



Christian Healthcare Ministries

The biblical solution to healthcare costs

February 2010

IN THIS ISSUE

Ten great reasons to join CHM.....1
Valentine's Day: Legends and lessons in love.....1
Truer words were never spoken—or written.....2
How to bring others into CHM.....3
Healthwatch.....4
Member recognition.....5
Putting ourselves in their shoes.....6
Prayer Page.....7-10
Letters to CHM.....14
Monthly prayer requests.....15

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.

Executive Director: *Rev. Howard Russell*
 Chief Financial Officer: *Roger Kittelson*
 Editor: *Lauren Selleck*
 Assistant Editor: *Michelle Rhoads*
 Contributing writers: *Rev. Howard Russell, Roger Kittelson, Dr. Michael Jacobson, George Korda, Lauren Selleck, Michelle Rhoads*

127 Hazelwood Ave.
 Barberton, Ohio 44203

Phone: 800-791-6225
 330-848-1511
 Fax: 330-848-4322

Hours: Mon-Fri 9 a.m -5 p.m.

www.chministries.org
 E-mail: info@chministries.org

Ten great reasons your friends and family should join Christian Healthcare Ministries

You've probably heard the saying, "A great product sells itself." That may be true, but even the best products and services don't go far unless people tell others about them.

Christian Healthcare Ministries members know from personal experience the value of the service this ministry provides—and many of them have told their friends and families. More than 50 percent of new CHM members join because someone they trust shared with them the good news about how the



ministry helps Christians with their health care costs.

If you aren't sure how to spread the word to the people around you, we want to help. We have many tools available for your use.

To get started, consider simply sharing the advantages of CHM membership.

1. CHM is affordable

CHM is affordable compared to health insurance. Comparisons based on results from the 2008 Annual Employer Health Benefits Survey (Kaiser Family Foundation and Health Research and Educational Trust) show that even at the highest level (Gold), CHM participation is 55 to 65

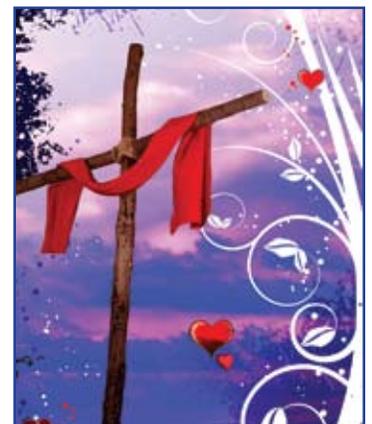
See "Ten reasons to join CHM," page 11

Valentine's Day: Legends and lessons in love

There are several legends surrounding the origin of Valentine's Day. St. Valentine himself is likely a compilation of two or three historical figures. However, most tales more or less follow one of the following storylines.

Valentine the secret romantic: In the third century, Roman Emperor Claudius II prohibited young

couples from getting engaged or married. He wanted to increase the size of his army and believed that married men did not make good soldiers; they focused on their families rather than warfare. According to this legend, Valentine was a priest who set himself against the emperor's decree by marrying couples in secret.



See "Valentine's Day," page 5

Truer words were never spoken—or written



Rev. Howard Russell
Executive Director,
Christian Healthcare
Ministries

“But some doubted.”

These three words in Scripture speak to the accuracy, integrity and honesty of the New Testament in ways that a hundred commentaries might not be able to explain.

Matthew 28:16-17 says this: “Then the eleven disciples went to Galilee, to the mountain where Jesus had told them to go. When they saw Him, they worshipped Him; but some doubted.”

Consider Matthew as he wrote what ultimately became the first book of the New Testament. Matthew might have crafted his Gospel to leave out any hesitation, reservation and uncertainty.

Matthew had left behind everything in his life to follow Christ. The disciple had seen the Lord perform miracles, feed thousands with a few fish and a little bread, and affect people in ways that would change the world.

He knew Christ to be the incarnate Son of God. Why wouldn't he present Jesus in the most favorable, most glowing, most infallible light? Because as a follower of Christ, he was committed to truth. The fact is, there will always be some who doubt.

In modern society we've become accustomed to a pristine presentation of our leaders. The

communications directors and press secretaries of political figures work tirelessly to present their bosses in the most flattering terms and pictures imaginable.

Matthew was chronicling the life of the Savior. He could have put words on paper in the 28th chapter of the book that bears his name to portray an overpowering scene in which the people involved had no questions or uncertainty.

In short, he could have sanitized the scene so as to put the best spin on what he was describing.

But that's not what Matthew did. He didn't sprinkle the pages with glitter or avoid the realities of what he saw. He portrayed the moment honestly, without downplaying the fact that among the people on the mountain that day, some doubted.

That's honesty—and credibility.

Matthew's account of that moment on the mountain isn't the only such example in the Bible, but it's the one that speaks loudest and most clearly to me.

But whether it's David's sin with Bathsheba, the transgressions of other kings of Israel, the fact that Jesus was betrayed by one of His own disciples or any one of many other examples, the Bible does not shrink from presenting facts.

What Matthew 28:17 says is that

“I call on all of us to view what happens here at CHM as a natural reaction to the call of Christ. Don't allow others to reduce the amazing ministry of CHM to a matter of economics. It is a response springing from the Christ-filled life.”

the Scriptures aren't propaganda. They're not a public relations effort. God decreed that He should be worshipped “in spirit and in truth.” God allowed His word to be written in just the same way, guided by the Spirit, upheld and uplifted by the truth.

Christian Healthcare Ministries operates differently from the health care systems of the world. We don't fit the insurance “mold.” That's because CHM is not insurance. Interestingly, the practice of Christians helping other Christians with their needs (Acts 2 and 4, among other verses) predates by many years the modern concept of health insurance.

Naturally, the world doesn't understand us and views us with curiosity. However, there are some even within the Body of Christ who doubt and hesitate to accept the model of health care cost sharing. They have put their trust in worldly systems to meet their needs.

That is not to say that health

See “Truer words,” page 12

Members' advice on how to bring others into CHM

How did you approach the people you know about Christian Healthcare Ministries? How did you explain the ministry to them?

"Health care costs came up in the course of normal conversation. I told them about CHM and gave them some information." —*Bertha B. Miller, Dover, DE*

"Generally, they approached me about health care issues. I am happy to share with them what I am doing and talk about the cost savings through CHM. I usually point them to www.chministries.org for more information." —*Rodney Loper, Hobe Sound, FL*

"I am an author and recently wrote a book called *God's Economy*. Most of the opportunities I have to share CHM occur when I give talks about the way Jesus teaches us to handle money." —*Jonathan Wilson-Hartgrove, Durham, NC*

"The people I shared the ministry with were family members, so they witnessed firsthand how CHM had worked for us on several occasions over the years." —*Leonard Lester, Barbourville, KY*

"When the Bible college at which we taught had to close and we all lost our health benefits, I recommended CHM to the other employees. Ten families were interested." —*Dan & Diane Morrell, Dunbar, WI*

"We have the honor and privilege of serving as evangelists. At meetings we ask about health coverage and if there is a need. If so, we explain how God has used CHM as a tool in our ministry." —*Wayne Nelson, Lakeland, FL*

"It came to our attention that they were without provision for their health care costs. We presented the CHM program, emphasizing its biblical basis, low cost, and ability to have zero out-of-pocket costs through bill reductions." —*Leon & Jean McKee, Shreveport, LA*

"I told them what I had to meet my health care costs and about the ministry behind the sharing." —*Terry L. Clark, Lakeland, FL*

How H1N1 is diagnosed, treated and prevented

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

How do I know if I have the flu?

The diagnosis is made primarily by symptoms, which are similar to symptoms of the common cold: fever, cough and sore throat for a few days, followed by congestion.

Warning signs in children

Seek emergency medical care if a child experiences any of the following warning signs: fast or troubled breathing; blue or gray skin color; not drinking enough fluids; severe or persistent vomiting; not waking up or not interacting; irritability; a resistance to being held; or flu-like symptoms that seem to improve but return with fever and worse cough.

What should I do if I think I have H1N1?

For most people the only necessary treatment is a few days of rest, fluids and treating symptoms while avoiding aspirin (which can cause Reye's syndrome when taken by someone with the flu). Most people recover at home within several days.

When is greater concern warranted? Watch for the aforementioned emergency warning signs, especially in those who have underlying conditions

that put them at greater risk for serious infection (immune deficiency, kidney or liver failure, diabetes, emphysema, etc.). Seek immediate medical care if these warning signs are present.



What about lab testing?

Lab tests are generally not recommended because they're expensive and don't affect treatment. However, if your doctor chooses, the inside of your nose can be swabbed for a rapid flu test (which will tell you within minutes whether you have influenza type A or B, but will not specify H1N1), or "washed" for secretions that are cultured in a research lab to confirm H1N1.

What about antiviral therapy?

Amantidine (Symmetrel®) has not been effective against H1N1. Oseltamivir (Tamiflu®) kills H1N1, but has little to no effect on seasonal influenza type A. Zanamivir (Relenza®) works very well against both. To be effective, antiviral medication should be started within the first 48 hours of symptom onset.

What can I do to protect myself and

others?

Vaccination is the best way to protect yourself and those around you. Recognize that there are two different vaccinations for flu: the usual "seasonal influenza A" vaccine, and the "Novel H1N1 A" vaccine. Note that there are also two different types of vaccines for each virus. Vaccines that are live and attenuated (weakened) are administered by nasal spray. The other type of vaccination is a killed-virus vaccine administered by injection.

Hygiene is critically important to protect yourself and reduce the likelihood of spreading the disease. Cover coughs and sneezes with your arm or a tissue. Wash your hands often and avoid touching your face with your hands.

Isolation of infected individuals is essential. Stay home if you get sick. The Centers for Disease Control and many other public health agencies discourage those

See "H1N1," page 10



Dr. Michael Jacobson, D.O.
Medical Consultant

Christian Healthcare Ministries
127 Hazelwood Ave.
Barberton, OH 44203

Phone: 800-791-6225
Fax: 330-848-4322

E-mail:
doc@chministries.org

Health education resources at:
www.chministries.org/healthinformation.asp

Valentine's Day (continued from page 1)

Valentine the outspoken Christian:

In this story, Valentine was interrogated by Emperor Claudius II regarding his Christian beliefs. Valentine impressed Claudius, who attempted to convert Valentine to Roman paganism to save his life. Valentine refused to recant and was sentenced to death.

Both tales concur that Valentine was

arrested, thrown in jail, and executed on February 14 in 269 or 270 A.D. While in jail, Valentine exchanged notes with the jailer's blind daughter. In some stories they were in love; in others, they were simply friends. The jailer's daughter was healed of her blindness. His final note to her before his execution was signed, "From your Valentine."

The Greek language contains three main words to express love for another human being: *eros* (passionate or romantic love); *phileo* or *philia* (love for a friend); and *agape* (sacrificial, unconditional love). *Agape* is the word used in the New Testament to describe God's love.

See "Valentine's Day," page 13

Member recognition

Welcome to the member recognition section of the Christian Healthcare Ministries newsletter. This section periodically gives special thanks to participants who have "gone the extra mile" for other members and for CHM.

Hundreds of CHM members in 2009 brought family and friends into the ministry through the Bring-a-Friend program. Special congratulations to the following people for bringing two or more friends in 2009:

<i>Matt Antonich</i>	<i>Belt, MT</i>
<i>David Benner</i>	<i>Latrobe, PA</i>
<i>Leonard Brock</i>	<i>Toccoa, GA</i>
<i>Darrell Butler</i>	<i>St. Albans, ME</i>
<i>Ivan Chaudion</i>	<i>Martinsville, IN</i>
<i>Samuel Chess</i>	<i>Port St. Lucie, FL</i>
<i>Kyung Choi</i>	<i>Apopka, FL</i>
<i>Shane Claiborne</i>	<i>Greenback, TN</i>
<i>Terry Clark</i>	<i>Lakeland, FL</i>
<i>Gary Cox</i>	<i>Fairbanks, AK</i>
<i>Melissa DeLong</i>	<i>Camden, NJ</i>
<i>Mark Denboer</i>	<i>Petoskey, MI</i>
<i>Alicia Eakins</i>	<i>Centennial, CO</i>
<i>Gary Eby</i>	<i>Ephrata, PA</i>
<i>Ed Ellis</i>	<i>Cumming, GA</i>
<i>Lloyd Esh</i>	<i>New Holland, PA</i>
<i>Michael Gibson</i>	<i>Charlotte, NC</i>
<i>Brian Gilbert</i>	<i>Tyndall, SD</i>
<i>David Glick</i>	<i>Port Royal, PA</i>

<i>Richard Harrelson</i>	<i>Carthage, TN</i>
<i>Jonathan Hartgrove</i>	<i>Durham, NC</i>
<i>Gerald Hartlaub</i>	<i>Williams Bay, WI</i>
<i>William Harvey</i>	<i>Buchanan, MI</i>
<i>Leslie Heyduck</i>	<i>Centralia, IL</i>
<i>Doris Hobbs</i>	<i>Tulsa, OK</i>
<i>Tamara James</i>	<i>Augusta, GA</i>
<i>Ronald Johnson</i>	<i>Murdock, MN</i>
<i>John Kennedy</i>	<i>Schwenksville, PA</i>
<i>Na Ryung Kim</i>	<i>Los Angeles, CA</i>
<i>Charles Kimmel</i>	<i>Eagle Point, OR</i>
<i>Jonathan Kramer</i>	<i>Plain City, OH</i>
<i>Eva Kurtz</i>	<i>Middlebury, IN</i>
<i>Lee Lantzer</i>	<i>Dillard, GA</i>
<i>Benjamin Lapp</i>	<i>Petersburg, PA</i>
<i>Rueben Lapp</i>	<i>Accident, MD</i>
<i>Leonard Lester</i>	<i>Barbourville, KY</i>
<i>Paul Lloyd</i>	<i>Lancaster, PA</i>
<i>Rodney Loper</i>	<i>Hobe Sound, FL</i>
<i>Bruce Macinnes</i>	<i>Sanford, NC</i>
<i>William Martin</i>	<i>Laramie, WY</i>
<i>Kenneth McGee</i>	<i>Pflugerville, TX</i>
<i>Jerry McGillivray</i>	<i>Chinook, MT</i>
<i>Leon McKee</i>	<i>Shreveport, LA</i>
<i>Joseph Metzger</i>	<i>Ferrum, VA</i>
<i>Bertha Miller</i>	<i>Dover, DE</i>
<i>Larry Mobley</i>	<i>Wesley Chapel, FL</i>
<i>Daniel Morrell</i>	<i>Dunbar, WI</i>
<i>Wayne Nelson</i>	<i>Lakeland, FL</i>
<i>Dale Nissley</i>	<i>Middletown, PA</i>
<i>Darrell Orange</i>	<i>Deweyville, TX</i>
<i>Winston Platt</i>	<i>Warsaw, NY</i>
<i>Gerald Poff</i>	<i>London, OH</i>

<i>Vic Porter</i>	<i>Nixa, MO</i>
<i>Paul Prachar</i>	<i>Venice, FL</i>
<i>Dean Ramsden</i>	<i>Nekoosa, WI</i>
<i>Roderick Rice</i>	<i>Willmar, MN</i>
<i>Russel Richter</i>	<i>Wyoming, MI</i>
<i>William Roggie</i>	<i>Lowville, NY</i>
<i>Jerry Robrer</i>	<i>Bealeton, VA</i>
<i>Wendall Schrock</i>	<i>Traverse City, MI</i>
<i>Christopher Seaberg</i>	<i>Cambria, CA</i>
<i>John Sears</i>	<i>Concord, NC</i>
<i>David Sink</i>	<i>Modesto, CA</i>
<i>David Sitton</i>	<i>Los Fresnos, TX</i>
<i>Rebecca Smucker</i>	<i>Narvon, PA</i>
<i>Andrew Spencer</i>	<i>Cayuga, IN</i>
<i>David Stapp</i>	<i>Chattaroy, WA</i>
<i>Marvin Stoll</i>	<i>Abbeyville, SC</i>
<i>Philip Stoltzfus</i>	<i>Amanda, OH</i>
<i>Tony Taylor</i>	<i>Lizemores, WV</i>
<i>LaVerne Tripp</i>	<i>Gallatin, TN</i>
<i>Delmar Troyer</i>	<i>Kingsley, MI</i>
<i>David Weaver</i>	<i>Dalton, OH</i>
<i>Diana Welborn</i>	<i>Lawton, OK</i>
<i>Glen Wenger</i>	<i>Faunsdale, AL</i>
<i>David Wilson</i>	<i>Mason, OH</i>
<i>Gary Wilson</i>	<i>Emporia, KS</i>
<i>Marvin Zimmerman</i>	<i>Reading, PA</i>

Editor's note: Questions about member recognition or the Bring-a-Friend program? Visit www.cbministries.org/bringafriend.asp or call the Ministry Information department at 1-800-791-6225.

SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

Putting ourselves in their shoes

Note: The Prayer Page begins on page 7.

Imagine this scenario: You are a pastor, or self-employed, or you recently lost your job and health insurance coverage. Whatever the reason, you have a lapse in provision for your health care costs. Perhaps you are doing everything the “right” way; you are examining your options and weighing the pros and cons.

In the meantime, you experience a medical incident or emergency. You’ve been diagnosed with cancer, or you have symptoms of heart disease. Your doctor says that immediate action is needed to combat the illness and prevent its progression. Naturally, your health is precious and you seek immediate treatment.

Everything goes well and you’re on your way to recovery. Now there’s just one problem: how will you pay the medical bills?

You joined Christian Healthcare Ministries after hearing about this biblical solution to health care costs from a friend or family member. However, though your treatment took place after you joined, your symptoms began before joining. Your condition is pre-existing.

Concerned, you call the CHM office to find out if there’s anything that can be done to assist with your need. The staff member who answers the phone tells you about a ministry called the Prayer Page. “It’s printed in the monthly newsletter,” she explains. “Anyone who reads it can voluntarily contribute to the pre-existing conditions listed there, and many do.”

It is a great relief to know that members

across the nation will send you financial gifts to help with your bills. This is something not offered by insurance companies. In addition, you’ve been told that CHM members often send cards and notes of encouragement and pray for fellow members.

You begin to receive financial gifts each month. You are humbled by the generosity of others, and there is great gratification in taking their checks to the bank and using the funds to pay your medical bills one by one.

Time passes and you notice a trend; something perhaps has gone awry. Though you are very thankful for the gifts you have received, they aren’t quite enough to make your monthly payments. Or they are smaller than you hoped. Therefore, your need is listed on the Prayer Page for a long time: one, two, maybe even three years.

It’s confusing because you know that there are thousands of Christians who are CHM members; if each family contributed a small amount, your need and the need of every other person listed would be met in full in a short period of time.

The purpose of presenting this scenario is not to discourage you or to undermine the significance of Prayer Page gifts generously given by Christians who regularly contribute. It is an appeal to those who may have



considered giving in the past but decided against it, and to those who haven’t considered it at all.

For a few dollars a month, you can experience the joy of helping lift someone out from under the crushing weight of medical bills. There is no set donation amount; simply give from your heart. The Giving Guide on page 9 of this newsletter can help you choose a recipient.

The Prayer Page staff and those listed on the Prayer Page thank you in advance for your kindness.

Editor’s note: Please see the “Financial: Prayer Page Giving” box below for the amount each family could give to completely eradicate all Prayer Page bills.

FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month:
\$636,697

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

- \$73.73 this month *-or-*
- \$24.58 for the next three months *-or-*
- \$12.29 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

FEBRUARY 2010

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 requests prayer and financial assistance for bills totaling \$19,834. **UPDATE: Gene reports \$1,372 in gifts, bringing the total to \$18,462.**

2. Leon Baertschi: 3793 N State Hwy AB, Springfield, MO 65803 Leon underwent quintuple bypass surgery and incurred bills for \$80,957. He received a \$50,845 bill write-off, bringing his total to \$30,112. **UPDATE: Leon reports \$11,892 in gifts, bringing the total need to \$18,220.**

3. Nancy Berg: 7707 157th Street W, Apple Valley, MN 55124 Nancy had cataract surgery and incurred bills totaling \$2,723. She asks the CHM family for prayer and financial gifts. **UPDATE: Nancy reports \$805 in gifts, bringing the total needed to \$1,918.**

4. James Blades: 1733 Hillcrest Dr., Carthage, MO 64836 James underwent total knee replacement surgery. After receiving reductions and help from his church, he has \$29,000 in remaining bills. **UPDATE: James reports \$9,215 in gifts, bringing the amount needed to \$19,785.**

5. Michael Bradford: 170 SE Smith Rd., Eva, AL 35621 Michael suffers from sleep apnea and asks the CHM family for help with bills totaling \$3,439. **UPDATE: Michael reports \$140 in gifts, bringing the amount needed to \$3,299.**

6. 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 \$730 in gifts, bringing the total needed to \$7,606.**

7. Dennis Clark: 3002 Greenwood Glen Dr., Kingwood, TX 77345 Dennis was diagnosed with diverticulosis and incurred bills totaling \$14,576. **UPDATE: Dennis received \$738 in reductions and \$920 in gifts, bringing the total amount needed to \$12,918.**

8. Ronny & Kathy Cooksey: 2709 NE McDonald Lane, McMinnville, OR 97128 The Cookseys' five-year-old son, Andrew, suffers from asthma and incurred medical bills totaling \$892. The Cookseys ask the CHM family for help to meet this need. **UPDATE: The Cookseys have received \$125 in gifts and have \$767 remaining.**

9. Billy Cox: 4390 Liberty Lane, Conway, SC 29527 Billy incurred bills for \$70,663 for artery blockage. He trusts God to meet his need and asks the CHM family for help. **UPDATE: Billy has received \$22,204 so far in gifts, leaving \$48,459 in bills to be met.**

10. Douglas DeLuca: 4145 Sunrise Dr., Park City, UT 84098 Douglas suffers from chronic migraine headaches. His bills total \$2,952. **UPDATE: Douglas reports \$1,348 in gifts, bringing the total to \$1,604.**

11. Linda Eash: 13169 Martinsburg Rd., Utica, OH 43080 Linda had surgery on both legs to remove varicose veins. She has \$1,000 in bills and requests help

from the CHM family. **UPDATE: Linda has received \$30 in gifts, bringing the total needed to \$970.**

12. Marcia Fackler: 5731 Winton Rd., Fairfield, OH 45014 Marcia underwent rotator cuff surgery for a pre-existing condition and incurred bills totaling \$4,708. **UPDATE: Marcia reports \$595 in gifts, bringing the total needed to \$4,113.**

13. James Fitch: RR 1 Box 96, Troy, PA 16947 James had surgery for squamous cell cancer and incurred bills totaling \$8,072. He received reductions and has \$2,357 in bills remaining. **UPDATE: James has received \$27, bringing the total needed to \$2,330.**

14. Leuretha Fluty: 2005 Sprinkle Creek Rd., Mars Hill, NC 28754 Leuretha had to have surgery for a pre-existing vein condition and incurred bills for \$3,000. **UPDATE: Leuretha reports \$610 in gifts, bringing the total to \$2,390.**

15. Shelley B. Ford: RR1 Box 275, Rome, PA 18837 Shelley underwent an operation to treat fibroids and pre-cancerous cells. Her bills total \$17,741. **UPDATE: Praise God! Shelley reports \$5,375 in bill reductions and a total of \$7,956 in gifts, reducing the amount needed to \$4,410.**

16. Timothy D. Galbreath: 922 Hill Hollow Dr., Sevierville, TN 37876 Timothy underwent triple bypass surgery for a heart condition and received \$120,466 in bill reductions! He requests help with \$13,901 in bills remaining. **UPDATE: The Galbreaths have received \$2,649 in gifts. They**

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

thank God Timothy is on the mend. Remaining bills total \$11,252.

17. Rochelle Goertzen: 35236 Ede Rd., Lebanon, OR 97355 Rochelle underwent a total hip replacement. Due to unrelated medical problems she is unable to work full-time. She received more than \$15,000 in reductions and asks the CHM family for help with the remaining \$25,187 in bills. **UPDATE:** *Rochelle has received \$1,610 in gifts, bringing the total needed to \$23,577.*

18. Raymond Hall: 10961 S 250th E Ave., Broken Arrow, OK 74014 Raymond suffers from thoracic outlet syndrome, a painful shoulder condition that required surgery. He has bills totaling \$60,762. **UPDATE: Praise God! Raymond received \$35,276 in reductions and \$3,991 in gifts, bringing the total to \$21,495.**

19. Sally Hazard: 112 E Perkins St., Augusta, WI 54722-9079 Sally has a pre-existing knee condition that required replacement surgery. She would be grateful for help with her \$47,955 in bills. **UPDATE: Praise God! Sally reports \$14,703 in reductions and \$6,387 in gifts, bringing the amount needed to \$26,865.**

20. Crystal Helman: 5 Jackson St., Norwalk, OH 44857 Crystal underwent gallbladder surgery followed by months of digestive complications. She asks the CHM family for help with bills totaling \$13,434. **UPDATE: Praise God! Crystal received \$8,966 in reductions and \$1,757 in gifts; the amount still needed is \$2,711.**

21. Ruth Heyer: 105 N. Oak St., George, IA 51237 Ruth has incurred \$15,417 in medical bills for bladder repair and hysterectomy. **UPDATE: Ruth reports \$10,227 in gifts, bringing the total amount**

needed to \$5,190.

22. 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 \$4,808 in gifts, bringing the total needed to \$10,066.**

23. 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 \$27,446 in gifts, bringing the total needed to \$72,022.**

24. Sally Long: 187 Custer Rd., Heath, OH 43056 Sally underwent surgery for female problems and another surgery for related bladder problems. She asks the CHM family for help with \$2,391 in bills. Sally's husband, David, also was listed on the Prayer Page but recently passed away. He still has bills for a brain seizure he suffered previously. Please remember the Longs with your prayers and financial gifts. **UPDATE: Sally has received \$1,965 in gifts, bringing the amount needed to \$426. She has received \$362 for David's bills and still has \$1,464 remaining.**

25. Diana Manners: PO Box 102, Damascus, OH 44691 Diana suffers from a gallbladder condition and asks for help with bills totaling \$11,907. **UPDATE: Diana reports \$4,028 in gifts, bringing total bills to \$7,879.**

26. Bobby D. Memory, Jr.: PO Box 3943, Wilmington, NC 28406 Bobby was born with a condition requiring numerous surgeries. He now needs help with \$27,534 in bills from a pacemaker replacement operation. **UPDATE: Bobby reports**

\$3,437 in reductions and \$3,544 in gifts. He now needs \$20,553.

27. Thomas Miller: 7 Beverly Dr., Laurel, MS 39443 Thomas had two surgeries that did not qualify for sharing. His bills total \$43,350. **UPDATE: Thomas has received a total of \$30,203 in gifts, reducing the amount needed to \$13,147.**

28. Ed Murray: 203 Rendezvous Rd., Riverton, WY 82501 Ed was diagnosed with polycythemia, a red blood cell disorder. After reductions, his bills total \$8,983. **UPDATE: Ed has received \$745 in gifts and has added \$2,610 in bills, leaving \$10,848 in bills to be met.**

29. Frank Neumeister: 28 Frank Lane, Ashland, PA 17921 Frank incurred bills from a heart condition for \$38,075. **UPDATE: Frank has received \$2,593 in reductions and \$4,487 in gifts, bringing the total amount to \$30,995.**

30. Jill Nissila: 1185 NW Lanaia's Way, Roseburg, OR 97471 Jill had surgery for a chronic ankle condition resulting from injuries to her ATF ligament. She asks the CHM family for help with bills totaling \$14,078. **UPDATE: Jill reports \$2,996 in gifts and \$542 in reductions, bringing the total needed to \$10,540.**

31. Debra Panter: 2711 Nickel Ave., Crescent City, CA 95531 Debra had ongoing female problems and underwent a hysterectomy. She asks the CHM family for help with bills totaling \$39,185. **UPDATE: Debra has received \$667 in reductions and \$8,498 in gifts, bringing the total needed to \$30,020.**

32. Julie Petersen: 1201 Lexington, Lamar, MO 64759 Julie had a partial hysterectomy and incurred bills totaling \$15,287. She obtained \$7,318 in reductions, leaving \$7,969 to be met.

UPDATE: Julie has received \$868 in gifts, bringing the total needed to \$7,101.

33. Frank Pezzulo: 739 Plainfield Rd., Knoxville, TN 37923 Frank suffered a heart attack and had two stents inserted. He asks for your help with \$36,443 in bills. **UPDATE:** Frank reports \$17,493 in bill reductions and \$920 in gifts, bringing the total needed to \$18,030.

34. Gwynneth Preston: 1943 Forest Ave., St. Louis, MO 63139 Gwynneth suffers from tachycardia and received a heart ablation. After bill reductions, her need is \$10,000. **UPDATE:** Gwynneth reports \$6,505 in gifts, reducing the amount needed to \$3,495.

35. Lesley Rennie: 114 Crystal Run Dr., Middletown, DE 19709 Lesley became pregnant within the 45-day waiting period after joining CHM. She needs help with \$10,680 in bills. **UPDATE:** Lesley has received \$929 in gifts, bringing the total to \$9,751.

36. Sally Roe: 2899 Sylvania Rd., Troy, PA 16947 Sally incurred \$9,417 in bills for a congenital kidney condition. **UPDATE:** Sally received \$1,490 in gifts, bringing the total needed to \$7,927.

37. Austin Ruhl: 1065 Woodside St., Manhattan, MT 59741 Fourteen-year-old Austin had surgery on his toe and incurred bills totaling \$995. The Ruhl family asks CHM members for prayers and financial gifts.

38. Mary Ann Scott: 1800 Alice Hall Rd., Golden, MS 38847 Mary Ann's husband, Aubrey, had prostate cancer and passed away. Mary Ann is thankful for the gifts they've received but she still needs help to meet his \$97,622 in bills. **UPDATE:** Mary Ann received \$73,917 in reductions and \$4,642 in gifts, bringing the total needed to \$19,063.

39. Rev. Tommy Smith: PO Box 403, Gibson, TN 38338 Rev. Smith had a heart catheterization due to a blocked artery. He incurred bills totaling \$9,540. **UPDATE:** Rev. Smith reports \$4,410 in gifts, bringing his bills to \$5,130.

40. Kathleen Stambaugh: 208 Sherman Ave., Sheridan, WY 82801 Kathleen underwent surgery to fuse her vertebrae. She

has medical bills totaling \$28,977. **UPDATE:** Kathleen has received \$1,233 in gifts, bringing the total needed to \$27,744.

41. Rev. Myron Stump: PO Box 245, Union City, IN 47390 Rev. Stump incurred \$38,593 in bills for heart surgery and asks the CHM family for help. **UPDATE:** Rev. Stump has received \$14,794 in reductions and \$7,391 in gifts, bringing the total needed to \$16,408.

42. Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227 Lessie underwent bladder surgery and asks for help with bills totaling \$29,605. **UPDATE:** Lessie received \$1,167 in gifts, bringing the total needed to \$28,438.

43. Mary Trotzke: PO Box 72765, c/o Steer, Fairbanks, AK 99707-2765 Mary is a longtime missionary who had bunion/foot surgery. She received a \$10,000 bill reduction and her remaining bills total \$6,142. **UPDATE:** Mary has received \$4,943 in gifts, bringing her need to \$1,199.

44. Kenneth Roy Tuffy: PO Box 144, Dixon, MT 59831 Roy had surgery for a partial knee replacement. His bills total \$19,552. **UPDATE:** Roy reports a total of \$10,982 in gifts, reducing his need to \$8,570.

45. Marilyn Weaver: 1060 Old Naylor Rd., Finger, TN 38334 Marilyn incurred bills totaling \$940 for testing for a heart condition. She asks the CHM family for prayers and financial help.

GIVING GUIDE			
Membership #	Need #	Membership #	Need #
100025-100044	47	110077-110501	22
100050-100178	08	110505-110896	30
100183-100278	45	110901-111265	28
100311-100466	11	111268-111632	16
100475-100636	37	111633-112059	07
100666-100855	43	112060-112456	27
100858-101215	10	112458-112914	48
101232-101630	24	112918-113462	49
101633-102023	03	113463-113857	41
102047-102511	13	113858-114282	33
102525-102806	14	114283-114707	02
102819-103411	20	114708-115048	01
103471-104130	05	115049-115753	38
104135-104650	34	115760-117344	04
104655-105254	12	117347-119276	26
105257-105791	15	119283-121444	18
105797-106430	39	121448-123997	17
106433-107023	21	123999-126694	19
107038-107385	46	126697-129159	40
107393-107911	32	129160-132490	42
107918-108416	06	132495-135691	31
108423-108827	25	135696-138745	29
108828-109219	36	138747-143182	09
109220-109677	44	143183-144247	23
109678-110073	35		

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 #35.

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 no longer on the Prayer Page will be forwarded to another recipient.

I am listed on the Prayer Page. What are my responsibilities?

Individuals listed on the Prayer Page must report what monies they receive each month by the 15th (or the first business day after the 15th) of the following month.

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

The Donor Information Form also is available online at www.chministries.org/downloadforms.asp

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

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

46. Daniel Wagenmann: PO Box 914, Darby, MT 59829-0914 Daniel's wife, Connie, had cancer and went to be with the Lord. Daniel still needs your help to meet her bills totaling \$28,015. **UPDATE: Daniel received \$22,709 in gifts, bringing the total needed to \$5,306.**

47. Mark & Joy Willis: 2205 Lakeside Dr., Wentzville, MO 63385 Joy became pregnant before joining CHM and incurred bills totaling \$840 for the home birth of their son, Judah. **UPDATE: The Willis' have received \$734 in gifts, bringing the total needed to \$106.**

48. Robert Winkel: N4651 State Rd. 26, Waupun, WI 53963 Robert had back surgery for a ruptured disc. He praises God that he is able to sit and walk again. Robert asks the CHM family for help with bills totaling \$14,369. **UPDATE: Robert has received \$100 in gifts, bringing the amount needed to \$14,269.**

49. Roxane Witmer: 6415 Buchanan Trail W, Mercersburg, PA 17236 Roxane underwent an upper endoscopy for an esophagus problem. She asks for help with bills totaling \$2,195. **UPDATE: Roxane received \$280 in reductions and \$1,475 in gifts. She has added \$15,485 in**

NON-ASSIGNED NEED:

Glenn Boyd: Unit 3019 SCSDR, 3170 Airmans Drive, Fort Pierce, FL 34946 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 \$5,938 in gifts, bringing the amount needed to \$10,762.**

bills, bringing the total needed to \$15,925.

H1N1 (continued from page 4)

with a fever even from seeking medical care unless emergency warning symptoms occur. As mentioned previously, the vast majority of those with H1N1 or seasonal flu will recover quickly at home.

When is it okay to go back out in public or to return to school or work?

In general, stay home until your fever has been gone for at least 24 hours without the use of fever-lowering medications such as acetaminophen or ibuprofen.

What about household cleaning, laundry, and waste disposal?

Throw away tissues and other disposable items used by the sick person. Then, of course, wash your hands. Second, keep surfaces clean by wiping them with a household

disinfectant. For example, a diluted bleach solution kills practically any microorganism. Eating utensils and dishes used by infected people do not need to be cleaned separately. However, wash them thoroughly in a dishwasher or with soap and water.

Linens and towels can be cleaned with ordinary household laundry soap and dried on a hot setting. Note: Avoid "hugging" laundry prior to washing to prevent contaminating yourself. Clean your hands with soap and water or alcohol-based hand rub right after handling dirty laundry.

Tell me more about the H1N1 vaccine

The H1N1 vaccine is licensed by the FDA. Clinical trials show a high degree of confidence in vaccine safety and effectiveness. The national vaccination program for the 2009 H1N1 virus started in October. As of this writing, the

FDA has approved one dose for ages 10 and older and two doses for ages nine and younger.

When the vaccine first came out, priorities were set to ensure that the most vulnerable or exposed were immunized first. Those with high priority include health care and emergency medical services personnel; pregnant women; people who live with or care for infants less than six months old; people ages six months to 24 years; and people aged 25-64 with medical conditions that increase the risk of influenza-related complications.

Adapted from information available at www.flu.gov

Editor's note: The January 2010 newsletter contained part 1 of this article. To read the article, visit www.chministries.org/newsletter.asp or contact the editor at editor@chministries.org.

Ten reasons to join CHM (continued from page 1)

percent less than the average price of HMO, PPO, and POS (Point of Service) health insurance plans.

2. Choose your own health care providers

Christian Healthcare Ministries members can receive medical treatment from any American Medical Association (AMA)-approved doctor or hospital. CHM does not have a preferred provider network or an “80/20” plan; eligible bills are shared through the ministry at 100 percent of final cost.

3. No waiting period for accidents

There is a 45-day waiting period after joining CHM for most medical conditions. However, there is no waiting period for most injuries or medical emergencies, such as broken bones or emergency surgery.

4. No application fee, no annual fee

Joining Christian Healthcare Ministries only requires filling out an application, either paper or via our Internet website, www.chministries.org/application.asp. New joiners submit their first monthly financial gift along with the application, but there are no extra fees.

5. Maternity program

The Gold level maternity program provides up to \$125,000 (up to \$1 million with the Brother’s Keeper program) in cost assistance per pregnancy for pre-natal care, delivery, home births, midwives, post-natal care and birth complications. Provisions for circumcision and adoption also exist. (See CHM Guidelines D and J to learn about maternity costs in the CHM Silver and Bronze programs).

6. No one is dropped due to medical conditions

Christian Healthcare Ministries does not drop from membership people with medical conditions, nor does the ministry raise their rates. Furthermore, no one is denied membership due to health problems. Long before politicians debated forcing health insurance companies to cover pre-existing conditions, CHM started the Prayer Page, a ministry that helps our members with pre-existing needs. (See pages 7 to 10 of this newsletter.)

7. One free month for each new individual or family you bring to CHM

Through the ministry’s Bring-a-Friend program, members receive a free month of CHM participation for each individual or family they bring to the ministry. There is no limit to how many friends can join or how many free months members can earn. One CHM member has earned more than *11 years* of free health care cost assistance through Bring-a-Friend!

8. Obtaining medical bill discounts can reduce out-of-pocket expenses to zero

CHM offers a special incentive for members who receive medical bill reductions from their health care providers—whether reductions come through members asking for them or through members’ cooperation with CHM staff in obtaining reductions. It is possible (and quite common) for members to have no out-of-pocket expense when they obtain a reduction equal to or greater than their personal responsibility amount (\$500 Gold; \$1,000 Silver; \$5,000 Bronze).

9. CHM has longevity, integrity

and accountability

Christian Healthcare Ministries has served Christians across the country and around the world for nearly 30 years. In the past 20 years alone, members have shared more than \$500 million in medical bills.

CHM operates with a strict conflict of interest policy and many internal controls. The ministry employs an experienced chief financial officer and undergoes an annual, independent financial audit. Our financial information is provided on our website by clicking on the “Guidestar.org” link at www.chministries.org/links.asp.

10. The great joy that comes from knowing that each financial gift goes to help a fellow Christian in need

The most important advantage of Christian Healthcare Ministries membership is the care and concern that members show for each other as members of the Body of Christ. In addition to giving financial gifts to ease each other’s burdens, CHM members pray for each other and encourage others through cards, letters and Bible verses. Health insurance companies pay medical bills, but they do not and cannot offer the spiritual support found within Christian Healthcare Ministries.

These are 10 reasons—but still not the only ones—why someone you know should join Christian Healthcare Ministries. Please use this article as a guide. Go over it with them personally or give it to them as a reference. Encourage them to contact us at nnull@chministries.org or 1-800-791-6225, ext. 1002.

Our purpose is to glorify God and serve His people. As our membership grows the load becomes lighter for all as we share each other’s burdens.

Zap your sponges (or at least run them through the dishwasher)

Compiled by Dr. Michael D. Jacobson

Sponges are a staple in kitchens for washing dishes and other utensils. The problem is that these handy accessories tend to hold onto the debris they remove and become breeding factories for bacteria and other unwanted germs.

Researchers at the U.S. Department of Agriculture (USDA) set out to determine which of several popular methods are best for cleaning kitchen sponges. Approaches they tested included soaking sponges in 10 percent chlorine bleach for three minutes; soaking in lemon juice or de-ionized water for one minute; heating in a microwave for one minute; or running sponges through a dishwasher with a drying cycle.

Once cleaned, these sponges were compared with used sponges that had not been treated by a cleaning method. The scientists raised the bar on what it meant to be a used sponge; they soaked the sponges for 48 hours in a solution of ground beef and culture media at room temperature to produce sponges that contained over 20 million bacteria.

Of all the methods tested, microwaving sponges for one minute and running the sponge through a dishwasher and drying cycle were far superior, killing



all but 0.000001 percent of the bacteria (via microwave) and 0.0002 percent by dishwasher. Yeast and molds were destroyed at a similar rate with these methods. By contrast, other methods left anywhere from seven to 63 percent of these potentially disease-causing organisms alive.

The bottom line: if you use sponges, clean them routinely with a microwave or dishwasher.

(2007). *Sponge-Cleaning Shootout*. *Tufts University Health & Nutrition Letter* 25(8):3.

Truer words (continued from page 2)

insurance is evil or that all policyholders are outside of God's will. It is a matter of fact, though, that some Christians won't even consider a different way of meeting health care costs because it is based on faith rather than legal guarantees.

We accept the Scriptures on faith. That is basic to true Christian belief. At the same time, it is fascinating that a portion of the Bible that speaks to disbelief is one of the Good Book's most powerful statements proving its reality.

It seems there is a connection between doubting the words of Jesus and doubting God's provision for His people. Otherwise, why would some believers find it unusual or non-traditional for Christians to share one another's burdens in the realm of health care?

Perhaps it is because we have come to embrace the name of God but deny His power to take care of every area of our

lives.

In these last few months the news media has been consumed by the health care discussion. We must now ask ourselves if the Body of Christ has relegated bearing one another's burdens to the U.S. government.

I call on all of us to view what happens here at CHM as a natural reaction to the call of Christ. Don't allow others to reduce the amazing ministry of CHM to a matter of economics. It is a response springing from the Christ-filled life.

In Matthew's description of the Lord's final moments on earth He, through His inspired Word, took care to ensure that the disciple did not flinch from including three words that ring out 2,000 years later as a principal example of the New Testament's truthfulness.

"But some doubted."

CHM bill reductions 2009

Medical bill reductions in 2009 totaled more than \$15 million. Since every dollar reduced is a dollar that can be used to share another Christian's medical need, reductions dramatically lower the cost of medical care for Christian Healthcare Ministries members

Of the total amount, 77 percent was obtained by members asking their medical providers for a reduction. The remaining 23 percent was a result of the efforts of CHM staff and The Karis Group, a partnering Christian patient advocacy organization.

The CHM March newsletter will contain a complete 2009 reductions report.

Valentine's Day (continued from page 5)

Valentine's Day—or St. Valentine's Day—is culturally a celebration of *eros*, but can be a celebration of all types of love. The holiday is a good reminder of Jesus' command that His followers love one another as a sign of their belief (John 13:35).

What do Valentine stories have to do with Christian Healthcare Ministries? Although the historical character Valentine is shrouded in mystery, the consistent factor in the tales is that he sacrifices his life in the name of love. Depending on which story is true, the type of love could be *eros*, *phileo*, *agape*, or some combination of the three.

Christians in the United States may not be

called to martyrdom like Valentine, but we are called upon each day to sacrifice our comforts for others. Valentine's Day can serve as a reminder of this mandate to practice *agape* by considering others better than ourselves (Philippians 2:3).

Christian Healthcare Ministries members illustrate *agape* love for other Christians through financial giving—sometimes sacrificial financial giving—to meet health care costs, a critical life need. Just as the first-century Church helped meet each other's needs in Acts 2 and 4, CHM members help carry the burdens of fellow believers in need, knowing that other Christians are standing by to help them if they face a medical situation.

In addition, they encourage and pray for

one another.

This Valentine's Day, discover the blessing of showing love to someone who is facing a difficult illness or financial hardship brought on by medical bills. CHM provides the names of those who have requested prayer and are in need of encouragement. The monthly newsletter's Prayer Page (pages 7-10) and prayer requests page (page 15), the prayer card enclosed with your monthly Member Gift Form statement, and the Brother's Keeper quarterly newsletter are a few examples of how we can reach out in love to our fellow Christians.

Fast facts

Courtesy Saurage Research "Key Findings" newsletter

- Eighty-three percent of travelers are concerned about germs, bacteria, and viruses when they fly; 60 percent wash their hands more often than when they're not traveling.

- Some 88 percent of students who dropped out of high school had passing grades when they quit.

- Eighty percent of Americans are concerned about the privacy of their personal information (age, gender, income, Internet surfing habits, etc.)

- Almost one-half of workers (45 percent) frequently go to work when they are sick, compared to eight percent who never do so.

- Almost one-half of people who would like to wear contact lenses (45 percent) have astigmatism; 40 percent of those falsely believe the condition prevents them from wearing contacts.



- Sales of gluten-free food and beverages have grown 28 percent, compounded annually between 2004 and 2008, to reach \$1.6 billion.

- Almost six in 10 patients (59 percent) are satisfied with the care they receive for back pain from their chiropractor, compared to 34 percent who are satisfied with care from their primary care physician.

- One-quarter of women say they or their households regularly eat organic foods. Some 28 percent are doing so more than they did two years ago.

- More than one-quarter of Americans (26 percent) say that a household member had problems paying a medical bill during the past year.

Letters to Christian Healthcare Ministries

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

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

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

-Rev. Howard Russell

We'd love to hear from you! Send us your letters:
Christian Healthcare Ministries
Attn: Editor
127 Hazelwood Ave.
Barberton, OH 44203
editor@chministries.org

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

Dear Christian Healthcare Ministries:

I would like to thank everyone who has taken the time to pray for me during my breast cancer treatment. I am halfway through chemotherapy and am doing well. I just want to say how much it means to me to receive cards, prayers, and blessings from CHM members.

You are a blessing, and God is blessing me greatly through your prayers. Thank you.

Sincerely,

Roxanne Eldridge
Ash Grove, MO

Dear Christian Healthcare Ministries:

I want to extend a big thank you to everyone at Christian Healthcare Ministries for sharing the bills for my recent medical need. I especially thank and praise the Lord for His constant provision for every need.

Sincerely,

Frank Kollinger
St. Louis, MO

Dear Christian Healthcare Ministries:

Thank you so much for taking care of my medical bills; it was a great blessing. We have a great God!

God bless you,

Cindy Emitt
Conroe, TX

Dear Christian Healthcare Ministries:

In August 2009, I (Cathleen) was diagnosed with stage 4 chronic lymphocytic leukemia (CLL) and immune deficiency.

My hematologist/oncologist called recently to say that my blood tests looked very good (I have normal lymphocyte counts after receiving treatment). My immune system also is better.

I am officially in remission for the CLL! Only our good God knows for how long, but I regard each day as a precious gift. Such trials teach us to "number our days aright that we may gain a heart of wisdom" (Psalm 90:12).

Enclosed please find a check for \$100 for extra giving for those in need.

Many thanks and blessings to all CHM members and staff,

Harry & Cathleen Disney
Libby, MT

Dear Rev. Russell:

We want to thank you all so much for what you have done on our behalf. Ron had five-way bypass surgery in October 2008 and two other surgeries by that November. He is doing very well and the Lord has blessed us in many ways.

The CHM staff was kind and understanding; we were blessed just by talking with them over the phone. The CHM family (members and staff) is amazing and we don't have the words to express what is in our hearts.

When events like this happen, there is much that we don't understand. However, God knows the big picture and we have learned to exercise our faith in these trying times. Lying in the arms of Jesus brings such peace—a peace beyond understanding.

God bless and keep you all in His care,

Ron & Mary Barnett
Waynesburg, KY

CHM legal notices

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

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

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

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

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

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

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

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

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

Ron & Patricia Tobin: 18746 Hwy M, Norwalk, WI 54648 Please pray for the Tobins, who recently lost their adult son in a car accident.

Karen Black: 119 Rock Creek Rd., Morrilton, AR 72110 Please pray that Karen will continue to heal and be pain-free.

Susan Brennan: 1628 E 37th St., Odessa, TX 79762 Susan requests prayer that she finds steady employment.

Debra Catlett: PO Box 1004, Ault, CO 80610 Debra requests prayer for continued healing of her severely fractured ankle.

Jerry Chrisenbery: 18550 South Lackman Rd., Olathe, KS 66062 Please pray for Jerry's relief from pain; he has lung cancer.

Arthur Christie: PO Box 470422, Tulsa, OK 74147 Arthur was in an accident and suffered a broken collarbone, shattered elbow, broken pelvis and a broken heel.

Kimberly Crawford: PO Box 55366, St. Petersburg, FL 33732 Please pray that doctors find the right medicine to treat Kimberly's heart arrhythmia.

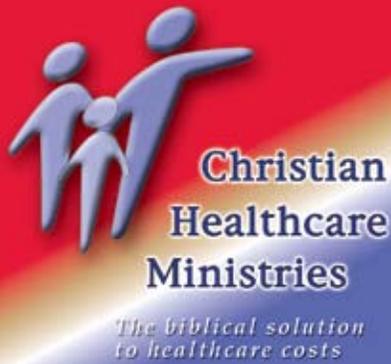
Darlyn Devore: 1024 W Ganland, Siloam Springs, AR 72761 Pray for healing of Darlyn's heel so that amputation won't be

necessary.

Gene & Kathy Escoe: Rt 2 Box 20, Geronimo, OK 73543 The Escoes' five-year-old daughter, Grace, was in the hospital with pneumonia; also, Kathy recently suffered a miscarriage.

Linda Nelson (no address provided): Please pray for Linda, whose husband recently passed away.

Paul Owens: 24482 Del Amo Rd., Ramona, CA 92065 Pray for Paul, who suffered a partial valve blockage and underwent surgery.



CHRISTIAN HEALTHCARE MINISTRIES

February 2010

IN THIS ISSUE:

*Ten great reasons your friends and family should join CHM
Valentine's Day: Legends and lessons • Truer words were never
spoken—or written • Members' advice on how to bring others into
CHM • Healthwatch • Member recognition • Putting ourselves
in their shoes • Prayer Page • Letters to CHM
Monthly prayer requests*



127 Hazelwood Ave. • Barberton, OH 44203
www.chministries.org

ADDRESS SERVICE REQUESTED

Nonprofit Org.
US Postage PAID
Akron, OH 44309
Permit #1075