



Christian Healthcare Ministries

The biblical solution to healthcare costs

November 2011

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Christian Healthcare Ministries® is a Bible-based, voluntary medical cost-sharing ministry that fulfills the command of Galatians 6:2, that Christians carry each other's burdens.

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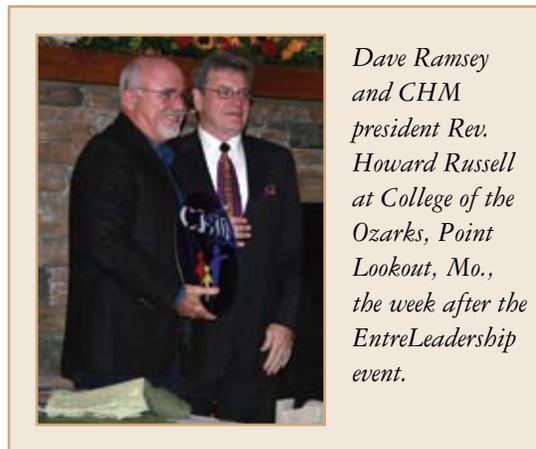
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Dave Ramsey's *EntreLeadership* simulcast at Christian Healthcare Ministries



Dave Ramsey and CHM president Rev. Howard Russell at College of the Ozarks, Point Lookout, Mo., the week after the EntreLeadership event.

The Christian Healthcare Ministries office was a host site for Dave Ramsey's *EntreLeadership* simulcast Friday, Sept. 30.

The simulcast was a full day of business and leadership

training taught live via internet connection by Ramsey, a nationally known personal finance author and radio broadcaster.

CHM was a broadcast site based on CHM's sponsorship of Ramsey's "Foundations in Personal Finance" course taught at Christian colleges and universities. The result is that CHM is brought to the attention of young Christians

who will soon need to make personal health care cost support decisions.

"We value the relationship we've formed with Dave Ramsey and his team," said CHM president Rev. Howard Russell. "Dave is making a tremendous contribution to the cause of Christ simply by ending his radio programs by referencing Jesus, the Prince of Peace. The simulcast was an opportunity to continue that association and build on relationships we're forming with area churches and leaders."

Drawing on principles

See "Simulcast," page 5

Want to receive your Member Gift Form statement in your e-mail inbox?

Christian Healthcare Ministries now offers members using credit cards or CheckEase the convenience of your monthly Member Gift Form statement sent directly to your e-mail inbox. However, you must sign up for this service. To sign up, send an e-mail

to billing@chministries.org and include your full name, CHM member number and your mailing address. (We must have this information to provide you with this service.)

Please note: This service is not online bill pay.

You can still easily make a one-time contribution or set up recurring contributions to Prayer Page needs by calling 1-800-791-6225, ext. 5993. Each Prayer Page need would be met *in full* if each member family contributed only \$22.61 for the next three months!

Banking on Bring-a-Friend credits



Rev. Howard Russell

*President and CEO,
Christian Healthcare
Ministries*

CHM offers free months of participation to members who bring new members into the ministry.

As a result, we have members who can go for months—in some cases, even years—without sending a monthly financial gift to CHM. That's because they've brought that many new members into this ministry of Christians sharing health their care costs.

Periodically we have members who say they don't want to use their Bring-a-Friend credits for themselves. They ask if the ministry has any other options. We didn't before. Now we do.



First, please know this: if you have Bring-a-Friend credits, what you do with them is entirely your decision. You are under no encouragement, obligation, or pressure to do anything other than to use them as they were originally designed, to provide you with free months of participation to thank you for sharing the message of this ministry in a way that brings in

new members.

However, for those who are of a mind to do something different with your credits, here's the plan:

1. We've created a "Bring-a-Friend" bank.
2. Members interested in using the bank can do so in two ways:
 - a. Designate their Bring-a-Friend credits for a particular fellow member.
 - b. Note them as an undesignated gift to be used for members in extreme financial difficulty.

We are making this available because it's the right time.

Recently I was contacted by a member who has a friend in difficult financial straits. The member wanted to know if he could transfer some of his Bring-a-Friend free months to his friend, who also is a CHM member. This is not the first time such a question has been asked. It is, however, the latest.

It's sentiments such as this—the actions of members who give to the Prayer Page, and members who send extra giving to help people pay eligible medical bills—that sets Christians apart. The Lord said the world would know we are believers by how we love one another. This is another expression of Christian love.

Laws can change behavior. Christ changes hearts.

Again, if you want to continue using your Bring-a-Friend credits for your own free ministry

"Periodically we have members who say they don't want to use their Bring-a-Friend credits for themselves. They ask if the ministry has any other options. We didn't before. Now we do."

participation, please do so. We understand the need to save money everywhere possible and your work to bring in new members is crucial to the ministry.

The Bring-a-Friend bank is an option for those members with credits who decide they would like to exercise that option.

The key things for you to know are that your ministry is growing and growing fast. More hands make the burden lighter for all. We have a wonderful message, and it's getting out in large part because of you.

If you would like to participate or find out more about the Bring-a-Friend bank, please contact the Member Assistance department at 1-800-791-6225, ext. 5993.

Blessings to you all.

Editor's note: To learn more about ministry growth, see the article on page 3.

Ministry growth is full steam ahead



Christian Healthcare Ministries experienced unprecedented growth in the months following an April 2011 feature on the Fox News Channel show “Huckabee.” (Mike Huckabee, former Arkansas governor, is the show’s host.)

New membership growth in April more than quadrupled compared to new memberships in April 2010. Growth in May more than tripled from last May and new membership growth from June through August was more than twice the

corresponding 2010 number.

“We are in awe of what God is doing for this ministry,” said Norma Mull, who oversees the CHM department that tracks memberships. “Awareness is growing of what this ministry does for Christians.”

Mull added that, though the “Huckabee” video segment has been the largest driver of ministry growth, other factors also are contributing: member efforts through CHM’s Bring-a-Friend program; an increased focus on group memberships; the U.S. economy and health care environment; and a relationship with nationally known personal finance author and broadcaster, Dave Ramsey.

“It’s an exciting time to be a part of Christian Healthcare Ministries,” she said.

Editor’s note: To view the Huckabee show segment on Christian Healthcare Ministries, visit www.chministries.org.

Meet your CHM staff: Cheryl Lilly

Cheryl Lilly has joined the Christian Healthcare Ministries staff to work in the Reductions department. Her duties include calling CHM members and health care providers to verify patient account balances and reductions (discounts).

“Cheryl brings a mature, godly attitude to our department,” said Reductions department supervisor Thom Benek. “She is an excellent addition to this ministry.”

Before joining the CHM staff, Cheryl worked at Wickes Lumber in Copley, Ohio, and Galehouse Lumber in Doylestown, Ohio.

Born in Cincinnati, Cheryl lived in Perrysburg, Ohio, until she was 14 years old. Her family moved across the state to Wadsworth, where she graduated from Wadsworth High School. She also took college classes at the University of Akron in Akron, Ohio.

When she was 23, Cheryl married her husband, David Lilly. The couple met at a local shopping mall and have been married 37 years. They have three children (Christine, Benjamin and Isaac); a daughter-in-law, Tara; and



Cheryl and Dave Lilly

See “Meet your staff,” page 11

Buyer beware: supplement credibility claims may be bogus

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doc@chministries.org

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

For years, the supplement industry has been criticized for manufacturers' failure to fulfill basic quality control standards. The supplement industry—unlike pharmaceuticals—is largely unregulated. Consumers beware: you may not be getting what you think.

People may be falsely reassured by manufacturer claims, such as “doctor recommended” or “clinically proven.” However, a creative personal investigation by a medical journalist produced interesting results.

Writing for the *Nutrition Action Healthletter*, nutritionist David Schardt contacted manufacturers of various products. For example, Nature Made stamps its calcium citrate supplement as “recommended by pharmacists.” However, Nature Made is endorsed by less than two percent of the nation's pharmacists who make recommendations on calcium supplements.

Instead, Os-Cal (37 percent) and Citracal (25 percent) take the lead. Which pharmacists recommend Nature Made calcium? Only one: Rite Aid.

Companies claiming to have doctor recommended products don't appear to be much more credible. The ones Schardt contacted for the names of physicians recommending their products did not respond.

Furthermore, the web address www.doctor-approved.com was up for sale; the only requirement to buy it was \$2,488. Schardt discovered that it isn't necessary to be a doctor or to offer certain products to purchase the site.

The president and “formulator” of Doctor's Best products is not a physician. Nor are any of the members of the company's advisory board.

There is no law that states that endorsement claims must be based on reality. Furthermore, I can't imagine that a company couldn't find a doctor *somewhere* who is willing to endorse a particular supplement; therefore, “doctor recommended” seems irrelevant.

Does having a patent or trademark mean a product is legitimate? According to Schardt, the answer is no. Patents can be purchased for almost any “new” product. Courts have ruled that inventors do not have to prove that the product is effective. The reason companies buy patents for supplements is because they sell!

For example, according to a



manufacturer's website, “B1 Better is the *only patented* product with the purpose of improving age-related memory loss.” The same site warns consumers to “beware of inferior products; other supplements that *claim* to reduce age-related memory loss are not patented in the United States.” However, no studies have ever been done on the product to validate that B1 Better is better than comparable products.

Perhaps a product backed by clinical studies can eliminate these concerns. Not so fast. An advertisement of Natrol's red clover product, Promensil, questions, “Why Promensil? Twenty-two clinical studies can't be wrong.” However, the company admitted that only six of 16 studies showed that Promensil helped reduce hot flashes; five produced mixed results contradicting the first six; two didn't study benefits and three were actually duplicates of the others. With that said, at

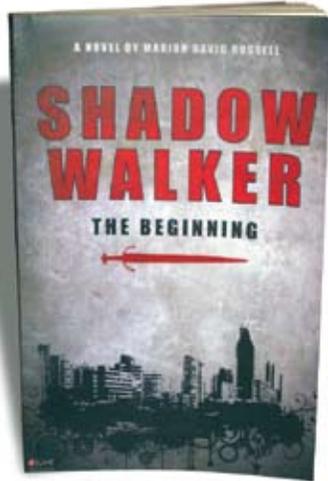
See “Buyer beware,” page 13

Shadow Walker: The Beginning

A family vacation turns terrifying when a young man's father disappears without a trace.

During a frantic search, the young man carelessly enters a door that leads him into a dark world where good is losing the fight against evil.

Shadow Walker: The Beginning is a fictional adventure book written by Christian Healthcare Ministries member Marion "Dave" Russell of Medway, Ohio. It's the story of how a young man named Noble learns to put on the full armor of God and become a feared Shadow Walker—his only hope to survive and find his father.



Russell was inspired to write the book after a dream about his grandchildren. In the dream, the grandchildren learned to meet life's challenges while walking within the boundary of God's shadow.

Raised in southern Ohio, Russell earned a bachelor's degree in Bible and a minor in English literature from Kentucky Christian University, Grayson, Ky. He serves as senior minister of Medway Christian Church. He and his wife, Ellen, have three children, seven grandchildren and two cats, Hemingway and Noble.

Published by Tate Publishing and Enterprises, *Shadow Walker* is available at www.tatepublishing.com/bookstore (\$12.99 for the book, \$24.99 for the CD audio book or \$14.99 for digital download;



CHM members Dave and Ellen Russell

shipping and taxes not included). It also can be purchased online at www.familychristian.com, www.amazon.com or www.barnesandnoble.com.

To contact the author, call 937-613-5020 or e-mail erussell1983@sbcglobal.net.

Simulcast (continued from page 1)

presented in Ramsey's new book of the same title, the *EntreLeadership* simulcast's purpose was to show viewers how to combine an entrepreneur's innovative spirit with a leader's passion and drive.

During the simulcast Ramsey presented five key leadership lessons: characteristics of great leaders; leading with goals; financial peace for the *EntreLeader*; hiring and letting go of team members; and introducing principles into leaders' work culture and personal leadership style.

The *EntreLeadership* simulcast was broadcasted to more than 300 host sites across the country.



Photos by Sarah Walker

SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

Meet the Prayer Page participants

Note: The Prayer Page begins on page 7.

Becky Hughes
Baldwin, Ga.

- Total need: \$3,642
- Prayer Page gifts received to date: \$2,080
- Need remaining: \$1,562

My name is Becky Hughes and I want to thank the Christian Healthcare Ministries family for sharing the medical costs of my diagnostic surgery. Doctors at first believed that I had female problems, but a discerning gastroenterologist ordered a thyroid test and discovered that I had an underperforming thyroid.



The Hughes family: Jason, Henry, Becky and Lucy

CHM has been a blessing to our family for nearly two years. My husband, Jason, was laid off in 2008 from his job as a telecommunications engineer. COBRA coverage was too expensive; we didn't know what we would do about our health care costs.

Meanwhile, our then five-year-old son, Henry, was diagnosed with an autism spectrum disorder (ASD). Several large health insurance companies offered coverage for the rest of our family but would not cover Henry (ironically, Henry has always been the healthiest member of our family!)

A representative of the state-run children's health program even told me that most people in our situation apply for disability status in order to receive free health care for their child.

We thank God that we are not "most people." Our son is very intelligent and is a blessing to our family. We like to say that he doesn't *have* autism; he is *overcoming* autism. Henry has a bright future thanks to the love of our heavenly Father.

We finally heard about CHM on a Christian talk radio station. It fit our beliefs and was an answer to prayer. We stepped out in faith and signed up.

CHM has proven faithful to help us with our medical bills and the Prayer Page also has been a wonderful testimony to us. Like so many ministry members, we give an extra donation each month for Prayer Page needs.

See "Hughes testimony," page 12

Prayer Page needs met

Shelly Brubaker, New Paris, Ohio
Condition: Obstructed bowel
Bills: \$650

Diana Manners, Damascus, Ohio
Condition: Gallbladder condition
Bills: \$11,907

Donald Myers, New Windsor, Md.
Condition: Surgery
Bills: \$690

Daniel Taylor, Lafayette, Ind.
Condition: Rotator cuff injury
Bills: \$1,131

Sonya Waters, Fishers, Ind.
Condition: Bladder repair
Bills: \$1,180

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:
\$841,428

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

- \$67.83 this month *-or-*
- \$22.61 for the next three months *-or-*
- \$11.31 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

NOVEMBER 2011

What is the Prayer Page?

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

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

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

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

Christian Healthcare Ministries Prayer Page

127 Hazelwood Ave
Attn: Prayer Page
Barberton, OH 44203

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

Fax: 330-798-6105

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

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

1. Gene Aikens: 1113 Murfreesboro Rd., Suite 106-340, Franklin, TN 37064 Gene had surgery for gallstone removal and has bills totaling \$19,834. **UPDATE: Gene reports \$9,708 in gifts. He now needs \$10,126.**

2. Patricia Alberino: 18255 Glencreek Lane, Strongsville, OH 44136 Patricia underwent a complete hysterectomy. After discounts, her bills total \$2,217. **UPDATE: Patricia received \$203 in gifts, bringing the need to \$2,014.**

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 \$20,982 in gifts and now needs \$9,130.**

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 \$2,230 in gifts, bringing the total need to \$4,467.**

5. Amanda Binder: PO Box 7492, St. Joseph, MO 64507 Amanda became pregnant before joining CHM and incurred bills totaling \$3,338 for the birth of her son, Carson.

6. 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 \$16,318 in gifts, bringing the need to \$6,383.

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. **UPDATE: Vickie received \$2,138 in reductions, bringing the total to \$14,860.**

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 \$488 in gifts, bringing the need to \$1,863.**

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 \$3,799 in gifts, bringing the total to \$10,619.**

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 \$4,914 in gifts, bringing the total needed to \$3,422.**

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 \$6,413 in gifts, bringing the need to \$42,242.**

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 \$3,761 in gifts. She now needs \$10,465.**

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 \$35,299 so far in gifts, leaving \$35,364 in bills to be met.**

15. Lee Criner: 31735 Riverside Dr., C255, Lake Elsinore, CA 92530 Lee had multiple lesions removed from his leg and incurred bills totaling \$9,611.

16. 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 \$1,735 in gifts, bringing the need to \$4,739.**

17. 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 \$3,439 in gifts, bringing the amount needed to \$6,933.**

18. Terry Estes: 105 Midway Park Lane, Taylorsville, NC 28681

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

Terry underwent cataract surgery and asks the CHM family for help with \$2,896 in bills. **UPDATE:** *Terry received \$1,195 in gifts, bringing the need to \$1,701.*

19. George Farris: 100 Ridgelawn Dr., Vicksburg, MS 39183

George underwent double bypass surgery following a heart attack. He later was hospitalized due to a failed artery. He incurred \$182,379 in bills and received \$96,410 in reductions, bringing the need to \$85,969. **UPDATE:** *George has received \$25,404 in gifts, bringing the total needed to \$60,565.*

20. 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 \$2,762 in gifts, bringing the total needed to \$4,720.*

21. Cheryl Funk: 205 Sunset Dr., Lot 121, Sedona, AZ 86336

Cheryl underwent cataract surgery and incurred bills totaling \$7,531 after reductions. **UPDATE:** *Cheryl received \$2,939 in gifts, bringing the need to \$4,592.*

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 \$933 in gifts, bringing the need to \$3,922.*

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 \$13,018*

in gifts, bringing the need to \$34,818.

24. 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.

25. Nancy Graham: 2401 2nd Ave., Upper Chichester, PA 19061

Nancy underwent treatment for a bladder condition. Her bills total \$8,422. **UPDATE:** *Nancy received \$3,637 in gifts, bringing the need to \$4,785.*

26. 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 \$12,071 in gifts, bringing the total to \$13,415.*

27. 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 \$2,943 in gifts, bringing the total need to \$7,597.*

28. Hannah Henderson: 10635 St Rt O, Ste Genevieve, MO 63670

Hannah became pregnant before joining CHM and incurred maternity bills totaling \$1,400.

29. 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 \$1,341 in gifts and \$6,137 in reductions, bringing the need to \$2,344.*

30. Linda Hofma: 15280 Hopeful Church Rd., Bumpas,

VA 23024 Linda has rectal cancer and underwent surgery. She incurred bills totaling \$11,748.

31. 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 \$2,080 in gifts, bringing the need to \$1,562.*

32. 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.

33. 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 and \$3,171 in gifts; his need is now \$11,376.*

34. 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 \$9,882 in gifts, bringing the need to \$4,992.*

35. Kelsey Korfhage: 28894 550th Ave., Austin, MN 55912

Kelsey became pregnant before joining CHM. She asks the ministry family for help with \$3,087 in bills from the birth of her son, Banning.

36. Linda Lavanchy: 1730 N State Hwy 7, Camdenton, MO 65020

Linda underwent back surgery for a pre-existing

condition and incurred bills totaling \$16,093. She asks the CHM family for prayers and financial help.

37. 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 \$312 in gifts, bringing the total needed to \$2,483.*

38. 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 \$43,338 in gifts, bringing the need to \$56,130.*

39. 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 \$12,645 in gifts. He now needs \$11,452.*

40. 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. *UPDATE: Lana received \$368 in gifts, bringing the need to \$3,720.*

41. 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 \$2,601 in gifts, bringing the total needed to \$6,240.*

42. Clementine Msengi: 1236 Galway Dr., Beaumont, TX 77706 Clementine became pregnant before joining CHM. After insurance payments, she has \$5,318 in remaining bills.

43. James Muncy: 1730 Village Circle, Mishawaka, IN 46545 James underwent surgery for a diabetic ulcer on his foot. After reductions, he has \$8,871 in bills.

44. 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 \$4,549 in gifts and \$2,134 in reductions. He has \$4,910 in bills to be met.*

45. William Newton: 5911 Country Brook Ct., Sugar Land TX 77479 William underwent knee replacement surgery and incurred bills totaling \$17,277. *UPDATE: William received \$5,778 in gifts, bringing the amount needed to \$11,499.*

46. 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 \$16,231 in gifts, bringing the need to \$15,902.*

47. 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 \$2,800 in gifts, bringing the total needed to \$4,153.*

48. Calvin Ratzlaff:

GIVING GUIDE			
Membership #	Need #	Membership #	Need #
100025-100250	28	112504-112836	63
100258-100561	31	112837-113207	64
100599-100901	18	113208-113518	27
100911-101333	08	113519-113829	43
101385-101945	02	113831-114143	03
101947-102543	29	114145-114481	15
102554-103050	37	114482-114803	01
103051-103971	50	114805-115212	53
103982-104586	35	115217-115716	13
104592-105122	05	115719-116844	09
105123-105646	10	116846-117918	54
105647-106232	11	117922-119265	33
106253-106759	40	119269-120758	39
106769-107180	22	120769-122046	45
107189-107544	47	122053-123779	30
107548-107928	24	123796-125110	48
107936-108306	51	125126-126758	55
108311-108612	04	126761-128171	32
108613-108895	21	128173-129724	26
108896-109196	20	129772-131858	07
109197-109510	16	131863-134055	61
109520-109808	25	134065-136128	46
109811-110057	44	136132-138147	36
110059-110355	34	138151-141180	62
110358-110617	52	141183-143435	61
110622-110866	42	143436-144320	23
110872-111127	49	144321-145150	14
111137-111366	56	145151-146100	12
111370-111642	59	146101-147206	38
111643-111958	41	147207-148468	19
111960-112248	06	148470-149618	58
112250-112496	17	149620-151296	57

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 #44.

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 funds 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.

40596 307th St., Avon, SD
57315 Calvin suffers from
hyperparathyroidism and has
\$16,213 in medical bills.
**UPDATE: Calvin received \$4,151
in gifts; the need is now \$12,062.**

49. 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 \$5,286 in gifts; her need
is now \$5,394.**

50. 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 \$1,838 in gifts,
bringing the total need to \$2,861.**

51. Sally Roe: 5733 Route 414,
Canton, PA 17724 Sally incurred
\$9,417 in bills for a congenital
kidney condition. **UPDATE: Sally
received \$5,116 in gifts, bringing
the need to \$4,301.**

52. 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
\$2,247 in gifts, bringing the need
to \$5,019.**

53. 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 \$861 in gifts, bringing the
need to \$10,412.**

54. 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 \$13,085 in gifts,
bringing the total to \$10,620.**

55. 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.

56. 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 \$3,645 in gifts,
bringing the need to \$5,727.**

57. 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.

58. 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.

59. 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
\$17,590 in gifts, bringing the total
to \$6,209.**

60. Lessie Triplett: 6939 Kuck
Rd., Charlotte, NC 28227 Lessie
underwent bladder surgery and asks
for help with bills totaling \$29,605.
**UPDATE: Lessie received \$13,708
in gifts; the need is now \$15,897.**

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
\$9,178 in gifts, bringing the
amount needed to \$7,522.**

61. 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 \$1,760
in gifts, bringing the need to
\$26,799.**

62. Ronald Winkleman: 236
Hollow Poplar Rd., Sandy Hook,
KY 41171 Ronald underwent
treatment for a heart condition and
incurred \$18,973 in bills.

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 \$712 in gifts, bringing the
need to \$6,972.**

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 \$9,655 in
gifts, bringing the amount needed
to \$7,345.**

Obesity slows the brain, too

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

Among the other problems it causes, obesity may also impair memory and the ability to think.

Researchers at Kent State University in Kent, Ohio, recruited some 150 volunteers, all of whom were obese and weighed an average of 300 pounds. Two-thirds of the individuals were already scheduled for bariatric (weight loss) surgery. Prior to the procedure, all study participants underwent cognitive tests. The results were compared against healthy people in the Brain Resource International Database.

On average, obese individuals scored on the low end of the normal scale compared to

their non-obese counterparts. In fact, one-fourth scored in the abnormally low range for memory and thinking processes.

All participants who had weight loss surgery were retested twelve weeks after the procedure. These individuals lost on-average about 50 pounds. Their new cognitive scores rose to average or even above average. They performed significantly better compared to patients who did not have surgery and had not lost weight. In fact, the latter (control) group actually scored worse on their follow-up test.

In a separate study, the same research

group noted that on brain imaging studies, significantly obese individuals show signs of damage in their white matter compared to imaging studies of individuals who are either at normal weight or merely overweight.

Stanek, K. M., Grieve, S. M., Brickman, A. M., Korgaonkar, M. S., Paul, R. H., Cohen, R. A., & Gunstad, J. J. (2011). Obesity is associated with reduced white matter integrity in otherwise healthy adults. {Research Support, N.I.H., Extramural}. Obesity, 19(3), 500-504. doi: 10.1038/oby.2010.312

Meet your staff (continued from page 3)

five grandchildren (Elizabeth, Logan, Brooklynn, Jordyn and Brennan).

Cheryl gave her heart to Jesus Christ in 1975 after hearing an evangelist at a revival service. "God has always protected us through life's storms," she said. David once fell off a ladder and was taken by helicopter to the hospital, and another time the family had a head-on auto collision with a drunk driver.

The Lillys reside in Wadsworth and have attended Wadsworth Church of the Nazarene for 27 years.

"I love working at Christian Healthcare Ministries and spending time with the other staff members," Cheryl said.

"I especially appreciate Thom Benek and Lori Perko, who also work in the Reductions department. It is awesome to think that when I come into the office, I am working for my Father in heaven."

In her spare time, Cheryl enjoys spending

time with her grandchildren, singing on her church's worship team, reading and word games. One of her favorite Bible verses is Psalm 62:7: "My salvation and honor depend on God; He is my mighty rock, my refuge."

Happy Thanksgiving!

The Christian Healthcare Ministries staff wishes you and your family a joyful and enjoyable Thanksgiving. May we give thanks to God for His love and His abundant blessings in our lives.



Medical and productivity losses related to smoking

Courtesy Saurage Research "Key Findings" newsletter

The combined cost of medical spending and productivity losses caused by smoking in the United States is about \$193 billion a year, according to the U.S. Centers for Disease Control and Prevention. Tobacco use is responsible for 20 percent of U.S. deaths. Employers find that a smoker is 18 percent more expensive than a nonsmoker.

Because of these costs, many companies use incentives or insurance surcharges to encourage desired employee behavior. Companies such as Macy's, PepsiCo and

Gannett make employee smokers pay hundreds of dollars in additional insurance each year. Others, such as Union Pacific and Scotts Miracle-Gro refuse to hire smokers.

The smoking rate is four times higher among teens not headed for college than for teens pursuing higher education. In 2009, almost 30 percent of adults with at most a high school education were current smokers compared with 22 percent of those with some college and just nine percent of

those with at least a bachelors' degree.

Most state governments have an excise tax on cigarette sales to help discourage smoking and to raise revenue to pay for smoking-related health problems. These cigarette excise taxes range from around \$0.17 per pack in Missouri to \$4.25 in New York, with a state average tax of \$1.45 per pack. A pack of cigarettes costs about \$11 in New York, compared with a national average of \$4.80.

Hughes testimony (continued from page 6)

I am so proud that the ministry's leadership repealed the 45-day waiting period and changed CHM Guidelines to offer more assistance with pre-existing needs. In my view, these actions set Christian Healthcare

Ministries apart from big insurance companies.

We recommend the ministry to all of our friends and family members who find

themselves at a crossroads regarding health care costs.

May God bless each one of you.

CHM recommends...

www.healthcarebluebook.com: The Healthcare Blue Book is a free consumer guide to help you determine fair prices in your area for healthcare services. The Blue Book will help you find fair prices for surgery, hospital stays, doctor visits, medical tests and much more.

www.rxassist.org: Patient assistance programs are run by pharmaceutical companies to provide free medications to people who cannot afford to buy their medicine. RxAssist offers a comprehensive database of these patient assistance programs, as well as practical tools, news, and articles to enable health care professionals and patients to find the information they need, all in one place.

www.thekarigroup.com: The Karis Group is a Christian patient advocacy organization based in Austin, Texas. The Karis Group partners with Christian Healthcare Ministries to save our members millions of dollars each year through bill reductions and assistance programs.

www.daveramsey.com: Christian Healthcare Ministries has teamed up with Dave Ramsey, nationally syndicated radio talk show host and best-selling author. Ramsey's organization offers multiple programs for financial freedom, among them the well-known Financial Peace University.

www.guidestar.org: GuideStar provides

comprehensive data on many nonprofit organizations. To view information about CHM, type "Christian Healthcare Ministries" into the search box on Guidestar's home page. You will need to register for a free account to view CHM's financial information, including IRS Form 990. (CHM financial statements are available by e-mailing rkittelton@chministries.org or calling 1-800-791-6225, ext. 5246.)

www.votessmart.org: Vote Smart is a research organization that provides information about political candidates and elected officials. You can find information about your legislators by typing in your zip code on the top of the home page.

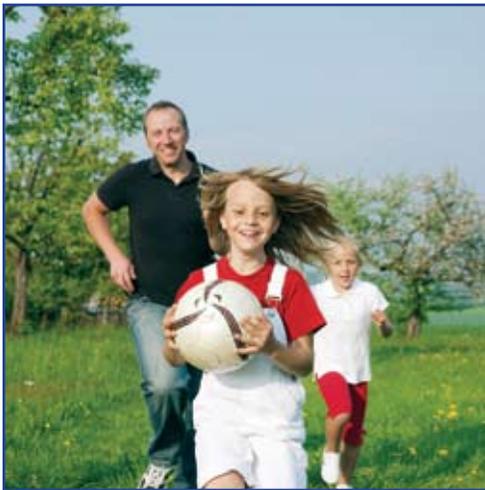
Even a little exercise reduces mortality

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

For several years, a number of experts have recommended at least 90 minutes to 3.5 hours of exercise per week to achieve the best possible health and reduce mortality.

Researchers in Taiwan, recognizing that most of the population falls far short of this goal, wanted to know if shorter intervals of exercise are still helpful.

More than 400,000 individuals, including a roughly equal number of men and women, participated in a survey that took place over 12 years (1996 to 2008). Based on their answers, participants were placed in one of five exercise categories: inactive; low (an average of 92 minutes per week of exercise—or just over 15 minutes a day—six days per week); medium; high; and very high. Each



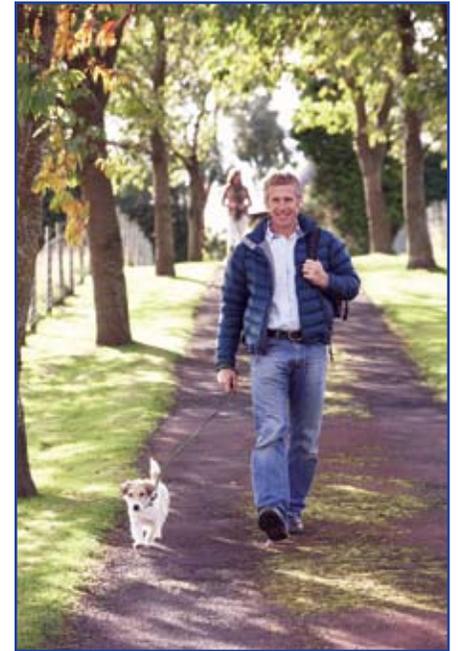
subject's exercise routine was followed for an average of just over eight years.

For those who exercised just 15 minutes per day, risk of death from all causes dropped 14 percent compared to the inactive group. Furthermore, they lived an average of three years longer.

For each additional 15 minutes of daily exercise, risk of death from all causes dropped another four percent—regardless of age, gender or risk category for cardiovascular disease.

Even if you can't get the recommended 30 minutes a day of exercise, at least get out there and get active for about 15 minutes each day.

Wen, Chi Pang, Wai, Jackson Pui Man, Tsai, Min Kuang, Yang, Yi Chen, Cheng, Ting Yuan David,



Lee, Meng-Chih, . . . Wu, Xifeng. Minimum amount of physical activity for reduced mortality and extended life expectancy: a prospective cohort study. *Lancet*. Retrieved from *The Lancet* website: [www.thelancet.com/journals/lancet/article/PIIS0140-6736\(11\)60749-6/abstract](http://www.thelancet.com/journals/lancet/article/PIIS0140-6736(11)60749-6/abstract)

Buyer beware (continued from page 4)

least there are some studies that support Promensil. But perhaps the ad should have read, "Six clinical studies can't be wrong." That would have been more accurate.

I use a few supplements. But I am a realist. In his book, *No Little People*, Francis Schaeffer said, "[A] Bible-believing Christian should never have the reaction designated by the term *shocked*... If he is [shocked], he is not reacting to reality as he should, for it is as much against the teaching of Scripture to romanticize

men—himself or others—as [it is] to explain away sin.

"On the one hand, we should not view men with a cynical eye, seeing them only as meaningless products of chance; but on the other hand, we should not go to the opposite extreme of seeing them romantically. To do either is to fail to understand who men really are—creatures made in the image of God, but fallen."

Please be prudent when you select

supplements.

Schardt, D. (2007). The World's Most Powerful Doctor-Recommended Patented now available without a prescription as-seen-on-TV Supplement. *Nutrition Action Healthletter* 34(7): 9-11.

Schaeffer, F. A. (1974). *No Little People, L'Abri Fellowship.*

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 CHM Staff and Members:

Thank you for your prayers and encouragement, as well as your help with the costs of my recent knee injury.

I sustained a torn medial collateral ligament on July 13. The pain has since diminished and my doctor expects it to heal without surgery.

I know your prayers are reaching heaven on my behalf and the healing process has begun. Praise God! I am so grateful to our heavenly Father and to all of you.

Sincerely,

Sally S. Magalsky
Livingston, MT

Dear Christian Healthcare Ministries:

We are writing to let you know how thankful we are that we joined CHM; we are thankful for the way the Lord has blessed this ministry and has blessed us through our difficult times.

We cannot give God enough thanks and praise for supplying our needs and all of the help we have received through CHM. We have been listed on the Prayer Page and have been encouraged by the newsletter testimonies of other members who have been blessed by this ministry.

We thank God for our Christian brothers and sisters. We can never praise God and CHM enough for all you have done for us.

God bless you,

Frank & Patricia Neumeister
Ashland, PA

Dear Beth:

Thank you to all of the wonderful, caring, and compassionate friends at Christian Healthcare Ministries. I have received many cards of encouragement and I know that these dear people have been praying for me since my accident in 2010.

Your love has blessed my days immeasurably. Thank you for your Christ-like love and servant hearts!

By His grace,

Barbara Flournoy
Lufkin, TX

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

Dear Christian Healthcare Ministries:

I am no longer a member of CHM since I now have Medicare, but we wanted to let you know how much

we have appreciated the love and support we received from CHM over the years. You were there through two strokes and other medical needs as well.

I will continue to be one of CHM's most vocal supporters.

In Christian love,

David A. Beck
Hartland, WI

Editor's note: Christian Healthcare Ministries can be used as a supplement to Medicare. To learn more, call the Member Assistance department at 1-800-791-6225, ext. 5993.

Dear Christian Healthcare Ministries:

Thank you so much for the check to cover the medical costs of my recent bout with pneumonia. Also, special thanks for all of your work to run a ministry that is stable and has integrity. I believe that is the reason my need was met so quickly.

God bless you all,

Nita Hickam
Biddeford, ME

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.*

Rob & Tricia Supan: c/o Gus Supan, 38011 Princeton Dr., N Ridgeville, OH 44039 Tricia suffers from Lyme disease and doctors think Rob may have vasculitis. The Supans' son, Louie, also has Lyme disease.

Martha Davis: 75 Orchard Dr., Waynesville, NC 28786 Martha underwent a double mastectomy and chemotherapy and will soon have radiation treatment.

Conrad & Beth Sweat: 4100 Brenda Dr., Decatur, GA 30035 The Sweats are unemployed and recently lost their home. Please pray for their financial situation.

Brad Becker: PO Box 330, Arkabutla,

MS 38602 Brad has a liver tumor that may be cancerous. Please keep him in prayer.

John Gerth: 131 W Jackson, Memphis, MO 63555 John requests prayer for multiple medical conditions and his financial situation.

Chris & Erin Anderson: 10773 Acacia Pkwy, Garden Grove, CA 92840 Please pray that Chris finds a job and that the Anderson's baby is born healthy.

Erin Briggs: PO Box 223, Russell, PA 16345 Erin is 29 years old and has a rare form of ovarian cancer.

David & Katherine Miles: 453 E Wonderview Ave., PMB 353, Estes Park, CO 80517 The Miles's 36-year-old daughter recently passed away, leaving behind three small children.

Janice Hickey: 1636 Shepherd Ln., Dallas, TX 75253 Janice's daughter, Katherine, and her mother, Barbara, were in a near-fatal car accident.

Bill Haycraft: 4902 Determine Ln., Louisville, KY 40216 Bill's son, Glen, needs a heart transplant and also is dealing with family problems. Please remember Glen and his family in prayer.

CHRISTIAN HEALTHCARE MINISTRIES

November 2011

IN THIS ISSUE:

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*Banking on Bring-a-Friend credits • Ministry growth is full steam
ahead • Meet your staff: Cheryl Lilly • Healthwatch*
Shadow Walker: The Beginning • Prayer Page testimony
Prayer Page • Articles by Dr. Jacobson • Letters to CHM
Monthly prayer requests



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