



# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

September 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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## Auto accidents: do you have the maximum coverage for your state?

Christian Healthcare Ministries does many things in sharing health care costs that help our fellowship of members, but one thing CHM is not is an insurance company. Therefore, CHM should not be considered a substitute for motor vehicle insurance. Christian Healthcare Ministries shares only medical costs.

A recent change to the CHM Guidelines includes provision for medical bills related to motor vehicle accidents up to \$125,000 per unit, per accident (the limit is higher with Brother's Keeper

participation). **However, CHM members must have the maximum allowable amount of automobile insurance coverage for medical care in their state before CHM can share medical costs.**

CHM members will share the amount above their state's allowable maximum according to the member's chosen participation level



(Gold, Silver, or Bronze) and Brother's Keeper membership.

**The ministry offers assistance with members' accident-related medical costs after all other**

*See "Auto accidents," page 12*

## A heart in tune with God's heart

*Testimony by Dr. Paul Jehle, Sagamore Beach, Mass.*



*CHM member Dr. Paul Jehle*

On March 3, 2011, I lay on a hospital operating table, hardly believing what was happening to me. Over the past 10 years I had suffered episodes of a racing heart and arrhythmia, but it was only later that I learned I nearly sustained heart damage.

I became a Christian in 1971 when my college basketball coach led me to the Lord.

For the past 24 years, I have served as senior pastor of The New Testament Church in Plymouth, Mass.

I feared that my heart troubles would end my ministry there.

I also was the founding principal of The New Testament Christian School, adjacent to the church.

*See "Heart in tune," page 5*

## 9/11s national and personal—and what we do in response



**Rev. Howard Russell**

*Executive Director,  
Christian Healthcare  
Ministries*

I was a pastor working outside my church building on Sept. 11, 2001 when news came to me that a plane had struck one of the two World Trade Center buildings in New York City. One of my parishioners—a lady who had a tendency to exaggerate from time to time—rushed up to tell me what had happened.

I went inside and turned on the news. She had not exaggerated. I watched as a second plane hit the second tower.

You probably remember where you were and what you were doing on that tragic morning. We all watched with a mixture of denial (“this can’t be happening”) and the certainty that thousands of people had died at the hands of pure, unadulterated, unmitigated evil.

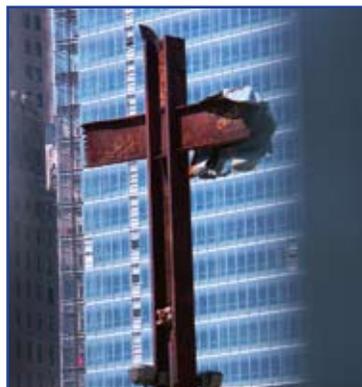
The Pentagon was attacked by yet another plane. More death. More destruction. There was news of a plane crash in Pennsylvania. Courageous passengers—all of whom lost their lives—thwarted the plans of terrorists aboard that plane.

The anguish and chaos were so overwhelming it may now be hard to recall the intensity of emotion.

There is nothing good about the deaths of thousands of people in such a terrible way. But, just as new growth and life emerges in the wake of the worst natural disasters, good began to show

itself in the wake of 9/11.

There is something about the power of good that is more than a match for evil’s most vile deeds. Our country rallied around the families of the 9/11 victims. National unity—at least for a season—overcame national divisions. Churches across the country were filled with Americans paying their respects to the dead, praying and seeking God.



Pearl Harbor in 1941 taught fence-sitting Americans that complacency was not an option. Sept. 11, 2001 brought home that same message to today’s generation. The whole world was affected by 9/11.

Each day, in some way, many of us face our own personal, private 9/11s. A child dies. A wife and mother gets a cancer diagnosis. A husband and father on his way to work is paralyzed for life by a driver running a red light.

The New Testament does not promise us freedom from turmoil

and tragedy. It promises us the loving arms of a heavenly Father. Our trials can drive us from God or bring us to Him. If we’re pursuing wisdom, we’ll choose the latter.

Running to God has become my reaction to the evil the devil tries to do in my life. I run to the foundation I have laid living by God’s principles. My strength is made whole in His firm foundation. The blocks I’ve used to lay my foundation are mined from the quarry of His word.

James 1:17 tells me that every good and perfect gift comes from Him. That’s good news!

The reverse of that news is that Satan is the author of lies and confusion. Satan’s efforts are to tear me down. God’s efforts are to build me up.

The term 9/11 is today a description of chaos, evil and destruction. It also has become a rallying cry for right and good.

Each day some of our Christian Healthcare Ministries members face their own 9/11s. Tomorrow’s hopes are obscured by today’s pain.

When that happens to us, as followers of Christ, we react with a resolve to draw closer to Him. We run to Truth. The Truth is revealed in the Bible.

Good triumphs over evil. This I know, for the Bible tells me so.

## Introducing The Karis Group

By **Dr. Tony Dale**, chairman and founder of The Karis Group

*Editor's note: Christian Healthcare Ministries members who have not had large medical bills or who are new to the ministry may not be familiar with The Karis Group. The Karis Group is a Christian patient advocacy organization that works with the ministry to help lower medical costs for CHM members.*



*Drs. Tony and Felicity Dale*

*The Karis Group in 2010 helped CHM members qualify for more than \$3.8 million in financial assistance and medical bill write-offs and reductions. The Karis Group is located in Austin, Texas. Its website is [www.tbekarisgroup.com](http://www.tbekarisgroup.com).*

My wife, Felicity, and I in 1987 emigrated to the United States from London. As time passed we wondered why God had led us from a place of great blessing in England to what appeared to be a spiritual wilderness. We loved the U.S. and its people, but we just couldn't figure out what we were doing here.

We had lived in the U.S. nine years when I injured my knee and needed surgery. The hospital staff told me the bill would be about \$2,000. Imagine my shock when

the total cost—including bills from the hospital, doctors, testing, and laboratory—was \$10,000!

How would we pay all of the bills?

I am a medical doctor and am familiar with what people go through when they experience health issues. Until my injury, however, I had no concept of the emotional strain and financial worries that often accompany medical treatment.

Fortunately, God had a plan and we learned that all things really do work together for the good of those who love God and are called according to His purpose (Romans 8:28).

*See "The Karis Group," page 12*

## Meet your CHM staff: Heather Rumble

Heather Rumble has joined the Christian Healthcare Ministries Gift Processing department. She assists in batching, scanning and posting CHM members' monthly giving checks. She also helps with automatic credit card giving.

"I really enjoy helping wherever I'm needed as a part of the team," Rumble said.

"Heather is a hard worker and I can count on her," said Fay Adams, Gift Processing supervisor. "She's always pleasant and flexible. I'm glad that she's part of our Gift Processing team."

Heather resides in Manchester, Ohio, with her parents, her brother, Joseph, and her longtime foster brother, Jimmy. She attends Grace Church in Fairlawn, Ohio, and occasionally visits Norton Community Church of the Nazarene (Norton, Ohio)

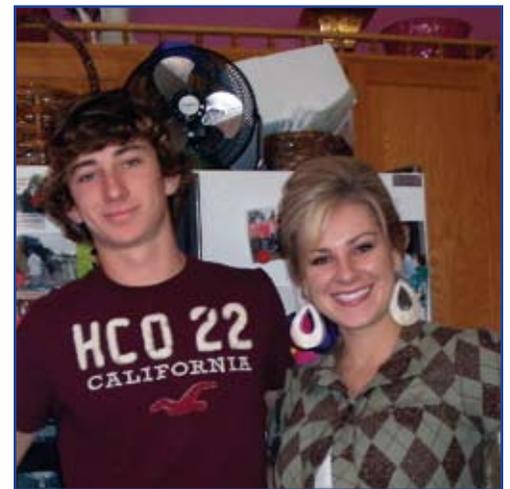
with her family.

In her spare time, Heather enjoys biking and running.

Heather grew up on a horse farm in Canal Fulton, Ohio, where she attended Archbishop Hoban High School. She graduated in 2006 and went on to study business administration and marketing at Ohio Dominican University in Columbus.

At age 11, Heather decided to follow Jesus Christ. Her decision came at Canaan Acres Christian Camp in Louisville, Ohio. Her favorite thing about working at Christian Healthcare Ministries is the weekly chapel service, where she strengthens her faith and rejuvenates herself for the workday.

"I would like to encourage members and those considering joining the ministry



*CHM staff member Heather Rumble with her brother, Joseph*

with this fact: we pray for you daily here at Christian Healthcare Ministries," Rumble said. "We love praying for our members and serving them in that way."

## Keep the faith

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

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

The Bible says that faith must come from the heart:

*For verily I say unto you, that whosoever shall say unto this mountain, be thou removed, and be thou cast into the sea; and shall not doubt in his heart, but shall believe that those things which he says shall come to pass; he shall have whatsoever he says* (Mark 11:23).

*Take heed, brethren, lest there be in any of you an evil heart of unbelief, in departing from the living God* (Hebrews 3:12).

Faith from the heart is what causes genuine spiritual conversion. Such faith involves a total change of heart: a change in intellect, will, motives and emotions.

*That if thou shalt confess with thy mouth the Lord Jesus, and shalt believe in thine heart that God hath raised him from the dead, thou shalt be saved. For with the heart man believeth unto righteousness; and with the mouth confession is made unto salvation* (Romans 10:9-10).

Faith is being fully persuaded or convinced of something. To have faith is to have complete, unshakable confidence, to place full trust in the object of your faith and to base your thoughts and actions on it.

For example, you are probably sitting in a chair right now. When you sat down, you probably did not test the chair to make sure that it would carry your weight; you simply believed that it was strong enough to hold you. You had faith in the chair's strength and the one who designed it.

Likewise, if faith comes from your heart, it will affect your thoughts, emotions and actions.

Imagine that God prompted you to take a meal to a needy family on the other side of town. But in order to do so, you have to walk down a dark alley. Imagine also that last night a murder took place the alley.

To obey God, you walk down the alley. While you walk, you quote Bible verses to yourself:

*Yea, though I walk through the valley of the shadow of death, I will fear no evil: for thou art with me;*

*thy rod and thy staff they comfort me* (Psalm 23:4).

*The Lord is my light and my salvation; whom shall I fear? The Lord is the strength of my life; of whom shall I be afraid?* (Psalm 27:1)

Despite the fact that your mind is reciting these verses, you still feel afraid. Your mind believes one thing, but your heart is not convinced. This is an example of what the Bible calls "double mindedness": believing two things that are incompatible with each other.

*But let him ask in faith, nothing wavering. For he that wavers is like a wave of the sea driven with the wind and tossed... A double minded man is unstable in all his ways* (James 1:6-8).

I believe that God's standard for Christians is that whatever we know to be true in our minds becomes a reality in our hearts. This happens when the thoughts of our hearts—our feelings—are consistent with the truth.

In other words, if God told you to walk down that dark alley, I believe He desires you to walk with a heart completely at peace—no sweaty palms, no racing heart, no rapid breathing—because you are convinced that He is with you and He will take care of you.

Unfortunately, this kind of faith

See "Keep the faith," page 13



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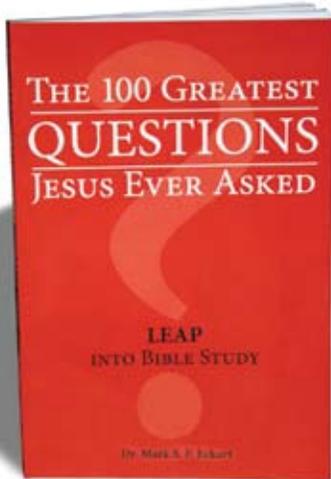
Health education resources at:  
[www.cbministries.org/healthinfo.aspx](http://www.cbministries.org/healthinfo.aspx)



# The 100 Greatest Questions Jesus Ever Asked

While reading the Bible one day, CHM member Dr. Mark Eckart of Orleans, Ind., became intrigued that the Gospels do not contain a record of anything Jesus said before age 12.

Eckart wondered why young Jesus, when answering his mother's question regarding his activities, offered in response two questions of his own: "Why did you seek me? Did you not know that I must be about my Father's business?"



*Questions Jesus Ever Asked*, a 114-page book designed to aid individual Christians or church groups in studying the Bible. Containing 25 questions from each Gospel, the book's inductive study method uses Eckart's LEAP model:

- **L:** *Look* into the text. What does Jesus really say when asking His questions?
- **E:** *Examine* the text. What does Jesus mean by asking the questions?
- **A:** *Add* other verses to the questions He asked. What can other parts of the Bible teach us about the topic?
- **P:** *Practice* what is taught by the questions. How should I change as a result of studying them?

Noting Jesus' tendency to ask questions during His ministry as detailed in the Gospels, Eckart wrote *The 100 Greatest*

Eckart holds a Master of Divinity and Master of Christian Education from Cincinnati Christian University. He also holds a doctorate in ministry from

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*"{Dr. Eckart's book} is the highest level of inductive Bible study, so that each person goes directly to the Bible to get the answers from God. The Holy Spirit is able to speak to them and give them what the Bible means and says."*

Dr. Elmer L. Towns, co-founder,  
Liberty University, Lynchburg, Va.

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Nazarene Theological Seminary, Kansas City, Mo.

He has written four books and has served as a collegiate-level instructor, college vice president, pastor and preacher. Eckart was named to the National Dean's List for academic excellence and was listed in "Who's Who" in the Midwest.

*See "100 questions," page 11*

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## Heart in tune (continued from page 1)

Another role I held was executive director of the Plymouth Rock Foundation, a ministry dedicated to preserving our Christian heritage. Part of my ministry there was to give historic tours throughout New England and along the east coast from Boston to Williamsburg, Va.

As I reflected on the opportunities God had given me to serve Him, it was a great comfort to know that many Christians throughout New England were praying for me, including students in The New Testament Christian School kindergarten class taught by my wife, Charlene.

A few weeks before my heart procedure, I arrived at the State House in Boston,

ready to give a tour to newly elected Massachusetts state representatives. It was 8 a.m. Monday, January 31—a day I would never forget.

As I walked the State House hallways my heart began to pound. My breathing became short and I started to sweat. I took a pill to slow down my racing heart, but after a half hour had to take another since nothing had changed.

Pale and weak, I called a member of the Plymouth Rock Foundation's Board of Directors and told him what was happening. I also called to cancel the state representatives' tour. One of the representative's aides helped me to the

parking lot, where my Board member friend waited to take me to the hospital. I wanted to go to a hospital closer to home—over an hour away—but my wife and another friend insisted I go to a nearby emergency room.

The hospital staff brought my heart from 160 beats per minute (bpm) back to its normal rhythm. "It isn't that bad," I thought. After all, I'd experienced past episodes when my heart had reached 200 and even 240 bpm.

The nurse, however, was incredulous when I voiced my thought. "Your heart was 160

*See "Heart in tune," page 6*

Heart in tune (continued from page 5)

beats per minute after two blocker pills!" he exclaimed. "It would have been well over 200 if you hadn't taken them!" I found out that if I had arrived any later or gone to the hospital near my house, the condition could have been much more serious.

I remained in the hospital overnight waiting for blood test results. Released the following day, I knew I had a decision to make. After 10 years of a racing heart problem, it was now time to trust God and undergo a heart ablation procedure.

Back in the hospital in March for the procedure, I was spiritually at peace but fully awake and aware of the danger. I prayed and sang worship songs.

I was reminded of Psalm 73:26: "My flesh and my heart faileth, but God is the strength of my heart."

I believe God told me, "You can't serve me effectively unless your heart is in tune with mine." I thought my heart was in tune before, but I concluded that God wanted more "harmony." After all, for years I had taught students in the Christian school that our physical body parallels our spiritual condition (Romans 1:20).

My wife, Charlene, and my daughter, Shauna, waited nearby during the surgery. After more than four hours, the surgical team was ready to give up—the ablations were not working and the procedure was becoming too risky.

After consultation, they decided to try once more, and that time they were successful. One doctor came out to the waiting room and excitedly told my family, "We did it!" Of course, with all due respect to the professional and impressive surgical team, we knew that Someone much greater had accomplished what seemed impossible.

It took weeks to recover from the exhaustion of my heart racing more than 200 bpm (similar to running five marathons!) However, since the operation I have not experienced any further heart episodes. I am on the mend and am slowly returning to my normal schedule.

God accomplished two things at once: He fixed my physical heart *and* He gave me several weeks of intense prayer and seclusion with Him so He could bring my heart in tune with His.

The Christian Healthcare Ministries staff has been an extraordinary blessing throughout my ordeal. My condition was pre-existing and was listed on the newsletter Prayer Page, where others can read about it and send donations. The CHM staff helped negotiate my medical bills. Without CHM and my persistence in contacting my medical providers, the bills would be much higher.

So far, more than \$2,600 has come in from brothers and sisters around the country through CHM and more than \$2,000 has come in from our family, friends and church members. To God be the glory!

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*"I believe God told me, 'You can't serve me effectively unless your heart is in tune with mine.'"*

**-Dr. Paul Jehle,  
CHM member**

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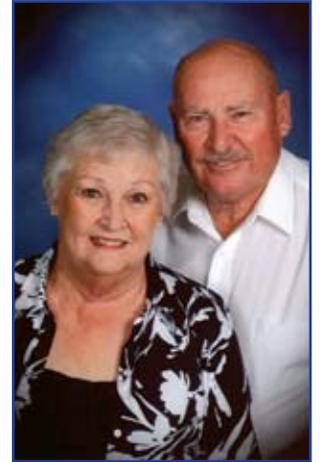
Prayer Page needs met:

**Michael Bradford,  
Eva, AL**  
Condition: Sleep apnea  
Bills: \$3,439

**Geneva Elsberry,  
Ravenna, Neb.**  
Condition: Total knee replacement  
Bills: \$1,533

**Marcia Fackler,  
Fairfield, Ohio**  
Condition: Rotator cuff surgery  
Bills: \$4,708

**Frank Neumeister, Ashland, Pa.**  
Condition: Heart condition  
Bills: \$38,338



*Eldon and Geneva Elsberry*

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

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

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

SEPTEMBER 2011

## What is the Prayer Page?

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

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

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

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

Christian Healthcare Ministries  
Prayer Page

127 Hazelwood Ave  
Attn: Prayer Page  
Barberton, OH 44203

Phone: 800-791-6225  
(ask for the Prayer Page)

Fax: 330-798-6105

[www.cbministries.org](http://www.cbministries.org)  
E-mail: [prayerpage@cbministries.org](mailto:prayerpage@cbministries.org)

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

**1. Gene Aikens: 1113 Murfreesboro Rd., Suite 106-340, Franklin, TN 37064** Gene had surgery for gallstone removal and has bills totaling \$19,834. **UPDATE: Gene reports \$8,644 in gifts. He now needs \$11,190.**

**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 \$80,957. After discounts, his total is \$30,112. **UPDATE: Leon reports \$16,709 in gifts and 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 \$1,476 in gifts and added \$4,694 in bills, bringing the total need to \$5,221.**

**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 \$15,374 in gifts, bringing the need to \$13,626.**

**6. 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 \$2,119 in gifts, bringing the amount needed to \$1,230.**

**7. Vickie Brock: 1470 Fitts Dr., Gaston, SC 29053** Vickie underwent a biopsy and surgery to remove a breast tumor. She asks the CHM family for help with bills totaling \$16,998.

**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 \$389 in gifts, bringing the need to \$1,962.**

**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 \$3,553 in gifts, bringing the total to \$10,865.**

**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 \$4,169 in gifts, bringing the total needed to \$4,167.**

**11. Tiffany Collins: 33483 Mill Pond Dr., Wildomar, CA 92595** Tiffany became pregnant before joining CHM and incurred bills totaling \$3,700. She asks the CHM family for prayer and financial gifts.

**12. 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 \$4,124 in gifts, bringing the need to \$44,531.**

**13. 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 \$2,957 in gifts. She now needs \$11,269.**

**14. 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 \$33,301 so far in gifts, leaving \$37,362 in bills to be met.**

**15. 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 \$1,213 in gifts, bringing the need to \$5,261.**

**16. 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 \$2,757 in gifts, bringing the amount needed to \$7,615.**

**17. Terry Estes: 105 Midway Park Lane, Taylorsville, NC 28681** Terry underwent cataract surgery and asks the CHM family for help with \$2,896 in bills. **UPDATE: Terry received \$1,008 in gifts, bringing the need to \$1,888.**

**18. George Farris: 100 Ridgelawn Dr., Vicksburg, MS 39183**

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*

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 \$20,085 in gifts, bringing the total needed to \$65,884.*

**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 \$1,841 in gifts, bringing the total needed to \$5,641.*

**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 \$348 in gifts, bringing the need to \$2,383.*

**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 \$1,763 in gifts and added \$3,272 in bills, bringing the need to \$5,364.*

**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. **UPDATE:** *The Goebels received \$280 in gifts, bringing the need to \$4,575.*

**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 \$10,578 in gifts, bringing the need to \$37,258.*

**24. Nancy Graham: 2401 2nd Ave., Upper Chichester, PA 19061** Nancy underwent treatment for a bladder condition. Her bills total \$8,422. **UPDATE:** *Nancy received \$2,937 in gifts, bringing the need to \$5,485.*

**25. Raymond Hall: 10961 S 250th E Ave., Broken Arrow, OK 74014** Raymond suffers from thoracic outlet syndrome and underwent surgery. He has bills totaling \$60,762. **UPDATE:** *Praise God! Raymond received \$35,276 in reductions and \$10,568 in gifts, bringing the total to \$14,918.*

**26. Jack Hannum: 1112 Barbara Dr., New Castle, IN 47362** Jack underwent heart testing and surgery. After reductions and a gift from his church, his remaining bills total \$10,275. **UPDATE:** *Jack received \$2,205 in gifts and added \$265 in bills, bringing the total need to \$8,335.*

**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 \$490 in gifts and \$6,137 in reductions, bringing the need to \$3,195.*

**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 \$1,808 in gifts, bringing the need to \$1,834.*

**29. Cindy Jackson: 23216 Nameless Rd. Unit A, Leander,**

**TX 78641** Cindy suffers from non-Hodgkins lymphoma and incurred bills totaling \$13,246. She trusts that God will help meet her need through CHM members.

**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. **UPDATE:** *Paul has received \$1,227 in reductions, \$2,633 in gifts and added \$4,318 in bills, bringing the need to \$11,914.*

**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 \$9,104 in gifts, bringing the need to \$5,770.*

**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. **UPDATE:** *Susan received \$710 in gifts, bringing the need to \$961.*

**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. **UPDATE:** *Mary received \$175 in gifts, bringing the total needed to \$2,620.*

**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 \$41,183 in gifts, bringing the need to \$58,285.

**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 \$6,733 in gifts, bringing the total needed to \$5,174.**

**36. Bobby D. Memory, Jr.: PO Box 3943, Wilmington, NC 28406**

Bobby was born with a congenital condition. He now needs help with \$27,534 in bills from a pacemaker replacement.

**UPDATE: Bobby reports \$3,437 in reductions and \$11,296 in gifts. He now needs \$12,801.**

**37. 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.

**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.

**UPDATE: Murray received \$1,677 in reductions and \$2,259 in gifts, bringing the total needed to \$6,582.**

**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 \$3,671 in gifts and \$2,134 in reductions. He has \$5,788 in bills to be met.**

**40. William Newton: 5911 Country Brook Ct., Sugar Land TX 77479** William underwent knee replacement surgery and incurred bills totaling \$17,277. **UPDATE: William received**

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		

**\$4,552 in gifts, bringing the amount needed to \$12,725.**

**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 \$15,283 in gifts, bringing the need to \$16,850.**

**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 \$2,013 in gifts, bringing the total needed to \$4,940.**

**43. Calvin Ratzlaff: 40596 307th St., Avon, SD 57315** Calvin suffers from hyperparathyroidism and has \$16,213 in medical bills. **UPDATE: Calvin received \$3,105 in gifts; the need is now \$13,108.**

**44. Lesley Rennie: 114 Crystal Run Dr., Middletown, DE 19709** Lesley became pregnant before joining CHM. She needs help with \$10,680 in bills. **UPDATE: Lesley received \$4,349 in gifts; her need is now \$6,331.**

**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 \$1,803 in gifts, bringing the total need to \$2,896.**

**46. Sally Roe: 2899 Sylvania Rd., Troy, PA 16947** Sally incurred \$9,417 in bills for a congenital kidney condition. **UPDATE: Sally received \$4,250 in gifts, bringing the need to \$5,167.**

**47. Joshua Sargeant: 6743 Corban Way, MacClenny, FL**

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

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

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

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

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 \$1,830 in gifts, bringing the need to \$5,436.**

**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 \$1,700 in gifts, bringing the need to \$1,820.**

**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. **UPDATE: Donald received \$100 in gifts, bringing the need to \$11,173.**

**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 \$11,816 in gifts, bringing the total to \$11,889.**

**51. Barbara Smith: PO Box 1167, Rupert, WV 25984** Barbara underwent a hysterectomy to remove uterine cancer cells. She has bills totaling \$9,372. **UPDATE: Barbara received \$3,310 in gifts, bringing the need to \$6,062.**

**52. James Snyder: 24848 Starlight Mtn. Rd., Ramona, CA 92065** James underwent emergency surgery

for coronary heart disease. After discounts, his bills total \$108,609. The Snyders trust God to work through CHM to meet this need.

**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 \$13,965 in gifts, bringing the total to \$9,834.**

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

**55. Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227** Lessie underwent bladder surgery and asks for help with bills totaling \$29,605. **UPDATE: Lessie received \$12,604 in gifts, bringing the need to \$17,001.**

**56. 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.

**57. 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 \$28,559. **UPDATE: Rachel received \$130 in gifts, bringing the need to \$28,429.**

**58. 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.

### 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 \$8,401 in gifts, bringing the amount needed to \$8,299.**

**59. John Willis: PO Box 222, Weesatche, TX 77993** John incurred \$1,165 in bills from a pre-existing heart condition. Please remember John with your prayers and financial gifts. **UPDATE: John received \$419 in gifts; his need is now \$746.**

**60. 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 \$4,473 in gifts, bringing the amount needed to \$9,896.**

**61. 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.

**62. 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 \$7,900 in gifts, bringing the amount needed to \$9,100.**

## 100 questions (continued from page 5)

He presently serves as a District Superintendent of The Wesleyan

Church and is a Trustee at Indiana Wesleyan University. Mark and his wife, Debbie, have three children: Joshua, Krystal and Brooklyn.

To order *The 100 Greatest Questions Jesus Ever Asked*, visit [www.markeckart.com](http://www.markeckart.com) or contact Mark at 812-865-3979 or [eckart84@gmail.com](mailto:eckart84@gmail.com). Books are available for \$11.99 each or at a quantity discount: 10 books for \$89.99 or 20 for \$174.99. Part of the proceeds will help start a church in Haiti sponsored by the Indiana South Wesleyan District.



CHM members Dr. Mark and Debbie Eckart

*"This is one of the most creative and practical Bible studies I've seen in a long time. {Dr. Eckart has} obviously put a lot of time into it and it can really facilitate Bible study. Well done!"*

Senior Pastor Bob Russell,  
Emeritus, Southeast Christian  
Church, Louisville, Ky.

## Health care costs up, usage down

Courtesy Saurage Research "Key Findings" newsletter

During 2010, 75 million Americans skipped doctor visits altogether, along with not getting prescriptions and recommended tests or treatments, up from 47 million in 2001. Among people with insurance who have high deductibles, 31 percent went without care due to cost.

Another health care expense concern is the continued growth of out-of-pocket costs.\* The Commonwealth Fund reports that 49 million working adults spent 10 percent or more of their income on these costs and premiums in 2010, an increase from 31 million in 2001.

\*Christian Healthcare Ministries members who obtain or help obtain reductions (discounts) on their medical bills often have little or no out-of-pocket costs. To learn more, visit [www.chministries.org/reductions.aspx](http://www.chministries.org/reductions.aspx).



### Counting the cost: How Christian Healthcare Ministries compares with health insurance

Average monthly premium (2010)	Health Maintenance Organization (HMO) plans		Preferred Provider Organization (PPO) plans	
	Individual	Family	Individual	Family
	\$428	\$1,177	\$427	\$1,169
	Point of Service (POS) plans		Christian Healthcare Ministries (Gold level)	
	Individual	Family	Individual	Family
	\$437	\$1,101	\$150	\$450

Source: Annual Employer Health Benefits Survey, Kaiser Family Foundation and Health Research and Educational Trust

### Auto accidents (continued from page 1)

resources—including auto insurance—have been exhausted. This protects you and all ministry members by helping to keep monthly gift amounts low and by not involving the ministry in the insurance business.

Medical coverage offered by auto insurance companies—often called Personal Injury

Protection (PIP) or MedPay—may pay for accident-related medical expenses incurred by you and your passengers in a car accident. (Note: CHM cannot share medical costs for non-CHM members).

Christian Healthcare Ministries does not offer automobile insurance and cannot offer advice on this subject. **To find out if you**

**have the maximum amount of coverage available for medical care, please contact your auto insurance agent.**

*Editor's note: If you have questions about CHM assistance with accident-related medical bills, please contact the Member Assistance department at 1-800-791-6225, ext. 5993.*

### The Karis Group (continued from page 3)

I called my health care providers to negotiate my medical bills. We were surprised at how quickly all of them dramatically reduced their charges. Felicity had the idea that rapidly grew into The Karis Group, a company whose mission is to help make health care affordable for everybody. (“Karis” is a Greek word that means “grace.”)

Using a small room next to our kitchen as an office, I began to help people we knew deal with their medical bills. By summer 1997—about one year later—we had grown enough to hire our first employee, Travis Putney.

Early in our history, we realized that Christian health cost sharing ministries were ideal partners because they have similar goals. We wanted to help them find ways to counter rising medical costs.

At The Karis Group, our passion is to relieve the financial pressure families face so they can focus on getting well quickly. It is our privilege to help people in Christian and secular groups understand that there are many financial resources available to them. We assist them in applying for government benefits and we negotiate medical bills on their behalf.

In recent years The Karis Group has grown to include 17 staff members who negotiate nearly 10,000 medical bills a year and save

clients more than \$2 million monthly.

Rising medical costs is not the only challenge we face: the new national health care law is complicated and multifaceted. Fewer people have health care coverage through their employer.

As the health care system grows more complex, The Karis Group is evolving to meet patients’ needs. We have expanded our services to help patients with every non-medical aspect of dealing with a health care incident.

We want to set the customer service standard in the health care industry. We believe that all patients should have a personal advocate to help them navigate the system.

Thankfully, Christian Healthcare Ministries is protected by the national health care law and its members can continue in this biblical approach to

sharing each other’s burdens and fulfilling the law of Christ.

The Karis Group has worked with CHM for nine years. We view our relationship as a great blessing and we’re delighted at the many opportunities the ministry faces in these days of big changes in American health care.

Our prayer is that Christian Healthcare Ministries—under the leadership of the Holy Spirit—will demonstrate what Kingdom living is all about to a world that needs godly examples. We are excited to continue on this journey with CHM and its members.



*The Karis Group staff members during a recent “work day.” Staff members helped rebuild a home in a poor section of Austin, Texas.*

# Forgiving reduces anxiety and depression, builds hope and self-esteem

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

I recently re-discovered an old research study article from years ago. It was a small but remarkable study that showed the beneficial effects of forgiveness. The study also examined self-esteem, hope, psychological depression, and state-trait anxiety scales.

Each of the 12 women enrolled in the study suffered moral abuse by a parent. All were 24 to 54 years old, Caucasian and were from the same Midwestern city. The same counselor met with each study participant once a week for an average of 14 months.

Participants were randomly assigned to either receive “forgiveness intervention” (via a process model) immediately at the outset of the counseling period, or were “waitlisted” and received it after the first group completed the program.

The group receiving forgiveness intervention at the beginning of the study demonstrated significantly improved hope, self-esteem and forgiveness over the control group. Similarly, their anxiety and

depression—measured by standardized testing—was greatly reduced.

Once the group members completed the forgiveness intervention process, their “matched counterparts” in the second group were given them same opportunity. When the second group went through the process of forgiveness, their scores caught up with the first group’s scores.

Abuse of any kind is unconscionable. Moral abuse is particularly damaging. Nevertheless, we are commanded to forgive those who sin against us—no matter how great the offense—for our own sake as much as for the one committing the sin.

In Matthew 18:21, Peter approached Jesus with a question. “Lord, how oft shall my brother sin against me, and I forgive him? Till seven times?” Jesus answered by telling him about a merciless servant who had been forgiven a debt he would never be able to repay, but was unwilling to forgive another servant who owed him a small debt. As a result, the one who refused to forgive was thrown into prison.



Jesus concluded by warning, “So likewise shall my heavenly Father do also unto you, if ye from your hearts forgive not every one his brother their trespasses” (Mat 18:35).

Bitterness imprisons the one who is bitter. But when the offended person forgives, just as “God, for Christ’s sake, has forgiven you” (Eph 4:32), true freedom is the result.

*Freedman, SR, & Enright, RD. (1996). Forgiveness as an intervention goal with incest survivors. Journal of Consulting and Clinical Psychology, 64(5), 983-992.*

## Keep the faith (continued from page 4)

is rare. I have often realized that what is in my heart is not consistent with what God expects from me. Each time, this humbling experience opens my eyes to the truth that I am completely dependent on God’s grace, because “God resists the proud, but gives grace unto the humble” (James 4:6).

He will do the same for you. Understanding your heart’s thoughts is essential to walking in genuine faith, repentance and love. It is the key to having a proper internal response to stress.

## Conclusion

Do you have rest for your soul? Take the “Hebrews stress test”:

1. Have you purposed in your heart that you will labor to enter into God’s rest?
2. Have you ceased relying on works to save you, disposed of your own agenda and taken on the yoke of Jesus Christ?
3. Have you repented of a hardened heart and allowed Him to make it “soft” and tender toward Him and other people?

4. Does unbelief reside in your heart, or are you entering into God’s rest through faith? You can tell the thoughts of your heart by listening to your feelings. That is not to say that you should make your emotions your constant focus, but they will alert you to what is going on in your heart so you can deal with yourself (and God) more honestly and effectively.

*Thou wilt keep him in perfect peace whose mind is stayed on Thee, because he trusts in Thee (Isaiah 26:3).*

## Letters to Christian Healthcare Ministries

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

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

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

*-Rev. Howard Russell*

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

**Christian Healthcare Ministries**

Attn: Editor  
127 Hazelwood Ave.  
Barberton, OH 44203

[editor@chministries.org](mailto:editor@chministries.org)

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

**Dear Christian Healthcare Ministries:**

Thank you so much for this ministry and everything that it stands for. We are so grateful to be a part of it.

Thank you also for helping with Rayma's medical expenses. We greatly appreciate it. May God bless all of you.

Sincerely,

Jesse & Rayma Flaughter  
Tuscumbia, MO

**Dear Donna:**

God's grace be with you!

I am enclosing the forms and medical bills for my gallbladder surgery earlier this year. I trust you now have everything you need.

I just want you and all of the CHM staff to know how very much we appreciate your labor on our behalf. May God bless you, keep you, and give you peace.

Sincerely,

Mary Russell  
Reynoldsburg, OH

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

**Dear CHM Friends:**

I would like to extend a sincere thank you for your financial support this past year.

We have recently experienced the death of Dan's father, two moves, a miscarriage, an unexpected hysterectomy and a severe ankle sprain that required two months of crutches and therapy.

At one point we were trying to juggle interaction with 14 different health care providers!

Through it all, we have greatly appreciated CHM's help. May God bless you all as you serve Him.

Thank you,

Dan & Carrie Pate  
Burlington, KS

**Dear Friends at CHM:**

We want to thank you and all the members who responded to the card you sent out on our behalf requesting prayer for Jim as he seeks employment.

We have received many notes of encouragement from CHM members. Our hearts are filled with gratitude for the care and concern these brothers and sisters in Christ have shown us!

We are pleased to report that

Sandy has been offered a full-time position at her workplace. We thank God for His provision in providing job stability for her.

We continue to lift Jim's name to our heavenly Father, knowing that He will answer our prayers in His timing. In the meantime, Jim will pursue ministry in a church and/or missionary training; we both previously served God as missionaries in Slovakia, Ukraine and the United States.

Thank you for being a ministry that acts as the hands and feet of the Body of Christ!

In Christ's love,

James & Sandra Bellair  
Poplar Grove, IL

**Dear Friends:**

It was a great blessing to receive the check for payment of my medical bills. I also am thankful to hear that this wonderful ministry is growing.

I am enclosing my most recent medical bills. Thank you for being there for me when I need you. God bless you.

Praise be to God,

Alice Hedlund  
Lead Hill, AR

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

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

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

**PRAYER REQUESTS THIS MONTH:** *These are prayer requests only. Please send your monthly financial gift to the CHM office (see instructions on your yellow Member Gift Form). We invite you to send cards or words of encouragement to the people listed below.*

**Franklin Frazier: 111 Leameadow Trail, Hot Springs, AR 71913** Franklin is in constant pain and cannot perform daily tasks. Please remember Franklin in prayer.

**Frank & Nikki Galino: 114 Melrose Place, Northern Cambria, PA 15714** Frank suffers from multiple myeloma and requests prayer from the CHM family.

**Trevor Denning c/o Jill Ham: 3897 Oceanview Dr., Florence, OR 97439** Trevor is a 15-year-old who was in an accident and suffered paralysis.

**James Holder: 555 N 12th, Muskogee, OK 74401** James' wife, Brenda, passed

away while battling pancreatic cancer. Please keep James in your prayers.

**David Jacoby: 4180 Old Harrisburg Rd., Gettysburg, PA 17325** David recently went to the hospital due to chest pain.

**Danny Keen: 250 Homestead Ln., Smithfield, NC 27577** Danny requests prayer; he is recovering from radiation and other medical treatment.

**Samantha Lehman: 2339 Merle Rd., Salem, OH 44460** Samantha recently suffered a kidney infection and a concussion.

**Linda Graham: 2547 Taylors Chapel**

**Rd., Crossville, TN 38572** Please pray for Linda, whose husband, Elmer, recently passed away.

**Tony & Linda Powell: 11825 Rimrock Trl., Austin, TX 78737** The Powells request prayer for severe injuries they have recently sustained.

**Larry Waid: 1575 Hogback Rd., Albany, KY 42602** Larry had surgery for a blocked artery in his leg and needs surgery on his other leg.

**Daniel Zielicke: W 11957 Butternut Rd., Lomira, WI 53048** Daniel recently had emergency triple bypass surgery.

# CHRISTIAN HEALTHCARE MINISTRIES

*September 2011*

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