



Christian Healthcare Ministries

The biblical solution to healthcare costs

October 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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What to do when you need medical care

In emergency situations

1. **Immediately seek medical care.** Call 9-1-1 if the situation is life threatening. If you are a Gold member

and your condition is less serious but requires immediate care, consider if an urgent care center will meet your needs (emergency rooms are usually more expensive



than urgent care centers; also, emergency rooms, meant for more comprehensive care, can have longer waits than urgent care centers, which see less-intensive medical needs).

2. **Seek financial assistance when your condition is stable.** Getting well is your first priority. When your condition is stable, you, a friend or a family member responsible for your care can follow steps under "General information" on page 12.

In non-emergency situations

Sending medical bills to CHM

When: Send medical bills to CHM within six months of the date of service. *Remember that bills are presented for sharing in the order they are received at the CHM offices. Please don't wait.*

Where: Send bills (along with completed Needs Processing forms) to:

Christian Healthcare Ministries
 Needs Processing
 127 Hazelwood Ave.
 Barberton, OH 44203
 or fax them to: 330-848-4322

Please make sure your health care providers understand that they should bill you directly (you then send copies of the bills to CHM). Christian Healthcare Ministries cannot accept medical bills sent directly from providers.

Questions? Call 1-800-791-6225 and ask for the Needs Processing representative for your state.

1. **Consider "comparison shopping" for health care providers in your area.** You'll find that some health care providers are more willing than others to reduce their charges for self-pay patients. Although you may go to any hospital or doctor office for treatment, selective "shopping" helps lower the cost of your medical care because you often can choose to receive the same service at a lower price. To compare health care pricing in your area, visit www.healthcarebluebook.com and www.hospitalvictims.com. You also can contact the CHM Reductions department (1-800-791-6225, ext. 5797 or reductions@chministries.org) at any time for advice.

2. **Follow the steps under "General information" on page 12.**

See "What to do," page 12

One more time: *please* avoid this problem



Rev. Howard Russell
President and CEO,
Christian Healthcare
Ministries

I recently received an unhappy phone call from a member upset because CHM would not share bills which in the past would have been shared without question.

Here's why: this member had switched his participation level from Gold to Bronze. The two programs don't do the same things. They provide different levels of support. One is not the same as the other.

He wanted to know why no one had told him there was a difference. I pointed out the following:

- It's in our ministry Guidelines.
- We ask members to declare (by signing a form) that they have read the Guidelines.
- We've printed multiple

Bronze level

- \$45 monthly gift amount per unit (maximum three units per family)
- \$5,000 personal responsibility per incident
- Includes only inpatient or outpatient hospital incidents and surgery performed anywhere
- Testing and treatment outside a hospital does not qualify for sharing

stories and columns in our monthly newsletter pleading with people to make sure they understand the services provided under the Gold, Silver and Bronze levels.

- We have used the letter in the monthly (yellow) Member Gift Form to remind people to be sure their membership is at the right level of service for the health care cost assistance they desire.

I asked the gentleman if he had read any of the information we've provided on the differences between participation levels.

Silver level

- \$85 monthly gift amount per unit (maximum three units per family)
- \$1,000 personal responsibility per incident
- Includes only inpatient or outpatient hospital incidents and surgery performed anywhere
- Testing and treatment outside a hospital does not qualify for sharing

His answer: "It's clear I'm not going to get any help; I am withdrawing my membership."

There are two things to take away from his comment. First, no, he hadn't read the Guidelines, articles or letters about participation levels. Secondly, he wanted us to do something we couldn't do.

See "Avoid this problem," page 5

Gold level

- \$150 monthly gift amount per unit (maximum three units per family)
- \$500 personal responsibility per unit, per calendar year
- Includes inpatient or outpatient hospital incidents and surgery
- Includes doctor's office visits 45 days before and after medical testing
- Includes prescriptions 45 days before and after medical testing
- Includes prescriptions 45 days before and after release from hospital or testing facility
- Includes physical therapy and home health care (up to 45 visits)

Common cold turns into medical miracle

Testimony by Bob and Carol Murr, Emmalena, Ky.

On Jan. 24, 2011, Bob visited our family physician because he had a cold that would not get better.

An X-ray revealed an abnormality in his left lung. A subsequent CT scan showed a large hiatal hernia, an umbilical hernia and a shadow the radiologist thought might be an abdominal aortic aneurysm. An angiogram was scheduled for the next day, Feb. 2.

Bob and I were driving home after the angiogram and hadn't yet reached our house when we received news that the radiologist had contacted our family

physician requesting that Bob immediately receive an appointment with a vascular surgeon.

The radiologist found a six-centimeter aneurysm and could not determine how long it was or how long it had been present in Bob's body.

The procedure Bob underwent on Valentine's Day was performed by one of the country's top-rated surgeons. The surgery was successful but surprising: the surgeon repaired *two* aneurysms. He said that Bob had been a "time bomb ready to explode."

Our family physician later said, "Just think about what this means. If Bob had not experienced a cold that wouldn't heal, you would have never known about the aneurysms. God showed you that!"

Bob lives today because God wasn't finished with him yet. Some of the medical personnel called Bob's situation an "accidental finding." We know that is not true. It was not an accident; it was God's appointment. We thank Him for His many miracles in our lives.

Meet your CHM staff: Amanda Moore

Amanda Moore has joined the Christian Healthcare Ministries staff and works in our Member Assistance department.

A native of Akron, Ohio, Amanda attended Rittman High School in the nearby town of Rittman. She often prayed and attended church as a teenager; however, Amanda did not surrender her life to God until 2008.

"I finally realized that I just couldn't get through life on my own," Amanda said. "Without Him, my life wasn't meaningful."

At the CHM offices, Amanda serves and encourages members by answering phone calls, responding to e-mail messages and entering new memberships.

She previously worked for an independent contractor, doing painting, floor installation and other construction jobs. When the economy took a turn for the worse, Amanda looked for a new job and found her fit at Christian Healthcare

Ministries.

"My favorite part of working at CHM is the loving and positive atmosphere," she said. "The management team understands the value and importance of family. It makes life as a working mom much easier! It's different from other working environments I've experienced."

Amanda and her husband, Linden, were introduced by mutual friends in junior high school. They were married seven years later. They have four children: Alexis, 14; Dakota, 13; Jacob, 8; and Skylar, 5. The family lives in Wadsworth, Ohio. The Moores enjoy serving the Lord together and attend Clinton Baptist Church in Clinton, Ohio.

Amanda spends most of her free time outside—camping, fishing and playing softball. She loves music and singing. She feels called by God to someday start a ministry serving needy families and children.



The Moore family (back row): Dakota, Amanda, Linden. Front row: Alexis, Jacob, Skylar.

"I would like CHM members to know that the ministry staff works each day for their benefit," she said. "We're always praying for them and looking for ways to help. God is leading Christian Healthcare Ministries and we enjoy being His instruments to meet Christians' health care cost needs."

You're probably not getting enough vitamin D

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127 Hazelwood Ave.
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E-mail:
doc@chministries.org

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

During the last few years I've noticed a trend of doctors ordering tests for blood levels of vitamin D, which has never been a common practice.

I recently came across an interview with Michael Holick, an endocrinologist and biochemist who spent his career at Boston University researching vitamin D. Dr. Holick has published a book, *The Vitamin D Solution* (Hudson Street Press, 2010).

Vitamin D is not really a vitamin; it is a hormone precursor that is converted into the active hormone by skin exposure to sunlight. The recommended daily intake of vitamin D is 400 IU (international units). Dr. Holick recommends 400 to 1,000 IU daily for children and 1,500 to 2,000 IU for adults.

He noted in his interview that about 80 percent of pregnant women and their newborns in a research study were vitamin D deficient, though the women ingested 400 IU of vitamin D in a prenatal vitamin supplement.

How was the deficiency determined? According to Dr. Holick, vitamin D blood levels should be above 30 ng/ml (nanograms per milliliter); anything below 20 ng/ml is considered deficient. Since vitamin D blood levels are directly related to sun exposure, it is no surprise that average

levels at the end of the summer were higher than at the end of winter.

In the study, people with light skin had vitamin D levels of 28 ng/ml at summer's end and 22 ng/ml after winter. Black people had lower levels of vitamin D (13 to 15 ng/ml during the winter and up to 22 ng/ml in the summer).

Why are so many people vitamin D deficient? It's probably the result of two factors: inadequate intake of vitamin D-fortified milk and reduced sun exposure.

Reduced sun exposure is due to seasonal changes and dermatologists' concerns regarding sun exposure and skin cancer. The last time I studied the scientific literature, I could only find a correlation between sun *damage* (not a healthy level of exposure) and non-metastasizing skin cancers such as basal cell or squamous cell carcinoma. I could not find a correlation between sun exposure and malignant melanoma, the deadliest form of skin cancer.

Why is vitamin D so important? It's involved in numerous body processes that protect us from disease. Vitamin D stimulates cells to fight infection. Children in Japan who took 1,200 IU of vitamin D daily cut in half their risk of contracting the flu. Other



studies show that vitamin D helps protect against cancer.

Most people get inadequate levels of vitamin D. The starting point is to make sure that you get at least the recommended daily allowance of 400 IU. However, higher amounts (1,000 to 2,000 IU daily) may be in order for people in certain situations, such as those who live in northern latitudes or eat vegetarian diets.

The safest course is to ask your doctor to check your vitamin D blood levels. If they're low, your doctor may want to increase your vitamin D intake. You can confirm you're taking the correct amount by having your blood levels checked again.

The reason for caution is that vitamin D, which is fat-soluble, can accumulate in the body and become toxic if taken in excess. To learn more, I suggest reading Dr. Holick's book. He is one of the most qualified individuals on the subject.

Seppa, N. (2010). Vitamin D is essential to the modern indoor lifestyle. Science News 178(9): 32.

Members write about extraordinary experiences

Swim to the Light: One Man's Journey to Freedom

By Terry L. Clark

CHM member Rev. Terry Clark of Lakeland, Fla., wrote *Swim to the Light: One Man's Journey to Freedom*, the biography of Alfonso Dominguez. *Swim to the Light* is the story of how 15-year-old Dominguez in 1975 swam across Guantanamo Bay to escape the oppression of Fidel Castro in Cuba.

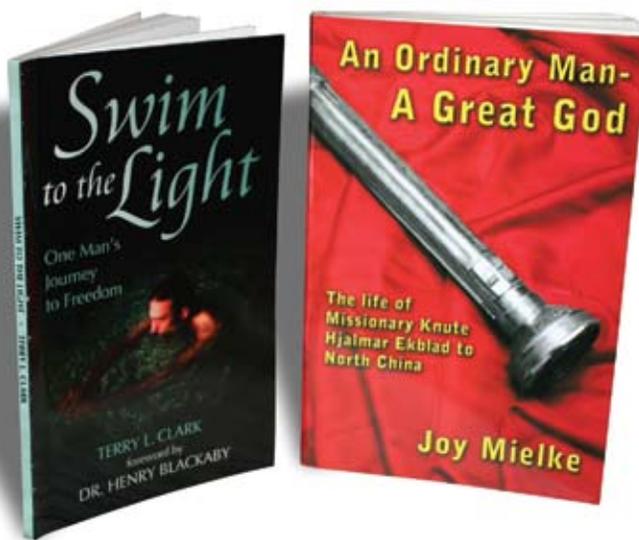
While preparing for a missions trip to Australia and Malaysia, Rev. Clark was contacted by Dominguez's wife, Beth, who asked if her husband could share his testimony at a Malaysian church.

After witnessing the response to Dominguez's powerful testimony both in Malaysia and at his own church, Rev. Clark asked his permission to write *Swim to the Light*.

When he was a child, Rev. Clark's family relocated to Florida from Howell, Mich. In 1975, he obtained a bachelor's degree in education from University of South Florida. Rev. Clark has served 14 years as worship pastor at Parkview Baptist

by Dr. Henry Blackaby. To order a copy, send a check for \$13 to Terry Clark at 7190 Cedarcrest Blvd., Lakeland, FL 33810.

To request that Al Dominguez share his testimony, call 352-347-7499 or e-mail 4ever1@usa.com.



An Ordinary Man – A Great God

By Joy Mielke

Joy Mielke of Milltown, Wis., wrote her grandfather's biography *An Ordinary Man – A Great God: The Life of Missionary Knute Hjalmar Ekblad to North China*.

Mielke's book chronicles Ekblad's early 20th century adventures, sorrows and triumphs as a missionary. "The book is not as much about my grandfather as it is about the God he served while in China," Mielke said. "I believe that Christian homes need to be filled with books about heroes of our faith

See "Extraordinary experiences," page 12

Church in Lakeland. He and his wife, Denise, have been married 38 years and have three children.

Swim to the Light was published by TLC Ministries Press and features a foreword

Avoid this problem (continued from page 2)

That's what's on my heart this month. It's a decision I believe he will regret. Nevertheless, we have no contracts with our members. Being part of this ministry is a voluntary decision through which Christians serve each other as they see to their health care cost support, a critical life need.

The reason we can't make an exception for him is that it isn't fair to you. Why a member changes participation levels is a personal decision. But we can't then allow that decision to cause greater costs for the rest of our members than is permitted by

that person's participation level.

Please know what health cost sharing support is provided under your participation level. Please don't assume, think, hope, expect, want, or desire. It's best to know.

If Gold is right for you (and it offers the highest levels of service), stay at Gold. If not, we'll be happy to switch you.

Page 2 contains a non-exhaustive list of Gold, Silver and Bronze differences. We recently reorganized our Guidelines into

sections for each participation level to make them easier to read and understand. **If you have questions about specific medical conditions, please see your Guidelines booklet or contact us at 1-800-791-6225, ext. 5993 if you need us to send you another booklet.**

Our mission is to glorify God. Our goal for you is great service. We want you to be happy. For your membership in this Bible-based ministry, we thank you from the bottom of our hearts.

SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

Meet the Prayer Page participants

Note: The Prayer Page begins on page 7.

Mike Copeland
Knoxville, Tenn.

- Total need: \$48,655
- Prayer Page gifts received to date: \$5,264
- Need remaining: \$43,391

My introduction to Christian Healthcare Ministries—like all events in my life—was no coincidence.

In April 2010 my friend, Randy, was recovering from a heart attack and told me about the blessings he had experienced as a CHM member. I decided to join the ministry.

A few weeks later I pulled my car off the side of the road, suffering from what I thought was a bad case of indigestion—I'd experienced the feeling a few other times about a half hour after eating.

I fasted for one day and had no further symptoms. However, the pain flared up again the following day. Again, I tested my theory that I had a gastrointestinal problem by fasting another day, followed by a small meal at a restaurant.

My wife, Marti, was out of town, so instead of returning home I drove around for a while. I pulled off the interstate after 30 minutes, again experiencing the "indigestion" pain. I sat in a convenience store parking lot

and waited for the tightness in my chest to subside.

After about two hours another non-coincidence occurred: my daughter and daughter-in-law arrived at the parking lot, saw my vehicle and asked me what I was doing. They insisted that I go to the hospital, where medical staff found that I had complete artery blockage.

"I'm not sure how you're sitting here talking with me," the cardiologist said. "There is no room for stints and even your 'widow maker' artery is blocked."

I replied, "I guess God has a reason for allowing me to live."

My surgery took place at 11 a.m. the next day. I felt calm and unafraid. I am not sure if I felt that way because I knew that I had more to do in this life or because I knew where I would go if I did pass away.

After five hours of open-heart surgery and seven bypasses, I awoke and saw Marti and the rest of my family by my side. It was Tuesday. By Thursday I was up and walking around. I was discharged on Saturday and was walking the track at a nearby gym by the following Tuesday.

I give all of the credit to God
See "Copeland testimony," page 11

Prayer Page needs met

Clarence Brobst, Laureldale, Pa.
Condition: Chest pain
Bills: \$3,199

Norman Ford, Port Orange, Fla.
Condition: Kidney stones
Bills: \$2,731

Susan Jones, Sulphur, Okla.
Condition: Diagnostic testing
Bills: \$1,671

Tamara Sargeant, MacClenny, Fla.
Condition: Maternity
Bills: \$3,520

Jennifer Werven, Beulah, N.D.
Condition: Mole removal
Bills: \$866

John Willis, Weesatche, Texas
Condition: Heart condition
Bills: \$1,165

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

FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month:
\$851,073

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

- \$69.51 this month *-or-*
- \$23.17 for the next three months *-or-*
- \$11.59 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

OCTOBER 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 that 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 \$9,248 in gifts. He now needs \$10,586.**

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 \$19,633 in gifts and now needs \$10,479.**

4. Kathy Barnes: 1445 Ink Grade Rd., Pope Valley, CA 94567 Kathy requests help with \$6,697 in bills she incurred from treatment of rheumatoid arthritis. **UPDATE: Kathy received \$2,071 in gifts, bringing the total need to \$4,626.**

5. Madeline Blades: 1733 Hillcrest Dr., Carthage, MO 64836 Madeline's husband, James, underwent knee replacement surgery and incurred bills totaling \$29,000. **UPDATE: Madeline received \$6,299 in reductions and \$16,203 in gifts, bringing the need to \$6,498.**

6. 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. **UPDATE: Vickie**

received \$2,138 in reductions, bringing the total to \$14,860.

7. Shelly Brubaker: 6999 New Paris Eldorado Rd., New Paris, OH 45347 Shelly suffered an obstructed bowel. After reductions, her bills total \$650.

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 \$404 in gifts, bringing the need to \$1,947.**

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 \$3,644 in gifts, bringing the total to \$10,774.**

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 \$4,565 in gifts, bringing the total needed to \$3,771.**

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: 8126 Cambridge Gables Ln., Knoxville, TN 37938 Mike underwent seven bypass heart surgery and requests financial help and prayer. After reductions, his

bills total \$48,655. **UPDATE: Michael received \$5,264 in gifts, bringing the need to \$43,391.**

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 \$3,451 in gifts. She now needs \$10,775.**

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 \$34,313 so far in gifts, leaving \$36,350 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 \$1,243 in gifts, bringing the need to \$5,231.**

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 \$3,160 in gifts, bringing the amount needed to \$7,212.**

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 \$1,018 in gifts, bringing the need to \$1,878.**

18. George Farris: 100 Ridgelawn Dr., Vicksburg, MS 39183 George underwent double bypass surgery

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

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 \$22,847 in gifts, bringing the total needed to \$63,122.*

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 \$2,292 in gifts, bringing the total needed to \$5,190.*

20. Rhonda Good: 43455 County Line Rd., Columbiana, OH 44460 Rhonda was already pregnant when she joined CHM. She incurred \$4,196 in bills for the birth of her daughter, Emily.

21. Cheryl Funk: 205 Sunset Dr., Lot 121, Sedona, AZ 86336 Cheryl underwent cataract surgery and incurred bills totaling \$7,127 after reductions. **UPDATE:** *Cheryl received \$2,263 in gifts, bringing the need to \$4,864.*

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 \$490 in gifts, bringing the need to \$4,365.*

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 \$11,564 in gifts, bringing the need to \$36,272.*

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 \$3,137 in gifts, bringing the need to \$5,285.*

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 \$11,555 in gifts, bringing the total to \$13,931.*

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 \$10,540. **UPDATE:** *Jack received \$2,594 in gifts, bringing the total need to \$7,946.*

27. Hannah Henderson: 10635 St Rt O, Ste Genevieve, MO 63670 Hannah became pregnant before joining CHM and incurred maternity bills totaling \$1,300.

28. Tanya Hodge: PO Box 45, Basin, WY 82410 Tanya incurred \$9,822 in bills while undergoing treatment for abdominal pain. Please remember Tanya with your prayers and financial gifts. **UPDATE:** *Tanya received \$897 in gifts and \$6,137 in reductions, bringing the need to \$2,788.*

29. Linda Hofma: 15280 Hopeful Church Rd., Bumpas, VA 23024 Linda was diagnosed with rectal cancer and underwent surgery. She incurred bills totaling \$6,504.

30. 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 \$1,898 in gifts, bringing the need to \$1,744.*

31. 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.

32. Paul Jehle: 14 Homestead Rd., Sagamore Beach, MA 02562 Paul suffers from supraventricular tachycardia, a heart rhythm disorder. He incurred bills totaling \$15,774 and asks the CHM family for prayer and financial help. **UPDATE:** *Paul has received \$1,227 in reductions, \$2,851 in gifts; his need is now \$11,696.*

33. 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 \$9,556 in gifts, bringing the need to \$5,318.*

34. Linda Lavanchy: 1730 N State Hwy 7, Camdenton, MO 65020 Linda underwent back surgery for a pre-existing condition and incurred bills totaling \$23,457. She asks the CHM family for prayers and financial help.

35. 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 \$210 in gifts, bringing the total needed to \$2,585.*

36. 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 \$42,300 in gifts, bringing the need to \$57,168.**

37. Diana Manners: PO Box 102, Damascus, OH 44619 Diana suffers from a gallbladder condition and asks for help with bills totaling \$11,907. **UPDATE: Diana reports \$8,263 in gifts, bringing the total needed to \$3,644.**

38. 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 \$11,886 in gifts. He now needs \$12,211.**

39. 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.

40. 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 \$2,339 in gifts, bringing the total needed to \$6,502.**

41. James Muncy: 1730 Village Circle,

Mishawaka, IN 46545 James underwent surgery for a diabetic ulcer on his foot. He asks the CHM family for help with \$17,415 in bills.

42. 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 \$4,048 in gifts and \$2,134 in reductions. He has \$5,411 in bills to be met.**

43. Donald Myers: 4100 Hawks Hill Rd., New Windsor, MD

21776 Donald underwent surgery and incurred bills totaling \$690. He asks the CHM family for help and prayer.

44. William Newton: 5911 Country Brook Ct., Sugar Land TX 77479 William underwent knee replacement surgery and incurred bills totaling \$17,277. **UPDATE: William received \$4,977 in gifts, bringing the amount needed to \$12,300.**

45. 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 \$15,905 in gifts, bringing the need to \$16,228.**

46. 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 \$2,354 in gifts, bringing the total needed to \$4,599.**

47. Calvin Ratzlaff: 40596 307th St., Avon, SD 57315 Calvin suffers from hyperparathyroidism and has \$16,213 in medical bills. **UPDATE: Calvin received \$3,442 in gifts; the need is now \$12,771.**

48. Lesley Rennie: 114 Crystal Run Dr., Middletown, DE 19709 Lesley became pregnant before joining CHM. She

GIVING GUIDE			
Membership #	Need #	Membership #	Need #
100025-100168	07	112014-112327	57
100178-100223	43	112330-112622	63
100250-100510	60	112627-113015	64
100541-100743	58	113017-113370	26
100745-101011	27	113374-113704	62
101052-101448	30	113705-114039	03
101469-101978	17	114045-114402	01
102014-102429	08	114406-114737	09
102482-102806	20	114738-115046	13
102819-103473	02	115048-115520	51
103480-104130	35	115522-116501	52
104135-104636	28	116502-117708	32
104637-105257	37	117709-119110	38
105264-105874	11	119115-120630	44
105881-106349	10	120635-122073	47
106356-106867	39	122084-123883	05
106869-107316	22	123888-125255	53
107322-107734	46	125263-126867	31
107737-108122	04	126869-128287	25
108123-108455	49	128294-130247	06
108456-108790	21	130252-132238	45
108792-109077	50	132251-134517	59
109083-109377	19	134527-136556	41
109380-109725	15	136557-139453	34
109732-110012	24	139455-143175	61
110016-110288	33	143176-144100	23
110299-110566	42	144101-144918	14
110568-110839	48	144921-145839	12
110840-111127	54	145840-146947	36
111137-111390	40	146948-148101	18
111394-111675	29	148102-149213	56
111677-112013	16	149214-150803	55

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 #24.

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.

needs help with \$10,680 in bills. **UPDATE: Lesley received \$4,767 in gifts; her need is now \$5,913.**

49. Sally Roe: 5733 Route 414, Canton, PA 17724 Sally incurred \$9,417 in bills for a congenital kidney condition. **UPDATE: Sally received \$4,601 in gifts, bringing the need to \$4,816.**

50. Joshua Sargeant: 6743 Corban Way, MacClenny, FL 32063 Joshua, the infant son of David and Tamara Sargeant, was born with hypospadias. He underwent surgery and incurred \$7,266 in bills. **UPDATE: Joshua received \$2,165 in gifts, bringing the need to \$5,101.**

51. 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 \$450 in gifts, bringing the need to \$10,823.**

52. 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 \$12,339 in gifts, bringing the total to \$11,366.**

53. Kathleen Settle: 4114 Bowman Ave., Indianapolis, IN 46227 Kathleen had surgery to remove a uterine polyp and her ovaries and fallopian tubes. After reductions, her bills total \$13,098. She asks the CHM family for prayer and financial help.

54. 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 \$3,395 in gifts, bringing the need to \$5,977.**

55. James Snyder: 24848 Starlight Mtn. Rd., Ramona, CA 92065 James underwent emergency surgery for coronary heart disease. After discounts, his bills total \$109,115. The Snyders trust God to work through CHM to meet this need.

56. Cheryl Standish: PO Box 461, Gardiner, MT 59030 Cheryl was diagnosed with ulcerative colitis. She underwent two transfusions and a total colectomy. She asks the CHM family for help with \$64,511 in medical bills.

57. Rev. Myron Stump: 116 Hollow Dr., Winchester, IN 47394 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 \$16,330 in gifts, bringing the total to \$7,469.**

58. Daniel Taylor: 2004 Central St., Lafayette, IN 47905 Daniel underwent treatment for a rotator cuff injury and incurred \$1,301 in medical bills. **UPDATE: Daniel received \$60 in gifts, bringing the need to \$1,241.**

59. Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227 Lessie underwent bladder surgery and asks for help with bills totaling \$29,605. **UPDATE: Lessie received \$13,259 in gifts; the need is now \$16,346.**

60. 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.

61. Rachel Weaver: 1380 Oaklyn Dr., Mohnton, PA 19540 Rachel

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 \$8,531 in gifts, bringing the amount needed to \$8,169.**

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 \$1,295 in gifts, bringing the need to \$27,264.**

62. 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 \$4,818 in gifts, bringing the amount needed to \$9,551.**

63. 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. **UPDATE: Merrily received \$33 in gifts, bringing the need to \$7,651.**

64. 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 \$9,130 in gifts, bringing the amount needed to \$7,870.**



Attention CHM members!

Please complete at your earliest convenience and return to: Christian Healthcare Ministries, Attn: Editor, 127 Hazelwood Ave., Barberton, OH 44203. (You do not need to fill this out if you have already done so.) 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: _____

Copeland testimony (continued from page 6)

for my rapid recovery. He inspired me 17 years earlier to give up unhealthy eating and smoking. I believe He strengthened my immune system because He knew the heart troubles I would face in the future.

Unfortunately, symptoms of my heart problem began before joining Christian

Healthcare Ministries, so the condition was pre-existing although it had not been diagnosed. At first I felt overwhelmed by the medical debt and the fact that we own a small mattress store that has experienced financial difficulty over the past three years.

That's when I learned about the Prayer

Page.

What an awesome God we serve and what an awesome concept! We have been continually blessed by our listing on the Prayer Page and the financial gifts sent by

See "Copeland testimony," page 13

What to do (continued from page 1)

Maternity

1. **Obtain medical care as soon as you know you're pregnant.**
2. **Ask for an estimate of charges on your clinic/hospital/doctor's letterhead.** These charges are often bundled as a one or two-day stay (sometimes called a "global fee" or "stork package") and are significantly less expensive than being admitted to a facility when it's time to give birth. The estimate must indicate services provided, CPT codes, and estimated charges (along with any requirements or stipulations to the agreement).
3. **Submit the estimate of charges and/or bills to the Christian Healthcare Ministries office.** Early submission speeds the time for bill sharing. Notify the CHM office immediately if your health care provider sets a time limit for reduced charges (seven months is common.)
4. **Any charge (lab, sonogram, etc.) incurred after the original estimate/bills are submitted should be sent to CHM as an "add-on" to the initial amount.** Add-on and original bills will be presented for sharing at the same time.

General information

1. **Inform the health care provider—in an emergency, usually a hospital—that you are a self-pay patient and a member of Christian Healthcare Ministries,** a group that will help with your bills after other

forms of assistance have been exhausted. At all times carry your CHM membership card so providers will understand your situation.

2. **Ask for a bill reduction (discount).**

Asking for a discount is asking for the same consideration that insured patients receive (due to discounted rates negotiated by their insurers). Many providers will extend a discount to you because it usually means they receive faster payment. Discounts represent nearly 60 percent of the total amount of medical bills submitted to CHM, so please don't be shy about asking. Also, any discount (on an eligible medical bill) you help obtain will apply toward your personal responsibility amount.

3. **Whenever possible, contact the CHM Reductions department before accepting a discount or making a payment.** If you have difficulty obtaining a significant discount, our staff can help negotiate with your health care provider(s) to make sure you get the best possible price for your medical care. Remember that if you pay the bill up-front, negotiations cease. *Please don't make full payment up-front.*

4. **Apply for any financial assistance available.** Many members are surprised

to find that they qualify for financial assistance, which is money set aside for the express purpose of helping patients (for example, hospitals often receive large tax benefits when they offer financial assistance). Ask to speak to a financial counselor or decision-maker and complete any forms they give you.



5. **Ask providers to bill you directly and set up a payment plan with your providers.** Work with your providers to make whatever monthly payments you can afford until CHM members share your eligible need, at which time their voluntary gifts reimburse your expenditures. Even minimal payments will

reassure most providers that the bills will be paid.

6. **When you receive your itemized bills, send copies of each bill to Christian Healthcare Ministries, along with the completed Needs Processing forms.** CHM must receive your bills and forms within six months of the date of service. Send the bills immediately—even if a discount is pending—because bills are shared by CHM in the order they are received by our offices.

Editor's note: This information also is available online at www.cbministries.org/wbattodo.aspx.

Extraordinary experiences (continued from page 5)

and their real-life stories."

During his 24 years in China, Ekblad faced wolves; bandits; guns; bombs; poverty; famine; and the death of many loved ones. However, he found that God was sufficient throughout each struggle.

Mielke became a Christian at a young age. She met her husband, Marlon, while attending Pillsbury Baptist Bible College in Owatonna, Minn. The Mielkes married in 1981 and have five sons.

An Ordinary Man – A Great God is \$10.99

plus shipping and handling. For more information or to order online, visit www.agreatgod.com. Orders also can be made by calling Joy Mielke at 715-825-4133 or writing to the author at Box 129, Milltown, WI 54858.

Fish mercury does not raise risk of heart disease

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

For years, the health promotion community has been sending conflicting messages about eating fish. On one hand, cold-water fish—salmon, trout, mackerel, etc.—are known for their high omega-3 fatty acid content, which is especially protective against heart disease, stroke and even cancer. This has led to recommendations that Americans eat fish at least once or twice weekly.

On the other hand, mercury tends to be concentrated in fish. Therefore, warnings have been issued repeatedly against fish consumption. So what are we to do?

To answer this question, researchers at Harvard Medical School and Brigham And Women's Hospital in Boston looked at the mercury content of toenail clippings (that's right, toenail clippings) of over 170,000 men and women who participated in two U.S. cohort studies.

They identified 3,427 study participants who developed coronary heart disease or stroke and compared them to controls who were matched for age, gender, race and smoking status. The concentration of both mercury and selenium was measured in the toenails of both the experimental and control groups

A results comparison showed mercury levels in the control group were the same or even slightly higher than the average in the group that developed cardiovascular disease (0.23 vs. 0.25 µg per gram).

According to the study, there doesn't appear to be an association between fish consumption, mercury exposure

and cardiovascular disease.

*Mozaffarian, D., Shi, P., Morris, J. S., Spiegelman, D., Grandjean, P., Siscovick, D. S., . . . Rimm, E. B. (2011). Mercury exposure and risk of cardiovascular disease in two U.S. cohorts. *New England Journal of Medicine*, 364(12), 1116-1125.*

Send us your baby stories and pictures!

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

Send to: Christian Healthcare Ministries, Attn: Member Needs Processing, 127 Hazelwood Ave., Barberton, OH 44203
Or e-mail to: jspriggs@chministries.org

SOME RECENT ADDITIONS TO THE CHM FAMILY:



Alanah Desirae Yoder
Born March 14 to
Charles & Emma
Yoder, Hartly, DE



*Jessica & Hadassah
Weaver, born Jan. 19 to
Jesse & Brenda Weaver,
Quarryville, PA*



Landon Hobbs
Born Feb. 25 to
Richard & Sarah
Hobbs, Sapulpa, OK

Copeland testimony (continued from page 11)

many faithful followers of Christ who serve God by their contributions.

“For I was hungered, and ye gave me meat; I was thirsty, and ye gave me drink; I was a stranger, and ye took me in” (Matthew 25:35). There are many CHM members to whom we are no longer strangers because of their love for Christ and willingness to share their blessings with us.

We also have been blessed by prayers for our oldest daughter, Andrea, who had an arteriovenous malformation and underwent brain surgery a month after my heart operation. Sadly, she is paralyzed on the left side of her body, but we have faith that she will regain her mobility someday. Please continue to pray for her.

My desire is that each person reading this testimony will be blessed by the truth and

with all the gifts your Heavenly Father has prepared for you and your family as you serve Him.

“And he said unto me, ‘My grace is sufficient for thee; for my strength is made perfect in weakness. Most gladly therefore will I rather glory in my infirmities, that the power of Christ may rest upon me’” (2 Corinthians 12:9).

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:

I would like to thank you for the prompt way you handled the hospital bills for my late husband, Garry. It gave me such peace to know that I would not have to worry about the medical bills on top of funeral expenses during this difficult time.

We knew that Garry had only months to live, but I never expected he would be gone so soon. Whenever I called CHM, the staff members expressed their sympathy and thoroughly explained everything I needed to know to take care of Garry's bills.

We have been CHM members since 1992 and have experienced many needs: broken bones, a heart attack, emergency appendicitis, etc. I am happy that we also were Brother's Keeper members.

For 32 years Garry was pastor of Community Baptist Church here in Hickory, N.C. Please remember our church in prayer as we search for a new pastor.

I pray that each of you will be blessed in the days ahead.

In His peace,

Rosemary Ballard
Hickory, NC

Dear CHM Staff:

I felt that I should write you a long overdue letter thanking you for your years of ministry to me, which began in the 1990s.

When I was 58 I found we could no longer afford health insurance. Finding CHM was an answer to prayer and enabled me to pay for a major eye operation and a year-long battle with prostate cancer (including removal of a tumor and adrenal gland).

I'd like to especially thank Donna Greer for her ministry to me over these many years. Thanks to Rev. Howard Russell for his management skills and to Roger Kittelson for his dedicated financial ministry at CHM. (I was privileged to hear Rev. Russell on Mike Huckabee's show some months ago.)

This ministry has received God's protection following its inclusion in the U.S. federal health care bill. I will continue to pray for His hand to be on CHM.

Sincerely in Christ,

David R. Scudder
Goshen, IN

Editor's note: Donna Greer is a CHM Needs Processing representative. Rev. Howard Russell is president and CEO; Roger Kittelson is vice president and CFO.

Dear Christian Healthcare Ministries:

Thank you so much for helping with the medical bills for my hip surgery. God bless you! I didn't expect you to reimburse me for what I had already paid. That was very kind.

Thank you also for the monthly newsletter. I find the members' testimonies very interesting. I pray for the people listed on the Prayer Page—one each day.

We all thank the Lord for the wonderful work you are doing!

Sincerely in Christ,

Patsy Woodring
Vancleve, KY

Dear Christian Healthcare Ministries:

We are so grateful for caring people like you who make a difference. Keep up the good work!

Sincerely,

Cam & Kim Cornett
London, KY

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.

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.*

Lester Austin: PO Box 770606, Winter Garden, FL 34777 Lester underwent hip surgery and asks for prayer for his recovery.

Pamela Bardwell: 342C Rocky Lake Rd., Colville, WA 99114 Pamela recently suffered a stroke and requests prayer.

Michael Barfield: 205 S Duchesne Dr., St. Charles, MO 63301 Michael needs three surgeries to normalize his blood pressure.

Fran Gardner: 3935 Chapel Dr., Sarasota, FL 34234 Fran requests prayer for healing following a toe amputation.

Sara Cassidy: 711 Dublin Lane, Richland,

MO 65556 Sara recently suffered a miscarriage. She is pregnant again and needs to find a good doctor.

Susan Cetone: 120 Johnson Lane, Roebuck, SC 29376 Susan has been diagnosed with uterine cancer and asks the CHM family for prayer.

Mary Chloupek: 2980 Possum Trot Rd., Grandview, TN 37337 Mary is 18 years old and needs a bone marrow transplant.

Barbara Groh: 53490 Bellamine Dr., Shelby Township, MI 48316 Barbara has glioblastoma brain cancer. Please remember Barbara in your prayers.

Carolyn Frost: 600 N Stadium Rd., Alice, TX 78332 Carolyn has a large mass in her abdomen that may be cancerous.

Charles & Valeria Hearn: 22294 E Alamo Ln., Centennial, CO 80015 The Hearn's ask for prayer for their job situations, Charles' knee and Valeria's eczema.

Rhonda McSorley: 102 Hunters Rd., Apt. F102, Santa Rosa, FL 32459 Rhonda's son, Brian, has cancer and is in pain.

Dorothy Moore: Route 1 Box 57, Forgan, OK 73938 Dorothy has cancer and also recently suffered a heart attack. Please remember Dorothy in prayer.

CHRISTIAN HEALTHCARE MINISTRIES

October 2011

IN THIS ISSUE:

*What to do when you need medical care • One more time: please
avoid this problem • Common cold turns into medical miracle
Meet your CHM staff: Amanda Moore • Healthwatch
Members write about extraordinary experiences • Prayer Page
testimony • Prayer Page • Attention CHM members!
Letters to CHM • Monthly prayer requests*



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