



Christian Healthcare Ministries

The biblical solution to healthcare costs

August 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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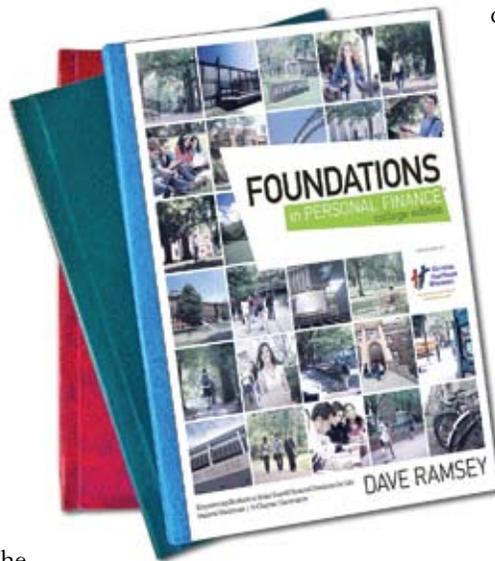
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Christian Healthcare Ministries in association with Dave Ramsey



The Christian Healthcare Ministries January 2011 newsletter reported that CHM entered into an association with Dave Ramsey, nationally known personal finance author and broadcaster, to help Christian college students learn money management skills.

CHM is working with Ramsey's organization, The Lampo Group, to bring this important information to college campuses.

The Rev. Howard Russell, CHM executive director, said the relationship is a good fit given Ramsey's Christian beliefs and CHM's mission. The goal of both organizations is to reach out to the up-and-

coming generation through Dave's college curriculum, *Foundations in Personal Finance*.

"We're glad to be part of the effort Dave is making through *Foundations in Personal Finance* to help young

people prepare for their futures," said Russell. "Sponsoring this program introduces the next generation of Christian individuals and families to CHM."

Seven Christian colleges in 2010 signed on to use the curriculum: Evangel University, Springfield, Mo.; College of the Ozarks, Point Lookout, Mo.; Mount Vernon Nazarene University, Mount Vernon, Ohio; Indiana Wesleyan University, Marion, Ind.; Kansas City College and Bible School, Overland Park, Kan.; Messiah College, Grantham, Pa.; and Regent University, Virginia Beach, Va.

As curriculum sponsor, Christian Healthcare

Ministries visited four of the colleges and CHM staff members were class guest lecturers at two schools. Some 722 students under CHM sponsorship took *Foundations in Personal Finance* either in person or via the internet.

Instrumental to the curriculum's development is Dave's daughter, Rachel Cruze. Cruze was the keynote speaker at the Students In Free Enterprise (SIFE) annual convocation held in February 2011 at College of the Ozarks. Terry Lawrence, a CHM representative, was present for the event. CHM also will attend a College of the Ozarks speaking event featuring Dave Ramsey in late 2011.

Five more colleges will offer the *Foundations in Personal Finance* curriculum during the fall 2011 semester: Abilene Christian University, Abilene, Texas; Berea College, Berea, Ky.; Columbia International University, Columbia, S.C.; Oral Roberts University, Tulsa, Okla.; and Trevecca Nazarene University, Nashville, Tenn. The 2011-2012 curriculum will include a textbook with the CHM logo on the front cover and

See "Ramsey," page 12

Think medical costs aren't negotiable? Think again.



Rev. Howard Russell
Executive Director,
Christian Healthcare
Ministries

What some people believe is wrong with American health care is exactly what's right with Christian Healthcare Ministries.

It was 90 years ago, with the advent of insurance companies, that health care payment responsibility began shifting from individuals to a third party. As responsibility for payment has shifted to insurance companies and the government, costs have increased. That's not the only factor, but a connection exists.

Here's an example. A short time ago my wife, Barbara, needed an MRI for a knee problem. After leaving the doctor's office she reported to the hospital—located in the same complex as her doctor—to schedule the prescribed MRI. She needed the results for a Thursday follow-up appointment at which a treatment program would be planned.

She was to have the MRI on a Monday. It would cost \$3,500. The hospital required \$1,000 at the appointment. A cash payment would receive a 20 percent discount.

My experience at CHM told me that we could do better. We commonly get 50 percent discounts, so 20 percent for an MRI of her knee was, pardon the pun, lame.

We found a free-standing MRI provider. Instead of going to the hospital on that Monday

morning, my wife used the free-standing MRI. She walked out with a CD containing the required images. Wondering what it cost? I'm glad you asked. It was \$350, paid in full for an MRI that provided exactly what she needed.

Why the difference? Or, more importantly, why would the hospital charge \$3,500 and another place \$350 for exactly the same service?

As responsibility for {medical costs} has shifted to insurance companies and the government, costs have increased....Rather than driving costs up, {CHM's} cost-sharing structure decreases costs for everyone.

Here's a non-health care example:

Some years ago a friend of mine was sent to New York by his employer for a series of meetings. He checked in to an upscale Manhattan hotel. The price on what he described as a room that was "nice, but considerably smaller than a Holiday Inn Express and not meaningfully more comfortable," was nearly \$300 per night.

When he went down for breakfast the next morning—to pay \$20 for the buffet or \$9 for a bowl of cereal—he noticed on the table a card promoting a

weekend rate of \$79 at the same hotel.

On his way past the front desk, he asked the desk clerk how the room costing his client (because that's who was paying) nearly \$300 would sell for more than \$200 less in just a couple of days.

"During the week it's business travelers on expense accounts," the desk clerk said. "On the weekends it's people using their own money."

While not an all-encompassing analogy, the same phenomenon regularly occurs in health care.

Health insurance is the way most people deal with medical costs. However, beginning in 1921 the perception of who is paying for our medical costs began to change. People weren't responsible anymore. A third party, an insurance company, was responsible.

A relationship with an insurance company is a straight business transaction. The company is betting you're not going to get so sick that they won't make money on the deal. There's nothing wrong with making a profit in business. Without it, you're not in business.

Christian Healthcare Ministries is nevertheless completely different from insurance companies in that CHM shares

See "Negotiable," page 11

CHM groups: Herald and Banner Press, Inc.

The employees of Herald and Banner Press, Inc. (HBP) joined Christian Healthcare Ministries as a group in December 2010, saving the Christian business some \$4,000 per month as opposed to the health insurance premiums it had been paying.

Located in Overland Park, Kan., HBP publishes *The Church Herald and Holiness Banner*, a 24-page monthly magazine that serves as the official publication of The



The Herald and Banner Bookstore in Overland Park, Kan.

Church of God (Holiness).

The company also prints a full line of Sunday school curricula and manages Herald and Banner Bookstore, which offers Christian books, church and Sunday school supplies, hymnals, gifts and cards.

In addition, HBP offers printing services for churches, providing custom envelopes, letterheads, flyers and brochures.

Mark Avery, HBP Editor of Publications, said that joining Christian Healthcare Ministries has saved the company and its employees more than \$4,000 a month.

“The cost of our employee health care program was skyrocketing every year and budget constraints demanded we do something different,” Mark said. “Rather

“With CHM, my wife and I are now paying just a little more per month than we paid per week with our previous health care program.”

Mark Avery, CHM member

than completely dropping our health care benefit, we decided to investigate CHM.”

Mark had been a CHM member years earlier and became reacquainted with the ministry during a 2009 event at Kansas City College and Bible School (KCCBS). “With CHM, my wife and I are now

See “Group,” page 5

Meet your CHM staff: Bethany Repp

Bethany Repp recently joined the Christian Healthcare Ministries staff in the Finance department. She assists in writing checks, paying bills and organizing data for Prayer Page needs.

She previously served seven years as the accounting manager for Evans Insurance Agency in Akron, Ohio.

Bethany grew up in Mogadore, a suburb of Akron, and attended Mogadore High School. Her family attended New Life Ministries church in the nearby town of Marlboro until Bethany was 16. “I was very blessed to have a family that raised me in church,” she said.

Bethany and her husband, Christopher, have three children: Brendyn, 11; Tyler, 9; and Reagan, 4. The family also has a one-

year-old pocket beagle, Tucker.

Helping other Christians is what Bethany enjoys about working at CHM. “I appreciate that prayer is held before each meeting and the caring work environment,” she said. She wants CHM members to know that the employees care about them and pray for them on a daily basis.

The Repps attend Faith Family Church in Canton, Ohio, where Bethany has attended church since she was a teenager. They reside in Mogadore in a house three doors down from where she grew up.

She lives within walking distance of a library and loves to read. Bethany and her family have a boat docked near Sandusky, Ohio, and spend their summer weekends



CHM staff member Bethany Repp with her husband, Christopher

swimming, exploring and relaxing.

Keep your heart “soft”

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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.

Last month's "Healthwatch" article explained the third step in addressing stress-related illness: don't harden your heart.

We learned that there are several ways we can harden our hearts. The human heart's natural tendency is to be "hard" toward God. Also, God's wrath is being stored up against hard and unrepentant hearts.

Or despise thou the riches of His goodness and forbearance and longsuffering; not knowing that the goodness of God leads thee to repentance? But after thy hardness and impenitent heart treasures up unto thyself wrath against the day of wrath and revelation of the righteous judgment of God; who will render to every man according to his deeds (Romans 2:4-6).

If we are not cautious, we can easily harden our hearts to a fellow human being in need:

If there be among you a poor man of one of thy brethren within any of thy gates in thy land which the Lord thy God giveth thee, thou shalt not harden thine heart, nor shut thine hand from thy poor brother. But thou shalt open thine hand wide unto him, and shalt surely lend him sufficient for his need, in that which

he wanteth. Beware that there be not a thought in thy wicked heart, saying, The seventh year, the year of release, is at hand; and thine eye be evil (stingy) against thy poor brother, and thou givest him nought; and he cry unto the Lord against thee, and it be sin unto thee. Thou shalt surely give him, and thine heart shall not be grieved when thou givest unto him: because that for this thing the Lord thy God shall bless thee in all thy works, and in all that thou puttest thine hand unto (Deuteronomy 15:7-10).

Thankfully, Jesus Christ didn't harden His heart to the needs of those around Him.

But when He saw the multitudes, He was moved with compassion on them, because they fainted, and were scattered abroad, as sheep having no shepherd (Matthew 9:36).

And Jesus, moved with compassion, put forth his hand, and touched him, and saith unto him... "be thou clean" (Mark 1:41).

For we have not a high priest which cannot be touched with the feeling of our infirmities; but was in all points tempted like as we are, yet without sin (Hebrews 4:15).

Christians often mistakenly believe that they have forgiven someone by simply saying (in their mind or verbally), "I forgive



you." However, in their hearts they still feel anger, resentment, bitterness or coldness toward the person they supposedly forgave.

Though it's difficult to keep our hearts "soft" when someone has offended or hurt us, Jesus said that forgiveness must come from the heart:

So likewise shall my heavenly Father do also unto you, if ye from your hearts forgive not every one his brother their trespasses (Matthew 18:35).

If you've truly forgiven someone, the thoughts of your heart will change. You will have positive feelings and emotions toward that person because you will no longer consider the offense against you.

Jesus explains in Matthew 18 the consequences of an unforgiving heart: such a person will be turned over to "tormentors." Similarly, in Ephesians 4:26-27 we are warned to not "give place" to the devil (in other words, avoid persistent anger). The tormentors are the devil (and his

See "Soft heart," page 13



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Medical Consultant

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



Attention CHM members!

Please complete at your earliest convenience and return to: *Christian Healthcare Ministries, Attn: Editor, 127 Hazelwood Ave., Barberton, OH 44203. Thank you!*

To assist our members in locating Christian health care providers, the CHM staff is compiling a nationwide list of medical and dental providers.

If your doctor, dentist, or other medical professional is a Christian or is someone you think might consider CHM a good option for his or her patients, please let us know by filling out as much information as possible below.

We also welcome information about Christian nurses, physician assistants, medical office workers, hospital employees or other people you know in the medical field.

Christian Healthcare Ministries will not share, sell, or rent this information to third parties for their marketing purposes.



Your name: _____

Member number: _____

Medical professional's name: _____

Specialization/occupation: _____ Phone: _____

Address/city/state/zip: _____

Medical professional's name: _____

Specialization/occupation: _____ Phone: _____

Address/city/state/zip: _____

Medical professional's name: _____

Specialization/occupation: _____ Phone: _____

Address/city/state/zip: _____

Group (continued from page 3)

paying just a little more *per month* than we paid *per week* with our previous health care program," he said.

Among the HBP group members are three married couples (including the Averys), three single women, and another woman whose husband has Medicare coverage. In addition to offering CHM membership for

employees' major medical expenses, the HBP management team chose to set up a Health Reimbursement Arrangement savings plan to help with incidental expenses, such as routine examinations and prescriptions.

"I encourage other groups to take a good look at what CHM offers," said Mark.

"Constant increases in health care costs made it impossible for our company to keep up. CHM offers a good service for a reasonable cost."

Mark has accepted a pastoral position in Mexico, Mo., but plans to remain HBP

See "Group," page 12

SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

Meet the Prayer Page participants

Note: The Prayer Page begins on page 7.

Norma Ford

Port Orange, Fla.

- Total need: \$2,731
- Prayer Page gifts received to date: \$283
- Need remaining: \$2,448

My wife, Dorie, and I served as missionaries with the Christian & Missionary Alliance (C&MA) for 39 years in southeast Asia.

We both accepted Jesus Christ as our Lord and Savior as children in our home churches. My church was in Louisville, Ky., and Dorie's church was in Aurora, Ind. Growing up we heard about the need that exists in a world without Christ and about our Lord's Great Commission to go into all the world.

We heeded God's call and surrendered our lives to serve Him as missionaries. After high school God led us both to St. Paul Bible College, a C&MA school in St. Paul, Minn. We met each other there while sharing Christ with people in a group called "Fishers of Men." After graduating in 1965 we married and in 1966 moved to Arlington, Texas, where we pastored the Alliance Church until 1969.

In December 1969, along with our two children born in Arlington, we left for the country of Laos. We served there until 1974. When the country fell to the Communists we accepted an assignment to the C&MA missionary children's school (Dalat School) in Penang, Malaysia. We served there as dorm parents and I was school chaplain from 1976 to 1979. We wanted to get back into cross-cultural ministry and therefore accepted an assignment to the

neighboring country of Thailand in 1979.

In Thailand we began a ministry that lasted for 28 years. We spent 24 of those years planting churches in the capital city of Bangkok, which was quite a change from Vientiane City, the small, rural capital of Laos.

Bangkok is a huge, congested, growing city with 15 million residents. During our time there we witnessed its social and economic transformation. I wish I could say the same about its spiritual transformation.

Progress was slow and difficult but God blessed us. In one church we saw at least 1,000 people accept Christ. That church today has a regular attendance of 500, its own facility, a pastoral team of five and more than twenty cell groups meeting in the city. Praise the Lord!

We spent our final term (2003-2007) in Udon City, which is 300 miles northeast of Bangkok. There among the 20 million Isaan people we helped develop a strategy to start a movement of house churches led by local leaders.

We departed Thailand in 2007 and returned to the United States, feeling confident that the movement was well established and would carry on in our absence. The work continues and we have heard that great progress was made through an open door we did not anticipate: inmates in three provincial prisons.



CHM members Norman and Dorie Ford

Dorie and I are now retired and live in Port Orange, Fla. We enjoy spending time with our daughter and her family who live nearby. This interaction is especially meaningful because we were separated from our children eight months of each year they attended boarding school in Asia. We also are enjoying ministry in our local church and are reaching out to neighbors and friends.

See "Ford testimony," page 13

FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month:
\$647,136

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

- \$55.58 this month *-or-*
- \$18.53 for the next three months *-or-*
- \$9.27 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

AUGUST 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 \$8,264 in gifts. He now needs \$11,570.**

2. Patricia Alberino: 18255 Glencreek Lane, Strongsville, OH 44136 Patricia underwent a complete hysterectomy. After discounts, her bills total \$2,217.

3. 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 \$16,709 in gifts. He now needs \$13,403.**

4. 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 \$1,426 in gifts and added \$4,694 in bills, bringing the total need to \$5,271.**

5. Madeline Blades: 1733 Hillcrest Dr., Carthage, MO 64836 Madeline's husband, James, underwent knee replacement surgery and incurred bills totaling \$29,000. James passed away in August 2010; Madeline requests your help to pay his remaining bills. **UPDATE: Madeline received \$15,064 in gifts, bringing the need to \$13,936.**

6. Michael Bradford: 170 SE Smith Rd., Eva, AL 35621

Michael suffers from sleep apnea and asks the CHM family for help with bills totaling \$3,439. **UPDATE: Michael reports \$1,962 in gifts, bringing the need to \$1,477.**

7. Clarence Brobst: 3318 Rosedale Ave., Laureldale, PA 19605 Clarence asks the CHM family for help with \$4,321 in bills for chest pain. **UPDATE: Clarence has received \$972 in reductions and \$1,844 in gifts, bringing the amount needed to \$1,505.**

8. 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. **UPDATE: Duane received \$129 in gifts, bringing the need to \$2,222.**

9. Lindi Burgess: 4980 Lenville Rd., Moscow, ID 83843 Lindi suffers debilitating fatigue due to a hysterectomy and other medical issues. She incurred \$18,615 in bills and asks the ministry family for prayers and financial help. **UPDATE: Lindi reports \$4,197 in reductions and \$3,138 in gifts, bringing the total to \$11,280.**

10. 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 \$4,079 in gifts, bringing the total needed to \$4,257.**

11. 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 \$3,538 in gifts,**

bringing the need to \$45,117.

12. Kim Cornett: 80 Grimes Rd., London, KY 40741 Kim had surgery to repair a hernia. After nearly \$11,300 in reductions, she requests prayer and help with \$14,226 in bills. **UPDATE: Kim received \$2,660 in gifts. She now needs \$11,566.**

13. Billy Cox: 4390 Liberty Lane, Conway, SC 29527 Billy incurred bills for \$70,663 for artery blockage. He asks the CHM family for help. **UPDATE: Billy has received \$32,776 so far in gifts, leaving \$37,887 in bills to be met.**

14. June Dalton: 1500 Edgington Rd., South Salem, OH 45681 June underwent removal of basal cell cancer and asks the CHM family for help with bills totaling \$6,474. **UPDATE: June received \$1,176 in gifts, bringing the need to \$5,298.**

15. John Paul Dodd: 711 Kimberly Ct., Caldwell, ID 83605 John Paul underwent a pacemaker replacement operation and incurred \$10,372 in medical bills. **UPDATE: John Paul has received \$2,435 in gifts, bringing the amount needed to \$7,937.**

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. **UPDATE: Terry received \$738 in gifts, bringing the need to \$2,158.**

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 \$2,931 in gifts,**

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

bringing the total to \$1,777.

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 need to \$85,969. **UPDATE: George has received \$14,844 in gifts, bringing the total needed to \$71,125.**

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 \$1,530 in gifts, bringing the total needed to \$5,952.**

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. **UPDATE: Norman has received \$283 in gifts, bringing the need to \$2,448.**

21. Cheryl Funk: 6320 Quiet Canyon Ct., Cornville, AZ 86325

Cheryl underwent cataract surgery and incurred bills totaling \$3,855 after reductions. **UPDATE: Cheryl received \$1,183 in gifts and added \$3,272 in bills, bringing the need to \$5,944.**

22. Marvin & Teresa Goebel: 14475 Old Lasso Pt., Colorado Springs, CO 80921

The Goebels' son, Matthew, underwent hernia surgery and incurred \$4,855 in medical bills.

23. 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 \$5,070 in reductions and \$9,901 in gifts, bringing the need to \$37,935.

24. 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 \$2,617 in gifts, bringing the need to \$5,805.**

25. 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 \$10,142 in gifts, bringing the total to \$15,344.**

26. 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 \$1,758 in gifts and added \$265 in bills, bringing the total need to \$8,782.**

27. 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. **UPDATE: Tanya received \$315 in gifts and \$6,137 in reductions, bringing the need to \$3,370.**

28. Becky Hughes: 6360 Old Highway 441 N, Baldwin, GA 30511

Becky had surgery to remove an ovarian cyst. She received more than \$14,000 in reductions and asks for help with remaining

bills totaling \$3,642. **UPDATE: Becky reports \$1,528 in gifts, bringing the need to \$2,114.**

29. 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. **UPDATE: Paul has received \$1,227 in reductions, \$1,933 in gifts and added \$4,318 in bills, bringing the need to \$12,614.**

30. 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 \$9,029 in gifts, bringing the need to \$5,845.**

31. 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. **UPDATE: Susan received \$430 in gifts, bringing the need to \$1,241.**

32. 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. **UPDATE: Mary received \$135 in gifts, bringing the total needed to \$2,660.**

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 \$40,578 in gifts, bringing the need to \$58,890.**

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 \$6,643 in gifts, bringing the total needed to \$5,264.*

35. 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 \$10,852 in gifts. He now needs \$13,245.*

36. Lana Miller: 14737 Countryside Ct., Middlebury, IN 46540 Lana underwent surgery for hand pain and bilateral trigger finger. After reductions, her bills are \$4,088.

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 \$1,677 in reductions and \$1,932 in gifts, bringing the total needed to \$6,909.*

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 \$3,541 in gifts and \$2,134 in reductions. He has \$5,918 in bills to be met.*

39. Frank Neumeister: 28 Frank

Lane, Ashland, PA 17921 Frank incurred bills from a heart condition for \$38,338. *UPDATE: Frank has received \$2,593 in reductions and \$32,013 in gifts, bringing the total amount to \$3,732.*

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 \$3,788 in gifts, bringing the amount needed to \$13,489.*

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 \$14,889 in gifts, bringing the total needed to \$17,244.

42. 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 \$1,838 in gifts, bringing the total needed to \$5,115.*

43. Calvin Ratzlaff: 40596 307th St., Avon, SD 57315 Calvin suffers from hyperparathyroidism and has \$16,213 in medical bills. *UPDATE: Calvin received \$2,759 in gifts, bringing the need to \$13,454.*

44. Lesley Rennie: 114 Crystal Run Dr., Middletown, DE 19709 Lesley became pregnant within the 45-day waiting period after joining CHM. She needs help with \$10,680 in bills. *UPDATE: Lesley received \$4,254 in gifts; her need is now \$6,426.*

45. Joanne Roberts: 735 Addison Square, Kalispell, MT 59901 Joanne underwent treatment for sciatic nerve pain and incurred \$4,699 in bills. *UPDATE: Joanne has received \$1,653 in gifts, bringing the total need to \$3,046.*

GIVING GUIDE

Membership #	Need #	Membership #	Need #
100025-100202	57	112335-112616	19
100206-100466	58	112617-112956	51
100477-100743	55	112968-113356	44
100745-101137	31	113357-113635	37
101165-101469	53	113638-113947	60
101498-102014	06	113953-114277	15
102023-102423	07	114280-114625	26
102429-102819	17	114628-114952	60
102823-103702	48	114953-115491	52
103703-104231	28	115493-116502	59
104237-104655	16	116512-118001	49
104659-105145	02	118004-119582	09
105147-105627	08	119588-121339	12
105636-106083	20	121349-123427	01
106090-106477	32	123429-125078	50
106483-107010	45	125080-126934	29
107020-107382	27	126956-128601	35
107385-107792	39	128612-130819	03
107799-108257	36	130834-132939	43
108261-108591	10	132944-135141	40
108594-108945	22	135154-137181	05
108952-109329	42	137185-139665	25
109330-109735	46	139666-143054	41
109744-110060	34	143057-143620	54
110064-110419	04	143621-144321	56
110420-110736	14	144322-145335	13
110738-111067	47	145339-146294	23
111068-111366	24	146295-147253	11
111370-111675	30	147254-148471	33
111677-112017	38	148472-149792	18
112019-112334	21		

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 #34.

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.

46. Sally Roe: 2899 Sylvania Rd., Troy, PA 16947 Sally incurred \$9,417 in bills for a congenital kidney condition. **UPDATE: Sally received \$4,214 in gifts, bringing the need to \$5,203.**

47. Joshua Sargeant: 6743 Corban Way, MacClenny, FL 32063 Joshua, the infant son of David and Tamara Sargeant, was born with hypospadias. He underwent surgery and incurred \$7,266 in bills. **UPDATE: Josbua received \$1,730 in gifts, bringing the need to \$5,536.**

48. Tamara Sargeant: 6743 Corban Way, MacClenny, FL 32063 Tamara became pregnant within the 45-day waiting period after joining CHM. She incurred \$3,520 in bills and asks the CHM family for help and prayer. **UPDATE: Tamara received \$1,575 in gifts, bringing the need to \$1,945.**

49. Donald Schwarz: 3209 Nottingham St., Pearland, TX 77581 Donald underwent partial shoulder replacement surgery and is trusting God to meet his need through CHM members. After reductions totaling more than \$38,000, Donald's remaining bills are \$11,273.

50. Mary Ann Scott: 1800 Alice Hall Rd., Golden, MS 38847 Mary Ann's husband, Aubrey, had prostate cancer and passed away. Mary Ann still needs help to meet his \$97,622 in bills. **UPDATE: Mary Ann received \$73,917 in reductions and \$11,163 in gifts, bringing the total to \$12,542.**

51. Barbara Smith: PO Box 1167, Rupert, WV 25984 Barbara underwent a hysterectomy to remove uterine cancer cells. She has bills totaling \$10,334.

UPDATE: Barbara received \$962 in reductions and \$3,215 in gifts, bringing the total to \$6,157.

52. Rev. Myron Stump: PO Box 245, Union City, IN 47390 Rev. Stump incurred \$38,593 in bills for heart surgery and asks the CHM family for help. **UPDATE: Rev. Stump has received \$14,794 in reductions and \$13,708 in gifts, bringing the total to \$10,091.**

53. Daniel Taylor: 2004 Central St., Lafayette, IN 47905 Daniel underwent treatment for a rotator cuff injury and incurred \$1,301 in medical bills.

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 \$12,019 in gifts, bringing the need to \$17,586.**

55. Sonya Waters: 10671 Geist Ridge Ct., Fishers, IN 46040 Sonya incurred \$1,180 in bills for bladder repair. She requests prayer and financial assistance from the CHM family.

56. Rachel Weaver: 1380 Oaklyn Dr., Mohnton, PA 19540 Rachel was in a car accident and underwent cervical disc replacement. She had a second surgery due to complications. She asks the CHM family for help with bills totaling \$23,459.

57. Jennifer Werven: 416 1st Ave NE, Beulah, ND 58523 Jennifer had six moles removed. After reductions, her bills total \$866. She asks the CHM family for help to meet this need.

58. John Willis: PO Box 222,

NON-ASSIGNED NEED:
Glenn Boyd: 8400 NW 25th St. #110, Doral, FL 33122 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 \$8,259 in gifts, bringing the amount needed to \$8,441.**

Weesatche, TX 77993 John incurred \$1,165 in bills from a pre-existing heart condition. Please remember John with your prayers and financial gifts. **UPDATE: John received \$150 in gifts, bringing the need to \$1,015.**

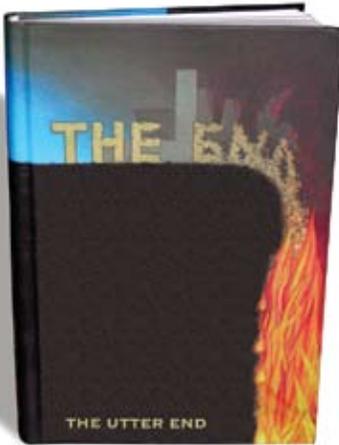
59. Robert Winkel: N4651 State Rd. 26, Waupun, WI 53963 Robert had back surgery for a ruptured disc. He asks the CHM family for help with bills totaling \$14,369. **UPDATE: Robert has received \$4,068 in gifts, bringing the amount needed to \$10,301.**

60. Merrily Wright: 600 9th St., Elko, NV 89801 Merrily underwent removal of a thyroid nodule. After reductions totaling nearly \$19,000, her remaining bills are \$7,684.

61. 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 \$7,735 in gifts, bringing the amount needed to \$9,265.**

Member's book describes "The Utter End"

Christian Healthcare Ministries member Steve Widdows of Iron Station, N.C., has written a book detailing his interpretation of what Christians should expect in the end times.



His textbook-style 2011 book, *The Utter End*, describes in illustrated detail Widdows' belief that Christians will go through the great tribulation in the end

times. Widdows also describes his journey from belief in a pre-tribulation rapture to a post-tribulation mindset.

According to Widdows' website, www.theutterend.com, *The Utter End* was written primarily for Christians who are familiar with Scriptural eschatology (end times theology).

In a straightforward style, Widdows' website says, "Many Christians hold that the Church is going to be raptured out before the tribulation. That is not going to happen... You're probably thinking, 'No one can know for sure.' But you're wrong; you can know. The Bible is not tentative [in explaining] the end."

A self-described "layman," Widdows took interest in the end times subject while taking a Southern Baptist course on the book of Revelation. He spent 10 years investigating the topic; the result is a 464-page hardcover book published by Sword Publishing.

To learn more about *The Utter End*, visit www.theutterend.com, call 704-732-1831 or e-mail book@swordpublishing.com. The book is available for purchase at \$22 excluding shipping and tax (a quantity discount is available if ordering online).

Editor's note: The beliefs and viewpoints expressed in CHM members' books are not necessarily the beliefs held by Christian Healthcare Ministries staff or other CHM members.

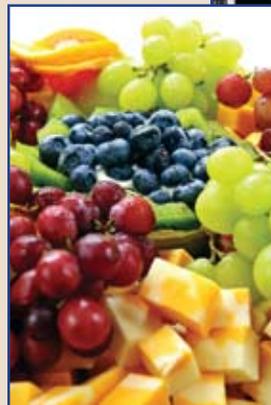
Fast facts

Courtesy Saurage Research "Key Findings" newsletter

- The most common keepsake from a pregnancy is the ultrasound photo, saved by 88 percent of moms. Some 74 percent save items from the delivery including wristbands, blankets and the baby's first footprint.



- A majority of critically ill patients (57 percent) are taken by ambulance to an emergency room. Those with Medicare coverage are three times as likely as those with private insurance to arrive by ambulance.



- Community health centers (primary-care health care facilities for low-income people in underserved areas) serve 20 million people every year. That number is expected to double by 2015, due to federal funding.



- Almost one-third of Americans (30 percent) have gone on 20 or more diets in their lives, attempting an average of five different dieting strategies or programs.

- Some 80 percent of parents say they are not worried about childhood obesity affecting their own children, but 66 percent are worried about the issue at a national level.

- Daily intake of diet soda increases the risk of vascular events by 61 percent, according to the American Stroke Association. In addition, zero calorie sweeteners like like saccharin and aspartame come with risks including a link with bladder cancer, brain tumors and osteoporosis.

Negotiable (continued from page 2)

costs among its members and doesn't seek a profit. Apart from about four percent in administrative costs, all other funds go to share in paying members' medical bills.

CHM members know that there is no mystical "someone" who pays our medical bills; it's the person who looks back at you in the mirror. Our advantage is that there are thousands of Christians who are

voluntarily contributing each month to take care of their own needs as well as those of their fellow believers. Rather than driving costs up, this cost-sharing structure decreases costs for everyone.

CHM is built on the biblical realities of what Jesus said in John 13:35 about the Holy Spirit coming to dwell with us. The actual cost of our health care

is managed and controlled by the good stewardship of our members and the work of our staff. God, through the words of the New Testament, created this model for us.

One of our slogans here at CHM is this: Your health care. Your family's health care. You *can* afford it.

Here's our most important slogan, though we didn't write it: praise God from whom all blessings flow.

Editor's note: If you need assistance negotiating a discount on your medical bills, contact the CHM Reductions department at reductions@cbministries.org or 1-800-791-6225, ext. 5797.



Group (continued from page 5)

Editor of Publications.

"We have not been CHM members for long, but I have already developed the habit of praying for other members who have physical and financial needs," he said.

"May the Lord bless us all as we help one another."

Editor's note: Christian Healthcare Ministries offers flexible options for churches and other groups. To learn more, visit www.cbministries.org/employers.aspx or contact Terry Lawrence at tlawrence@cbministries.org or 1-800-791-6225, ext. 5238. To learn more about the Health Reimbursement Arrangement (HRA), visit www.cbministries.org/bra.aspx.



CHM member Mark Avery



An HBP employee busy at work

Ramsey (continued from page 1)

references to CHM within its pages.

"Our goal is to present this important information to more than 1,000 students in 2011," said Lawrence. "We believe we will quickly surpass this goal."

EntreLeadership Simulcast

CHM will host the Dave Ramsey EntreLeadership simulcast on Sept. 30, 2011. The simulcast—CHM will be one of more than 300 locations around the country—is Dave's premier leadership training program in which he teaches individuals, teams and businesses how to grow.

CHM will invite hundreds of local pastors and community leaders to attend the simulcast event at the ministry's offices in Barberton, Ohio.

"The EntreLeadership simulcast will build relationships we've been forming with local churches," said Russell. "Reaching out to church and community leaders will help many of our Christian neighbors to become aware of the ministry and how it is a biblical solution to their health care costs."

Editor's note: To learn more about Foundations in Personal Finance, visit www.daveramsey.com/school/college/

Fish oil protects against ductal breast cancer

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

Of 15 over-the-counter dietary supplements, only fish oil demonstrates protection against breast cancer. Most research indicates that fish and fish oil intake protect against cardiovascular disease. The following research study was the first to suggest breast cancer risk is lowered by consuming fish oil.

Between 2000 and 2002, researchers at the University of Washington and the Fred

Hutchinson Cancer Research Center in Seattle had more than 35,000 cancer-free postmenopausal women complete dietary and lifestyle questionnaires. Over the next seven years, 880 of the participants developed breast cancer.

Women who initially reported taking fish oil supplements cut their risk of developing the most common type of breast cancer (ductal carcinoma). Risk

was cut in half compared to women who did not supplement with fish oil. Fish oil did not appear to affect the risk of lobular breast cancer.

Brasky, T. M., J. W. Lampe, et al. (2010). Specialty supplements and breast cancer risk in the VITamins And Lifestyle (VITAL) Cohort. Cancer Epidemiology Biomarkers and Prevention 19(7): 1696-1708.

Soft heart (continued from page 4)

servants) who seek to steal, kill and destroy.

Bitterness imprisons people who fail to forgive their offenders. Their lives are characterized by a lack of the fruit of the Spirit: they do not have a heart of genuine love; persistent joy; quiet peace; patience under stress; gentleness; goodness and meekness toward others; faith toward God; or self-control (Galatians 5:22-23).

I've experienced this state of bitterness.

We've all experienced it because all of us have been hurt—it is Satan's intention to wound us. If your life doesn't produce the fruit of the Holy Spirit, you may have allowed the devil to gain a foothold.

At a conference more than 20 years ago the Lord crossed my path with that of Jim Logan, a biblical counselor. At my request, he met with me and showed me from God's Word how to reclaim the ground I had surrendered to the adversary.

In just a few hours with Jim, I experienced for the first time in my Christian life what it meant to be completely free of the destructive power of unforgiveness. If you see a similar need in your life, I encourage you to obtain Jim's book and apply it to your circumstances. If you do, your life will never be the same.

Logan, Jim. 1995. Reclaiming Surrendered Ground. Chicago: Moody Press.

Ford testimony (continued from page 6)

We heard that in retirement one of our largest expenses—perhaps the largest expense—would be medical bills. We soon found that to be true, but we also have found our Lord to be faithful. One of His provisions has been Christian Healthcare Ministries.

In April 2010 I experienced sudden pain in my lower back and ended up in the emergency room. It was my first—and hopefully my last—battle with a kidney stone. The stone was so large it required three operating room procedures to break

it up. The ordeal lasted nearly four months and left us with bills totaling \$2,731. The experience convinced me that I needed to do something more to prepare financially for medical emergencies. Medicare would not be enough.

My sister, Geneva Elsberry, and her husband, Eldon, are CHM members and encouraged us to join the ministry. We did and are so glad we took this step of faith.

Since I could not present the costs of my kidney stone surgeries for regular CHM

sharing (it was a pre-existing condition), I requested to be listed on the Prayer Page. I was encouraged when it was approved and to date we have received gifts of \$283 from many of God's people around the country.

What a ministry and what an encouragement to be a part of the larger body of Christ and to assist one another in such a practical way! All I can say is thanks be to God and to all who are a part of CHM.

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 have eight children and money has always been tight in our household. When Ed cut his hand in 2010, we knew that finances would be an issue.

Ed is a contractor and came within half an inch of severing his hand in a work-related accident. While Ed's hand healed, the Lord supplied all of our needs, from a skilled surgeon to help putting food on the table and fuel in our vehicle!

We were so blessed to see the Body of Christ in action. Our children pitched in, doing any job they could. Our church and extended family helped meet our needs.

The cards we received from CHM members—people we have never met—brought tears to our eyes. Thank you from the bottom of our hearts! Thanks to this ministry, we have paid off more than \$18,000, which is most of our medical costs.

We are telling all of our friends and family members about this wonderful ministry and we are showing them the check we received from CHM.

How beautiful is the Body of Christ!

Ed & Beth Discher
Pontiac, MO

Dear Fellow CHM Members:

Thank you so much for your help with our medical bills. We truly appreciate it!

As soon as the check arrived from CHM, Eldon sat down to write checks to all of our medical providers. It was such a blessing to make payments on them and pay some of them off completely. God is so good!

Thanks again and God bless you,

Eldon & Geneva Elsberry
Ravenna, NE

Dear CHM Members & Staff:

I want to thank everyone at CHM who worked to reduce my medical bills and pay them in full. The amount of the doctor and hospital bills for heart surgery was overwhelming. I'm especially grateful to Lori Perko, who was a tremendous blessing and encouragement to me.

I pray that God will bless each one of you as you serve Him and His people. Again, my heartfelt and sincere thanks to all of you.

Gratefully,
David A. Donohue
Dayville, CT

Editor's note: Lori Perko works in the CHM Reductions department.

Dear Christian Healthcare Ministries:

I am in the process of paying my many doctor and hospital bills. However, I'm not sending any of the bills to CHM since I have Medicare and my coverage is sufficient for the heart incident I experienced.

I realize we may need to call on CHM someday if we experience a major medical incident. It gives us comfort to know that if or when we need you, you will be there. We deeply appreciate the way the ministry is managed.

Gretel, my wife of 58 years, has Alzheimer's disease. We are therefore learning the meaning of total dependence on God. Please keep us in your prayers.

God bless your work,

Paul Haglin
Hawk Point, MO

CHM legal notices

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

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

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

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

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

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

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

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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.*

Marcia Schearer: PO Box 2002, Great Falls, MT 59403 Marcia recently was admitted to the hospital following a heart attack. Please remember her in prayer.

James McCune: 1830 Road E, Emporia, KS 66801 James has inoperable brain cancer. Please keep the McCunes in prayer.

Matt Antonich: PO Box 321, Belt, MT 59412 Matt recently had two stents inserted; one was placed in a major artery.

Michael McCurdy: 8675 US Highway 89, Jackson, WY 83001 Michael had a hernia operation and is still suffering pain. He also is experiencing shoulder pain and faces

financial challenges. Please pray for Michael.

Mike Moss: 10 Crows Nest Ct., Lake St. Louis, MO 63367 Mike was diagnosed with prostate cancer and asks the CHM family to keep him in prayer.

Charlotte Hayes: 13871 FM 14, Tyler, TX 75706 Charlotte has a meningioma brain tumor that makes it difficult for her to walk. Please pray for Charlotte.

Doris Stewart: c/o Donna Preece, 10920 Old Highway 52, Westmoreland, TN 37186 Please pray for Doris, who has suffered various health setbacks including an eye condition.

Linda Hofma: 15280 Hopeful Church Rd., Bumpas, VA 23024 Linda has been diagnosed with rectal cancer and asks the CHM family to remember her in prayer.

Mary Forret: 2331 Everest Way, Kingwood, TN 77339 Mary's husband has terminal cancer and Mary is exhausted trying to care for him. Please keep the Forrets in prayer during this hard time.

Gerald Klanduch (no address provided): Gerald passed away after suffering a major heart attack in June. Please keep Gerald's family in your prayers.

CHRISTIAN HEALTHCARE MINISTRIES

August 2011

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