



Christian Healthcare Ministries

The biblical solution to healthcare costs

December 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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CHM president attends Faith & Freedom rally, meets U.S. presidential candidate Herman Cain

Christian Healthcare Ministries staff members were invited to participate and exhibit at the 2011 Faith & Freedom Coalition (FFC) Rally at Ohio Christian University (OCU) in Circleville.

The annual event—now in its second year—featured U.S. Presidential candidate Herman Cain, FFC Chairman Ralph Reed, OCU President Dr. Mark Smith, Ohio Treasurer Josh Mandel and Atlanta pastor Benny Tate.

At Smith's invitation, CHM president and CEO Rev. Howard Russell attended the 2010 FFC rally, where he met former Arkansas governor and Fox News program host Mike Huckabee.

"Sharing the good news about CHM with Gov. Huckabee at the 2010 FFC event had a great impact on this ministry," Russell said. He appeared in April 2011 on Huckabee's Fox News show, which generated thousands of information requests and several thousand new Christian Healthcare Ministries memberships.

Russell said that he had a similar opportunity at the 2011 rally to interact with Herman Cain. "He was open-

minded and interested in how Christians through CHM are voluntarily providing health cost support for each other," said Russell. "He indicated that he would consider our model as he examines health care cost solutions."

Cain is known for his "9-9-9" tax reform plan. He earned a degree in mathematics from Morehouse College in Atlanta and a master's degree in computer science from Purdue University, West Lafayette, Ind. He served as a civilian employee in the U.S. Navy; a computer systems analyst for The Coca-Cola Company; vice president of The Pillsbury Company; and CEO of Godfather's Pizza.

Russell said that Christian Healthcare Ministries is a non-partisan Christian ministry. "Our presence at the Faith & Freedom rally is an opportunity to spread the CHM message to Christian



CHM president Rev. Howard Russell with U.S. presidential candidate Herman Cain

people," he said. "Our mission is to glorify God, show Christian love and experience God's presence as Christians share each other's medical bills."

"We are grateful to the FFC and to Ohio Christian University for allowing us to share with more people the amazing things God is doing through CHM," he said.

More than 1,600 people attended the 2011 rally, which took place October 15 at the OCU Maxwell Center.

Editor's note: Karen Patterson contributed to this article.

To view the CHM video segment on Fox News' "Huckabee," visit www.chministries.org.

Glad tidings of great CHM joy



Rev. Howard Russell
President and CEO,
Christian Healthcare
Ministries

A huge 2011 increase in Christian Healthcare Ministries growth is a gift from God.

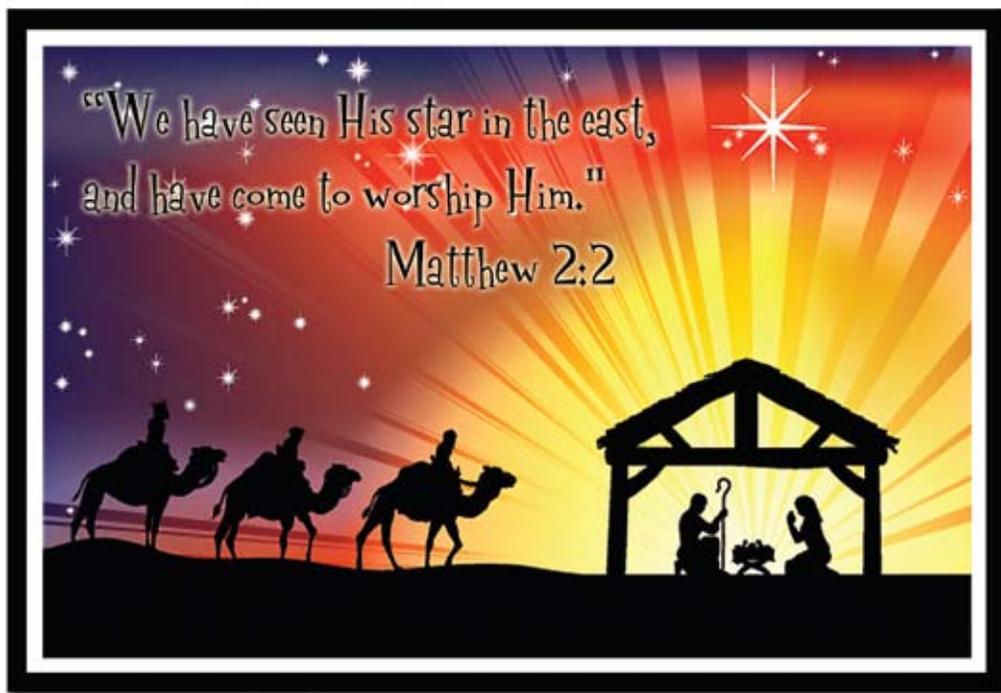
From September 2010 to September 2011, CHM had a net new member increase of 450 percent, year-over-year. Assuming the average monthly growth holds at present levels, we'll be right around that year-over-year growth percentage at the end of 2011.

It's a wonderful day in the CHM neighborhood.

Our members are bringing in more friends through our Bring-a-Friend program. Our ministry continues to reach people through the segment that appeared earlier this year on the Fox News Channel show "Huckabee," hosted by former Arkansas Gov. Mike Huckabee.

We've established relationships with Dave Ramsey, internationally known financial author, speaker, and radio and television commentator; and the Adrian Rogers Pastor Training Institute.

The Ramsey connection



introduces us to young people in Christian colleges throughout the United States who will soon be making health care choices; the Rogers relationship brings us in front of hundreds of pastors, who then have information about CHM to share with their congregations. The institute's goal is to train one million pastors worldwide by 2020.

We're forging exciting bonds with Christian schools and leaders, organizations and ministries around the country.

Telling our story is an indispensable part of what we do. There are multiple thousands—perhaps millions—of Christians who have no health cost sharing support or are unhappy with what they see in the marketplace.

If we (that means you, me and the ministry as a whole) don't tell them, who will? How can

they act if they haven't heard? And how can they hear without someone sharing with them the Bible-inspired CHM message?

Another positive development is that our time from medical bill submission to sharing is significantly below our goal of 120 days. This is in part from members and the ministry working together to obtain reductions (discounts) from health care providers. It's not asking for any special break; it's simply seeking the same consideration given insurance companies. And it works.

The other issue is what we've already talked about: more members mean more hands to share the financial load.

We've gone another year without raising monthly gift amounts—

See "Glad tidings," page 5

Brother's Keeper memberships up, costs down

Brother's Keeper in 2011 experienced high growth, adding more than 2,000 new members.

The program provides cost-sharing support for medical expenses (up to \$1 million) above the \$125,000 per-illness limit in the regular CHM sharing program.

CHM members must also be participating in Brother's Keeper to receive this additional financial support.

More Brother's Keeper members means everyone's costs remain low.

Brother's Keeper's quarterly, per-unit financial gifts are determined by dividing

the number of members into the dollar amounts of medical bills submitted for sharing.

This year's average quarterly unit gift was \$16.50 per unit, significantly less than the estimated \$25 and also below the \$21.50 average quarterly gift in 2010.

Thanks to Brother's Keeper participants, your brothers and sisters in Christ with catastrophic medical bills can concentrate on getting well rather than worrying about how their bills will be paid.

Joining Brother's Keeper makes you a part of something unique, something that dates back to the first-century Church and the

believers who helped each other so that none of them were in need (Acts 4:34-35).

Hopefully you will never need Brother's Keeper, but if you are a participant you can rest assured that other Christians are standing by to help you if bills related to an expensive illness threaten your financial peace.

Please tell your friends and family members what Christian Healthcare Ministries and Brother's Keeper are doing for Christians. It is a testimony to the world of how Christians love each other.

MERRY CHRISTMAS FROM
YOUR CHM STAFF!



What *really* fattens us as we age?

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

Though I have been conscientious about my weight for many years, serving on active military duty presents a continuing and extra incentive to keep my weight and waist size in the ideal range. This is an ongoing battle, so I am alert to articles on weight control.

I recently read a study conducted by Brigham and Women's Hospital and Harvard Medical School in Boston. It involved data from three separate cohort studies of nearly 121,000 women in the United States, with follow-up periods of 12 to 20 years. (Prospective cohort studies such as this do the best job identifying causal factors for diseases and conditions.)

Researchers looked for relationships between lifestyle changes and effects on weight. Data was gathered at baseline (at the study's beginning) to ascertain lifestyle practices, and again periodically over the study period. Researchers administered questionnaires every four years.

Over each four-year period, average weight gain was between three and 3.3 pounds. There were a few surprises: for example, researchers discovered that the quality or type of food was just as important—if not more important—than the quantity. The strongest association between

diet and weight gain was eating potato chips. Participants with a diet characterized by this food gained an average of 1.7 pounds over each four-year period *just from eating potato chips*. The second most culpable food was potatoes, contributing 1.3 pounds each four-year period. Next were sweetened beverages, such as soda pop, which added an average of one pound per period; and red meat, which was close to one pound.

Surprisingly, the food most strongly associated with weight loss was yogurt! In other words, study participants who regularly ate yogurt lost on average nearly a pound over each four-year period. Runner-up foods for weight loss were nuts, fruit, whole grains—each of which correlated with about one-half pound weight loss—and vegetables, which helped participants lose 0.2 pounds.

In summary, diets characterized by meat, potatoes (in various forms) and sweet drinks translate into slow but progressive weight gain that averages one pound each year. However, the research study also considered the influence of other lifestyle factors. Not surprisingly, watching television added to weight gain (about one-third of a pound for each hour of television per day), as did alcohol use, with

a similar weight increase per drink.

Participants who exercised the least gained almost two pounds every four years compared to those who exercised most consistently. Also interesting is the fact that participants who slept between six and eight hours each night maintained

the most stable weight. Participants who slept less than six hours or more than eight had weight gain similar to those who watched a lot of television.

The significance of the research study is that it included large numbers of people over many years using a prospective method. Rather than asking participants to retrospectively recall lifestyle patterns, researchers measured patterns before, during and after the study period. Therefore, the study produced reliable information that shows which lifestyles truly contribute to long-term weight management success.

Mozaffarian, D., Hao, T., Rimm, E. B., Willett, W. C., & Hu, F. B. (2011). Changes in diet and lifestyle and long-term weight gain in women and men. New England Journal of Medicine, 364(25), 2392-2404. doi: 10.1056/NEJMoa1014296



Member's books explore God's dreams for the human race

Our society has much to say about dreams. We are advised to discover our dreams, be a dreamer, dream big, and rebuild broken dreams. Sometimes we fail to realize that God also has dreams for us.

In *God's Dream: A Refreshing Look at the Gospel, Christian*

Healthcare Ministries member Dr. Larry L.

Niemeyer states that God's dream is that His life will dwell in each human life (1 John 5:12).

"God's dream is the gospel itself, initiated before time began (Eph. 1:3-10),"

said Niemeyer. "It is the reason for the universe. Our world was designed for its implementation. His dream is the reason for the marvelous complexity of our own lives (Psalm 139:13-16).

"As the Father, God originated the dream; as the Holy Spirit, He defends it; as the Son, He delivers the dream. As His ultimate creation, we were designed for it. It is time for God's dream to come true."

A second book by Niemeyer—*Dream-walking: The Sacred Dimension of Discipleship*—connects the gospel dream to the common ingredients of discipleship efforts to help Christians become

confident, consistent, stable, Christ-like, evangelistically active and able to make new disciples.

"Jesus is the perfect personification of the Father's

dream," Niemeyer said. "He is flawless, sinless 'life-in-life.' Jesus walked the Father's dream throughout His earthly journey. He died and rose again so that we can live the

dream and become dream-walkers. 'Whoever claims to live in him must walk as Jesus did' (1 John 2:6)."

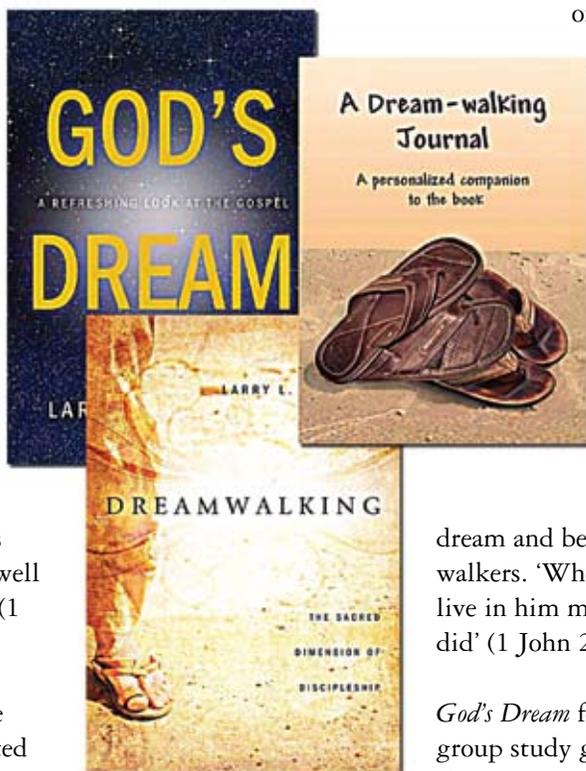
God's Dream features small-group study guides for each chapter. *Dream-walking*

contains journaling exercises and can be accompanied by *A Dream-walking Journal: A Personalized Companion to the Book*.

Niemeyer is a Christian anthropologist who since 1967 has served God in Africa with his wife, Judith. Their sharing of the gospel message has influenced hundreds of churches; their discipleship mobilization has grown from the two of them to 28,000 (their goal is to mobilize 128,000 people). Larry is the president and international director of mission organization Harvest Heralds, Inc. The Niemeyers live in Nairobi, Kenya.

The two books are available toll-free from

WinePress Books at 1-877-421-7323 or www.WinePressBooks.com. The *Dream-walking* companion journal is available by contacting the author at larry@harvestheralds.org.



Special guests at CHM chapel services



Top: Singer, songwriter and ventriloquist Brent Vernon and his friend, Sam, visited the weekly CHM chapel service on Oct. 21. Bottom: CHM members Wayne, Hattie, and Danny Boy Nelson at CHM on Oct. 28.

SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

Meet the Prayer Page participants

Note: The Prayer Page begins on page 7.

Nancy Graham

Upper Chichester, Pa.

- Total need: \$8,422
- Prayer Page gifts received to date: \$3,686
- Need remaining: \$4,736

I joined Christian Healthcare Ministries in January 2010 because my husband lost his job and benefits. He then worked two part-time jobs and I was employed part-time by a Christian school, but none of our jobs offered benefits and we weren't making enough money to afford health insurance.



CHM member Nancy Graham

In 2005 I was diagnosed with a prolapsed bladder. Physical therapy helped a little, but since I am on my feet so much at work it became clear that further treatment was necessary.

I underwent bladder sling insertion surgery in July 2007; however, the procedure caused stress incontinence. My doctor recommended a urethra sling to correct the problem, but I postponed further surgery in hopes that the severity of my condition would lessen over time.

For the next several years I experienced incontinence when I lifted heavy items, sneezed or coughed. You can imagine the embarrassment, inconvenience and stress; often I barely made it to the restroom in time.

In July 2010 I underwent the urethra sling operation and returned home that day. In the evening I started experiencing severe abdominal pain, which I thought it was due to the anesthesia wearing off. I suffered through the night and the next day, finally calling the doctor two days after my surgery.

The doctor removed my tube, which had shifted after the procedure. I underwent X-rays and spent two days in the hospital under observation. I was discharged and sent home with a catheter for a few days.

I am pleased to report that the surgery was successful and I have not had any further problems with incontinence. I praise God that everything turned out fine.

The medical bills from my surgery and complications totaled more than \$77,000; I was able to obtain reductions of nearly \$69,000! The remaining amount was listed on the CHM newsletter's Prayer Page.

I am thankful to everyone who has given money to help

meet my pre-existing need. So far, I have received \$3,686. It is great to open my mailbox and see the letters from CHM members and checks from the ministry offices.

We serve a great God and I am thankful for doctors and nurses who take care of us when we are ill.

Like us on Facebook!

Christian Healthcare Ministries is now on Facebook. Please go to www.facebook.com/pages/Christian-Healthcare-Ministries/108922835804179 (or type "Christian Healthcare Ministries" in the search bar) and click "like."

Alternately, you can go to www.chministries.org and click the Facebook icon on the lower right side of the page; you can share our page with other Facebook users you know.

FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month:
\$894,317

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

- \$72.13 this month *-or-*
- \$24.05 for the next three months *-or-*
- \$12.03 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

DECEMBER 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 \$10,023 in gifts. He now needs \$9,811.*

2. Patricia Alberino: 18255 Glencreek Lane, Strongsville, OH 44136 Patricia underwent a complete hysterectomy. After discounts, her bills total \$2,217. *UPDATE: Patricia received \$233 in gifts, bringing the need to \$1,984.*

3. Sarah Ashley: 459 E River Rock Rd., Belgrade, MT 59714 Sarah underwent hernia repair and incurred medical bills totaling \$7,200.

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 \$2,305 in gifts, bringing the total need to \$4,392.*

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 \$3,150 in reductions and \$19,929 in gifts, bringing the need to \$5,921.*

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 \$2,210 in reductions and \$235 in gifts, bringing the total to \$14,553.*

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 \$573 in gifts, bringing the need to \$1,778.*

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. *UPDATE: Lindi reports \$4,197 in reductions and \$3,839 in gifts, bringing the total to \$10,579.*

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 \$5,293 in gifts, bringing the need to \$3,043.*

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. *UPDATE: Tiffany received \$100 in gifts, bringing the need to \$3,600.*

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 \$7,827 in gifts. He now needs \$40,828.*

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 \$4,115 in*

gifts. She now needs \$10,111.

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 \$36,066 so far in gifts, leaving \$34,597 in bills to be met.*

15. Lee Criner: 31735 Riverside Dr., C255, Lake Elsinore, CA 92530 Lee had multiple lesions removed from his leg. After discounts, his bills total \$431.

16. Ronald Cummings: 3326 Eagle St., Garden City, KS 67846 Ronald incurred \$2,088 in bills from surgery for a pre-existing eye condition.

17. 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 \$1,835 in gifts, bringing the need to \$4,639.*

18. 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 \$3,690 in gifts, bringing the need to \$6,682.*

19. 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 \$1,230 in gifts, bringing the need to \$1,666.*

20. 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.

Continued on page 8

Who can give?

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

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

How much should I give?

Give however much you feel led to give.

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

How do I send my gift?

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

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

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

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

Continued on the page 9 sidebar

UPDATE: George has received \$27,235 in gifts, bringing the total needed to \$58,734.

21. 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 received \$3,182 in gifts, bringing the need to \$4,300.

22. 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 \$3,459 in gifts, bringing the need to \$4,072.

23. 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 \$983 in gifts, bringing the need to \$3,872.

24. 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 \$14,228 in gifts, bringing the need to \$33,608.

25. 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.

26. Nancy Graham: 2401 2nd Ave., Upper Chichester, PA 19061 Nancy underwent treatment for a bladder condition. Her bills total \$8,422. **UPDATE:** Nancy received \$3,686 in gifts, bringing the need to \$4,736.

27. 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 \$12,198 in gifts, bringing the total to \$13,288.

28. 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 \$3,008 in gifts, bringing the total need to \$7,532.

29. Amanda Hanson: 5120 Sunset Ln., Everett, WA 98203 Amanda became pregnant before joining CHM and incurred bills totaling \$10,053 for the birth of her daughter, Katie.

30. Hannah Henderson: 10635 St Rt O, Ste Genevieve, MO 63670 Hannah became pregnant before joining CHM and incurred maternity bills totaling \$1,400.

31. 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 \$1,866 in gifts and \$6,137 in reductions, bringing the need to \$1,819.

32. Linda Hofma: 15280 Hopeful Church Rd., Bumpas, VA 23024 Linda has rectal cancer and underwent surgery. She incurred bills totaling \$11,748.

33. 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 has remaining bills totaling \$3,642. **UPDATE:** Becky reports \$2,105 in gifts, bringing the need to \$1,537.

34. 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. **UPDATE:** Cindy received \$390 in gifts, bringing the need to \$12,856.

35. 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, \$3,738 in gifts; his need is now \$10,809.

36. 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 \$10,192 in gifts, bringing the need to \$4,682.

37. 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.

38. Danielle Laitres: 7522 SW Herrington Ln., Stuart, FL 34997 Danielle became pregnant before joining CHM and incurred \$4,018 in bills. She asks the CHM family for prayer and financial help.

39. 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.

40. 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 \$347 in gifts, bringing the need to \$2,448.

41. 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 \$44,199 in gifts, bringing the need to \$55,269.**

42. Angelyn McMurray: 109 W 5th Ave., Runnemede, NJ 08078
Angelyn became pregnant before joining CHM. She asks the ministry family for help with \$3,503 in bills.

43. 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 \$13,110 in gifts. He now needs \$10,987.**

44. 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 \$478 in gifts, bringing the need to \$3,610.**

45. 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 \$2,686 in gifts, bringing the total needed to \$6,155.**

46. Brooke Morrow: 2940 Pecan Springs Rd., Austin, TX 78723
Brooke received treatment

for allergies and incurred bills totaling \$1,692.

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

48. 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.

49. 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 \$4,969 in gifts and \$2,134 in reductions. He has \$4,490 in bills to be met.**

50. William Newton: 5911 Country Brook Ct., Sugar Land TX 77479
William underwent knee replacement surgery and incurred bills totaling \$17,277. **UPDATE: William received \$6,293 in gifts, bringing the amount needed to \$10,984.**

51. 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 \$16,593 in gifts, bringing the need to \$15,540.**

52. 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 \$3,075 in gifts, bringing the total needed to \$3,878.**

53. Ryan Perry: 15821 N 39th Pl., Phoenix, AZ 85032
Shortly after being laid off, Ryan sustained a traumatic brain injury that causes debilitating head and neck pain. He asks the CHM family for help with \$2,591 in bills.

54. Calvin Ratzlaff: 40596 307th St., Avon, SD 57315
Calvin suffers from hyperparathyroidism and has \$16,213 in medical bills. **UPDATE: Calvin received \$4,391 in gifts; the need is now \$11,822.**

55. Bethany Raver, c/o

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 monies
they receive each
month by the 15th (or
the first business day
after the 15th) of the
following month.

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

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

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

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

**Randy & Mary Raver: 411 South
Walsh Dr., Casper, WY 82609** The
Ravers ask the CHM family for help
with \$965 in medical bills related
to the adoption of their 13-year-old
daughter, Bethany.

**56. 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
\$5,585 in gifts; her need is now
\$5,095.**

**57. 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 \$1,908 in gifts, bringing
the total need to \$2,791.**

**58. Sally Roe: 5733 Route 414,
Canton, PA 17724** Sally incurred
\$9,417 in bills for a congenital kidney
condition. **UPDATE: Sally received
\$5,499 in gifts, bringing the need to
\$3,918.**

**59. 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 \$2,282 in gifts, bringing
the need to \$4,984.**

**60. 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 of more than \$38,000,
Donald's remaining bills are \$11,273.
**UPDATE: Donald received \$911 in
gifts, bringing the need to \$10,362.**

**61. 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
\$13,884 in gifts, bringing the total**

to \$9,821.

**62. Marlin Sensenig: 114
Huckleberry Rd., Jonestown, PA
17038** Marlin incurred \$2,605 in
bills for treatment of Lyme disease.

**63. 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 \$13,516. She asks the CHM
family for prayer and financial help.

**64. Kent Shoop: PO Box 86,
Easton, WA 98925** Kent had surgery
and radiation treatment for prostate
cancer. He trusts God to meet his
\$17,884 need through the generosity
of CHM members.

**65. 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 \$3,670 in gifts, bringing
the need to \$5,702.**

**66. 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.
**UPDATE: James received \$385 in
gifts, bringing the need to \$108,730.**

**67. 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.

**68. Tricia Supan: c/o Gus Supan,
38011 Princeton Dr., N Ridgeville,
OH 44039** Tricia suffers from Lyme
disease and asks the CHM family for
help with \$36,800 in bills.

**69. Lessie Triplett: 6939 Kuck
Rd., Charlotte, NC 28227** Lessie
underwent bladder surgery and asks
for help with bills totaling \$29,605.

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 \$9,258
in gifts, bringing the amount
needed to \$7,442.**

**UPDATE: Lessie received \$14,074
in gifts; the need is now \$15,531.**

**70. 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 \$2,030 in
gifts, bringing the need to \$26,529.**

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

**72. 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 \$812 in
gifts, bringing the need to \$6,872.**

**73. Janette Zarkovacki: 4845 Old
Farm Cir West, Colorado Springs,
CO 80917** Janette incurred \$4,670
in bills from the birth of her daughter,
Brianna.

**74. 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 \$9,780 in gifts,
bringing the need to \$7,220.**

The year in review: 2011

In case you missed them the first time around, here is a list of key articles that appeared in our monthly newsletter this year. Newsletter issues are available as free downloads at www.chministries.org/newsletter.aspx or by contacting the editor at editor@chministries.org or 1-800-791-6225, ext. 5796.

Ministry news

January 2011: Christian Healthcare Ministries and Dave Ramsey in new association **March:** Missionary murdered in Mexico was CHM member • The “Great Chicago Blizzard” was a great opportunity for CHM **April:** Number of new memberships jumps 47 percent in 2010 **May:** Recording artist and CHM member Guy Penrod visits ministry offices • CHM Board member helps others realize biblical self-worth through life-changing curriculum **June:** Ministry growth accelerates following CHM segment on Fox News’ “Huckabee” • CHM cancels Guideline regarding 45-day wait • “Huckabee” and Janet Parshall’s radio show: spreading the word about CHM • CHM income statements 2006-2011 **July:** Ministry improves Gold Guideline on pre-existing conditions **August:** CHM in association with Dave Ramsey **September:** Auto accidents: do you have the maximum coverage for your state? **November:** Dave Ramsey’s *EntreLeadership* simulcast at CHM • Ministry growth is full steam ahead

Brother’s Keeper / Prayer Page

January: A member’s experience with Brother’s Keeper **July:** The Prayer Page: an additional means to help with pre-existing conditions

How CHM works

February: Taxes and Christian Healthcare Ministries **March:** Bill reductions climb higher, keep monthly gift amounts low • A tool for getting medical bill reductions • Friendly reminders from the Needs Processing department **April:** Meet your CHM staff: Vicki Benek **May:** Meet your CHM staff: Naomi Watson **June:** Bring-a-Friend: a free way to meet your health care costs **July:** *Don’t* pay your medical bills! • Meet your ministry staff: Sarah Walker • Your questions answered **August:** Think medical costs aren’t negotiable? Think again. • Meet your CHM staff: Bethany Repp **September:** Introducing The Karis Group • Meet your CHM staff: Heather Rumble **October:** What to do when you need medical care • Please avoid this problem (participation levels) • Meet your CHM staff: Amanda Moore **November:** Banking on Bring-a-Friend credits • Meet your CHM staff: Cheryl Lilly

Member book reviews

January: CHM member wants to help Christians hold daily devotions “By the Book” **February:** “Shaking Heaven and Earth,” by Dennis Reanier **March:** Children’s books tell story of life in Appalachia **April:** Members’ books explore deep issues of faith **June:** Book encourages Christians to say “Use Me, Lord” **August:** Member’s book describes “The Utter End” **September:** The 100 Greatest Question Jesus Ever Asked **October:** Members write about extraordinary experiences **November:** Shadow Walker: The Beginning

Member testimonies

January: Self-employed members grateful for CHM • Prayer Page: Kenneth Roy Tuffy **February:** Member experiences auto accident, advises others to ensure they have enough coverage • CHM: a ministry that has proven itself faithful • Prayer Page: Glenn Boyd **March:** Prayer Page: John Paul Dodd **April:** Mourning turns to joy: a maternity story • Prayer Page: Nova Ferguson **May:** Tough times bring us closer to God • Prayer Page: Geneva Elsberry **June:** Prayer Page: Kim Cornett **July:** Prayer Page: John Edmonson **August:** CHM groups: Herald and Banner Press, Inc. • Prayer Page: Norman Ford **September:** A heart in tune with God’s heart **October:** Common cold turns into medical miracle • Prayer Page: Mike Copeland **November:** Prayer Page: Becky Hughes

Health-related articles by Dr. Jacobson

January: Stress: general treatment of stress-related illness • Zinc supplements reduce pneumonia risk • Get garlic’s benefits without the stink **February:** Stress: general treatment of stress-related illness (conclusion) • WHR better than BMI for measuring body fat • Vitamin C and omega-6 keys to young skin **March:** Stress: heart rate variability • Viewing the dead helps the bereaved **April:** Other research on “keeping your heart” • Fish oil supplements aid critically ill people • Drink coffee to reduce stroke risk **May:** Entrainment: your heart drives your health • Fiber produces protective gut flora • Choose tuna wisely to avoid mercury **June:** The heart: seat

See “The year in review,” page 12

How to get from 70 to 90

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

Researchers at Brigham and Women's Hospital in Boston followed more than 2,300 men with an average age of 72 for more than 20 years. During that time, 970 survived to age 90 or older. Several factors were associated with death prior to 90: smoking, diabetes, hypertension and obesity all shortened men's lifespan.

Smoking was the most important single factor in shortening longevity. If a 70-year-old man smoked, his likelihood of living to age 90 was 22 percent. Obesity fared only slightly better, with only a 26 percent chance of living that long. If someone had hypertension but no other significant risk factor, the likelihood of surviving to age 90 was 36 percent. People with a sedentary lifestyle (but no other risk factors) had a 44

percent chance of living to age 90.

Participants with the highest likelihood (54 percent) of surviving until age 90 did not have any of these conditions (smoking, hypertension, obesity, diabetes) and exercised an average of three times a week.

In contrast, someone with three of these risk factors, such as being sedentary, obese and diabetic, had only a 14 percent likelihood of surviving until age 90.

Clearly, significantly increased longevity results from exercising regularly, keeping weight down, avoiding smoking and managing diet to avoid hypertension or diabetes development.



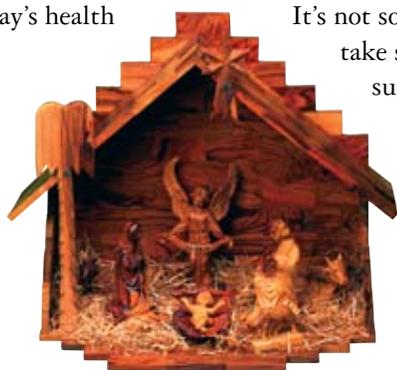
Yates, L. B., Djousse, L., Kurth, T., Buring, J. E., & Gaziano, J. M. (2008). Exceptional longevity in men: modifiable factors associated with survival and function to age 90 years.

Glad tidings (continued from page 2)

and there are no plans to raise them. In fact, we've had only one gift amount increase in the last 10 years. That's a figure of which we're particularly pleased, especially considering today's health care cost world.

The Brother's Keeper program continues to grow. In just the last year membership in Brother's Keeper—which provides health cost sharing support up to \$1 million—has expanded by nearly 33 percent from 2010 through almost-the-end of 2011 (please see the article on page 3). To God be the glory. Great things He is doing.

This month we mark the greatest gift of all—the birth of God's Son. It's crucial to our lives and the lives of our families



that each of us stops and considers what that means: the Son of the living God was born among men. This is a life-changing, world-changing, overpowering event.

It's not something for us to take seriously when it suits us, when we have the time or when we're not distracted.

His birth led to His death. His death led to His resurrection. His resurrection leads to life in the light of the truth for all who will receive Him.

That's the greatest miracle.

Merry Christmas. Happy New Year. And from all of us who serve you here at Christian

Healthcare Ministries, thank you for your confidence in us.

The year in review (continued from page 11)

of the intellect • More teens lose hearing early in life • Educational DVDs don't help toddlers learn words **July:** How the heart thinks • Cranberry juice helps prevent UTIs **August:** Keep your heart "soft" • Fish oil protects against ductal breast cancer **September:** Keep the faith • Forgiving reduces anxiety and depression, builds hope and self-esteem **October:** You're probably not getting enough vitamin D • Fish mercury does not raise risk of heart disease **November:** Buyer beware: supplement credibility claims may be bogus • Obesity slows the brain, too • Medical and productivity losses related to smoking • Even a little exercise reduces mortality

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

Dear Christian Healthcare Ministries:

I just wanted to tell you how much I appreciate having been listed on the Prayer Page. Two years ago, I found myself on the floor, in pain, and unable to stand, walk, or sit. I had an MRI that showed a ruptured disc in my lower back. I had emergency surgery and—by God's grace—was able to walk out of the hospital the same evening!

Last year I had arthroscopic surgery on a torn meniscus in my knee. Over the past year, I have enjoyed getting back to work as a self-employed dairy farmer and the physical demands of the job.

Again, thank you for listing me on the Prayer Page! I felt God's presence knowing that others were praying for me, and the financial help also was greatly appreciated. I praise God for the Christian family I have gained through CHM.

In Christ,

Robert Winkel
Waupun, WI

Dear Christian Healthcare Ministries:

I want to thank the CHM team and members for the part you

played in providing for my needs. This year I was diagnosed with basal cell carcinoma (skin cancer) on my cheek.

The surgery was successful but I was discouraged by the medical bills because I was trying to save for a year long trip to Ghana.

Fortunately, CHM was very easy to work with throughout this process. I was so blessed by the money CHM sent me after I submitted my bills. It helped with a large portion of the medical expenses.

I can now take my trip to Ghana, where I'll be volunteering to help children rescued from slavery!

Thank you so much,

Sarah Morbitzer
North Manchester, IN

Dear Christian Healthcare Ministries:

Today I received both my credit card bill and a check from Christian Healthcare Ministries to help with my medical expenses! Thanks to all of you for your hard work, prayer and support. Most of all, thank you for caring.

Just a few months ago I was anxious and was wondering what would happen; I could not afford

the surgery I needed. Every time I contacted the CHM offices I felt loved and supported. Please share this letter with anyone you wish and let them know that I am very impressed.

Love in Him,

Dean Phillips
Banning, CA

Dear Christian Healthcare Ministries:

Thank you for this ministry. We appreciate the phone calls we have received for prayer and all of the upbeat and kind support we have been shown when we contact the CHM offices. May God bless you.

In Him,

Jane Vaughn
Deland, FL

Dear Christian Healthcare Ministries:

Thank you for helping with my medical need! I appreciate all the work of the staff and members' generosity. I am thankful to be part of such a caring group of people. You are such an encouragement to my family and

Continued on page 14

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.

Exercise lengthens your genes

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

I recently saw a remarkable research study that indicated exercise affects the DNA in our cells.

Researchers at King's College in London interviewed around 2,400 Caucasian twins regarding how much they exercised. Then, researchers examined samples of study



participants' DNA, looking particularly at the length of the telomeres in their white blood cells. (Experts believe telomeres are associated with lifespan and longevity.)

Telomeres are genetic sequences that occur at the end of chromosomes. As cells divide, telomeres get progressively shorter. Eventually, they get so short that the cell can no longer divide, resulting in cell death. Most scientists and health care providers who know anything about telomeres have probably not considered the possibility that exercise could have any effect on this genetic material.

However, this study changed all that.

Study participants who exercised moderately—around 100 minutes per

week or 25 minutes a day four days a week—had telomere length that was considerably longer than the “non-exercisers”—up to *six years* of longer cell life. For those who exercised more vigorously—the recommended three hours a week or 30 minutes a day six days a week—the difference was even more dramatic; their telomeres appeared to provide an additional nine years of cellular longevity.

Once again, exercising regularly proves to increase longevity. Really—it actually adds years to your genes—and your life.

Cberkas, L. F., Hunkin, J. L., Kato, B. S., Richards, J. B., Gardner, J. P., Surdulescu, G. L., . . . Aviv, A. (2008). The association between physical activity in leisure time and leukocyte telomere length.

Letters to Christian Healthcare Ministries (continued from page 13)

me. Sometimes the economy and politics are discouraging, but you lift me up with the love of Christ. Thank you for your faithfulness!

Many blessings to you all,

Bonnie Rhine
Greenwich, OH

Dear Christian Healthcare Ministries:

Many thanks to all who work at Christian Healthcare Ministries! You are performing a great service for God's people.

Thank you for standing by our side as we navigate this rough situation. We trust that Sharon will soon be healed and that we can move on with life. We have been very blessed that we haven't had many medical

needs over the years. We're also grateful that God has allowed Rick to serve as a pastor for the past 29 years.

Thanks again for your ministry,

Pastor Rick & Sharon Stoops
Augusta, ME

Dear CHM:

Thank you for serving us in our time of need—CHM has been a blessing to us. It is a comfort to have other Christians caring for us. May our God continue to bless and use Christian Healthcare Ministries.

In Christian love,

Dan & Debbie Field
Almena, KS

Dear Christian Healthcare Ministries:

I want to thank CHM for taking such good care of me during my recent surgery. I appreciate the immediate response to my requests for help with hospital and doctors' bills. I also received phone calls from CHM staff members expressing their concern about my health situation.

May God bless you for every need that you meet. Everywhere we go, my husband, Jesse, and I spread the word about the care we received from CHM. It is good to know that in this world of uncertainties, God's people have someone they can turn to.

Thank you,

Vicki Morton
Stamford, TX

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.*

Kenneth Billings: 147 Palma Noce, San Antonio, TX 78253 Please remember Kenneth in prayer; he is undergoing testing for Alzheimer's disease.

Dana Brown: 805 E 13th St., Mountain Grove, MO 65711 Dana was recently transported to the hospital due to heart trouble. Please keep him in prayer.

Cassandra Hoover: PO Box 16956, Charlotte, NC 28297 Cassandra requests prayer for a job for her son. Also, she has health issues and debt from medical bills.

Nathan Wilson: 219 N Wagner Ave., Baltimore, OH 43105 Nathan requests

prayer for a financial situation and a job-related situation.

Milena Foley: 11903 Cypress Landing Ave., Clermont, FL 34711 Milena's goddaughter, Julie-Ann, was recently diagnosed with leukemia.

Donald Luke: 2454 Burrage Rd., Preston, MS 39354 Donald's wife, Edna, recently passed away after suffering a brain aneurysm. Please keep him in prayer.

Pamela Bardwell: 342C Rocky Lake Rd., Colville, WA 99114 Pamela recently was diagnosed with terminal liver cancer. Please remember Pamela in prayer.

David Sitton: 32854 Rd 1575, Los Fresnos, TX 78566 David recently had surgery for knee replacements.

Michael Hannum: 7117 McCoy St., Shawnee, KS 66227 Michael recently lost his job due to a medical issue and requests prayer for new employment.

Beverly Adams: 2805 Neeley St., Batesville, AR 72501 Beverly recently was diagnosed with breast cancer; please remember her in prayer.

Shirlee Dobias: 46723 W US Hwy 20, Stuart, NE 68780 Shirlee needs to have another surgery and requests prayer.

CHRISTIAN HEALTHCARE MINISTRIES

December 2011

IN THIS ISSUE:

*CHM president attends Faith & Freedom rally, meets U.S. presidential candidate Herman Cain • Glad tidings of great CHM joy • Brother's Keeper memberships up, costs down • Healthwatch Member's books explore God's dreams for the human race • Prayer Page testimony • Prayer Page • The year in review: 2011
Articles by Dr. Jacobson • Letters to CHM
Monthly prayer requests*



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