,000 and nearly \$80,000 has been written off. Christian Healthcare Ministries and The Karis Group are working to get reductions on the rest of our bills.

Our experiences have been an extreme test of faith. We constantly pray for God's healing and have grown closer as a family. Although devastated, we know that God is in control and that He loves us.

We have shed many tears but we believe that God is drawing us closer to Him and is guiding us in the direction He wants us to go. We trust Him and praise Him each day for the blessings in our lives. (We are celebrating the birth of a new granddaughter and are thankful for our wonderful children.)

Please keep us in your prayers.

Editor's note: The Karis Group is a Christian patient advocacy organization that helps CHM members obtain reductions and financial assistance with their medical bills. The Karis Group offices are in Austin, Texas.

Meet your staff (continued from page 5)

first day of work at Christian Healthcare Ministries. “I felt as though I had worked here before—I was accepted with Christian love and was impressed at how the staff comes together to help meet the needs of God's children across the nation.”

“God has created each one of us uniquely, but I am amazed at how His children come together as the Body of Christ,” she said.



Left: The Watson grandchildren (Kaitlynn, Jada, Joshua and Ashlynn). Top: Amanda Watson with Taz

Fiber produces protective gut flora

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

Often overlooked is the critical role naturally-occurring bacteria in our intestines play in protecting us from infectious diseases. The health community also often ignores factors that influence bacteria development.

Researchers at the University of Florence in Italy compared the gut bacteria of 29 healthy African children with bacteria in Italian children. The children were between one and six years old.

The African children consumed a principally vegetarian diet high in natural fiber and cereals. The Italian children ate

a standard Western diet low in fiber and high in animal protein, sugar and fat.

In both countries, breast-fed infants had very similar gut bacteria. However, gut flora patterns diverged once the children were weaned, reflecting their different dietary intakes.

African children with the high-fiber diet had high numbers of bacteria that digested plant fibers. These bacteria manufacture short-chain fatty acids that protect from Crohn's disease and other inflammatory disorders. The African children also had less diarrhea-causing bacteria, which

was surprising because the children were often exposed to water polluted with such bacteria.

The children with high-fiber diets had a wide diversity of "good" bacteria that were not found in the European children.

De Filippo, C., D. Cavalieri, et al. (2010). Impact of diet in shaping gut microbiota revealed by a comparative study in children from Europe and rural Africa. Proceedings of the National Academy of Sciences 107(33): 14691-14696.

Candid corner

Photos by Sarah Walker



To promote the ministry and build relationships with local church leaders, Christian Healthcare Ministries on March 31 was a host site for The Elephant Room, a national simulcast event. More than 60 local pastors and church leaders attended the event.

Choose tuna wisely to avoid mercury

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

Health experts have for years touted the health benefits of eating fish. However, they also have warned about the harm caused by consuming fish containing mercury. How can we get the health benefits of fish without experiencing mercury toxicity?

The answer for people who eat tuna may be found in species selection.

Researchers at University of Nevada, Las Vegas, purchased three brands of chunk-white and chunk-light tuna and tested them for mercury content. (White tuna is primarily albacore; light tuna is mostly skipjack.)

Examining 155 cans of tuna, the scientists found that mercury concentrations varied



from a low of 0.28 parts-per-million (ppm) in light tuna to 0.5 ppm in chunk-white, with some samples containing as many as 0.7 ppm. The U.S. Food and Drug Administration standard for removing a product from the market is one ppm.

Though all samples contained less than one ppm, researchers recommended choosing light tuna. Small children and nursing mothers should limit tuna intake to one serving every week or two weeks. Mercury can be especially toxic to developing neural and cardiovascular systems.

Raloff, J. (2010). Reeling in tuna without mercury. Science News 177(11): 10.

Send us your baby stories and pictures!

We'd love to hear news of your baby blessing.

Send to: Christian Healthcare Ministries,
Attn: Editor, 127 Hazelwood Ave.,
Barberton, OH 44203
Or e-mail to: editor@chministries.org

SOME RECENT ADDITIONS TO THE CHM FAMILY:



*Adilyn Brooke Macomber
Born Sept. 28, 2010 to
Shane & Amber Macomber,
Springfield, Mo.*



*Alex Jaymes Craig
Born Dec. 29, 2010
to Kathy Craig,
Shelbina, Mo.*

Entrainment (continued from page 4)

The heart: seat of the intellect, emotions, will and motives

These scientific findings are consistent with a Scriptural view of the heart. The first two biblical mentions of the word "heart" occur in Genesis 6:5 and 8:21:

"The Lord saw how great the wickedness of the human race had become on the earth, and that every inclination of the thoughts of the human heart was only evil all the time. The Lord regretted that He had made human beings on the earth, and His heart was deeply troubled."

"And the Lord smelled a sweet savor; and the Lord said in His heart, I will not again curse the ground any more for man's sake; for the imagination of man's heart is evil from his youth; neither will I again smite any more every living thing, as I have done."

In his book *How to Worship Jesus Christ*, Joseph Carroll states that these Scriptures indicate that the heart has several key functions:

- It is the seat of our intellect.
- It is the seat of our emotions.
- It is the seat of our will.

In addition, I believe that these passages also indicate the following.

- The heart is the seat of our motives.

Next month: We will examine the relationship between the heart and the spirit, how they relate to stress and the implications for physical health.

McCraty, Rollin, William A. Tiller, and Mike Atkinson. 1996. Head-Heart Entrainment: A Preliminary Survey. Boulder Creek, CO: Institute of HeartMath.

Letters to Christian Healthcare Ministries

Just as the church of Christ is not a building, Christian Healthcare Ministries is not an office in Ohio.

You, through your collective and faith-based sharing and support, make this ministry possible. We are privileged to serve you. We are privileged to serve Him.

These letters represent what you who participate in CHM are accomplishing for each other and for the cause of Christ.

-Rev. Howard Russell

We'd love to hear from you! Send us your letters:

Christian Healthcare Ministries

Attn: Editor
127 Hazelwood Ave.
Barberton, OH 44203

editor@chministries.org

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

Dear Christian Healthcare Ministries:

We want to thank you for the generous giving we have received to help pay our medical bills. Thankfully, we were able to obtain yet another discount from our medical provider, so we are returning the enclosed check. We are glad the money can be used to bless another family in need.

It is such a blessing to be a part of the Body of Christ working and helping one another as Christ commands us. Thank you again.

In Christ,

Jeffrey and Kathleen Turpin
Foresthill, CA

Dear Christian Healthcare Ministries:

We have been CHM members for a long time and we appreciate all of your help through the years. You have been a great blessing to us.

Beth Kabellar has been very helpful in handling our medical bills. All of the CHM staff members are so nice and helpful. God really blessed us when He led us to join Christian Healthcare Ministries.

Please pray that the coming year will be better for us. God bless

you and thank you again from the bottom of our hearts.

In Christian service,

Gene & Norma Howard
Bryan, TX

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

Dear CHM staff:

Thank you for your phone calls and the way you took care of us during our medical ordeal. May the Lord richly bless all of you!

Sincerely,

Dennis & Pam Knapp
Prim, AR

Dear Christian Healthcare Ministries:

Thank you so much for your support surrounding the recent birth of our first son, Josiah!

My husband, Edson, is not receiving a regular paycheck because we are in the process of starting a new Spanish-speaking church. CHM made it possible for us to have our son without worrying about the medical bills—especially when we needed to have an emergency C-section!

Josiah is doing very well. Thank you again.

May God bless you,

Krista Palacios-Castrejon
Kansas City, MO

Dear CHM staff:

Thank you so much for the check I received for payment of my medical bills. God is so good and faithful to meet our needs.

I have been a Christian Healthcare Ministries member for 19 years and this is the first need I have submitted. Now that I have Medicare, I wasn't sure how it would work with CHM, but everything has been handled and my needs are completely met.

I always enjoy reading the ministry's monthly newsletter and seeing many answers to prayer experienced by CHM members.

God bless all of you. Keep serving Him. I will continue to pray for this ministry and its members.

In Christ,

Mary Ann Robbins
Wheatland, WY

CHM legal notices

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

Especially for Florida Residents: A copy of the official registration and financial information may be obtained from the Division of Consumer Services by calling toll-free, within the state of Florida. Registration does not imply endorsement, approval, or recommendation by the State of Florida. 1-800-435-7352 Our Florida registration number is 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.*

Robert & Bethany Taggart: 13209 Lampmeade Lane, Charlotte, NC 28273 The Taggarts request prayer for the safe delivery of their baby and for Bethany to find a new job.

Elizabeth Kramer: 3606 N Starnes Rd., Bloomington, IN 47404 Elizabeth's husband, David, recently passed away. Please remember Elizabeth and her family in prayer.

Donald Anderson: 1019 Westchester Dr., Rockford, IL 61107 Donald recently lost his wife, Debra, to cancer. Please pray for Donald and his family as they cope with their loss.

Katie Latrell: 138 Fountain Ave., Pacific Grove, CA 93950 Katie recently underwent surgery to remove an infected cyst. Also, her mother suffers from kidney stones and her grandmother recently broke her hip. Please keep the family in prayer.

Marlin Stoltzfus: 360 W Mount Airy Rd., Stevens, PA 17578 Marlin's 26-year-old wife, Sadie, recently passed away after suffering from heart problems. Please pray for Marlin, who has three small children.

Alan Fredrickson: 23875 115th St., Stewart, MN 55385 Alan was recently diagnosed with rectal cancer and requests prayer from the CHM family.

James & Sandra Bellair: 351 Springmeadow Dr., Poplar Grove, IL 61065 The Bellairs request prayer that God will provide James with a job.

Grover & Glenna Dixon: HC 71 Box 67A, Asbury, WV 24916 Grover is in poor health and has many medical problems. Please keep the Dixons in prayer.

Barbara Flournoy: 350 Quail Creek Dr., Lufkin, TX 75904 Last year Barbara fell on concrete and hurt her back; now she may need to undergo surgery. Please keep Barbara in prayer.

CHRISTIAN HEALTHCARE MINISTRIES

May 2011

IN THIS ISSUE:

*Tough times bring us closer to God • Recording artist and CHM member Guy Penrod visits ministry offices • CHM: 30 years of facing members' personal tsunamis • CHM Board member helps others realize biblical self-worth through life-changing curriculum Healthwatch • Meet your CHM staff: Naomi Watson • Prayer Page testimony • Prayer Page • Letters to CHM
Monthly prayer requests*

