



Christian Healthcare Ministries

The biblical solution to healthcare costs

November 2010

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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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Pennies a day help their bills get paid

Editor's note: All Prayer Page giving is voluntary and is over and above your monthly financial gift amount. If you don't know how the Prayer Page works, please see the sidebars on pages 8-10 for an explanation.

Each month the Christian Healthcare Ministries



newsletter lists the dollar amount of Prayer Page needs. Giving suggestions also are included to let you know how much each member family would need to give to completely eliminate these needs.

This month's giving suggestion is \$74.53. If every member family gave this amount, all Prayer Page needs would be immediately paid.

However, not everyone can afford to give that amount. That is why we also offer the suggestion of giving \$24.85 per month for the next three

months or \$12.43 for the next six months. ***Every need would be met in three months if every member family gave just 83 cents per day!***

Some members have given generously toward Prayer Page needs, sometimes contributing as much as thousands of dollars. Their love and support of their fellow Christians is inspiring.

However, the majority of CHM members are not involved in Prayer Page giving. As a result, some

See "Pennies," page 6

"You have not because you ask not"

By William Sillings, Bethany, Okla.

In March 2010 I started showing symptoms that caused my primary care physician to wonder if I had an autoimmune disease such as Wegener's granulomatosis (an inflammation of blood vessels that restricts flow to various organs).

I immediately underwent a colonoscopy to see if any tumors had formed. Thankfully, I did not have tumors or the disease.

However, several weeks later

I experienced kidney stone problems and subsequent prostate, pneumonia and respiratory-related issues. My doctor prescribed a round of antibiotics and painkillers and ordered multiple tests, including an abdominal echogram. She also referred me to a nephrologist.

I felt terrible and wondered if any of my afflictions would be diagnosed as a serious condition.



CHM members William and Shirley Sillings

See "You have not," page 11

You've got to know when to hold Him



Rev. Howard Russell
Executive Director,
Christian Healthcare
Ministries

Count it pure joy when the world comes crashing; hold your head up and keep on dancing! - "All Right" by Mercy Me

When we face problems we want things to happen, in about this order:

1. We want them to go away.
2. We want to be able to get through them with the least amount of physical or emotional pain.
3. We want them to not come back.

These are natural desires. However, as we read the New Testament, we understand that the key is to give thanks in all things. Without exception. Trials expand, refine and grow our faith.

Life's difficulties sometimes seem overwhelming. But in any situation there is a phrase my father often used: we have much to be thankful for.

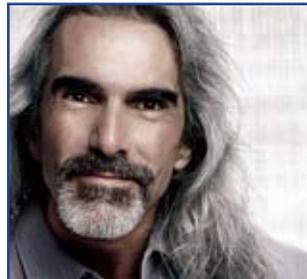
Sometimes that just doesn't seem possible, realistic or even sensible. Not when we're in pain. My father had another saying: "Son, experience is the best teacher, but the tuition's awfully high."

When we follow God, we cannot become lost. We have a heavenly Father in whom we can have absolute trust. Ultimately His will *will* be done whether we agree with it, understand it or embrace it. The smart thing is to wrap our arms around His will.

Within a few days this past month I learned that one of our

key employees was diagnosed with cancer; a close friend, business associate and ministry member went to the hospital with serious heart issues; and a friend of many years was killed when his plane crashed in the Tennessee mountains. What could I do? Trusting God was my best option.

My prayers now are always buoyed by the knowledge that what Satan brings my way, God will use for my good. What's necessary is my obedience to Him.



CHM member and gospel music singer Guy Penrod

I also tell God I would be thrilled if He takes the trouble completely away; however, wonderful growth has come through the trials. A refiner's fire eliminates impurities. The heat of my trials has often purified me.

God tests us in the areas of our strength to demonstrate to others that He can keep us through the trial. It's His kingdom that is important, His glory that is above all.

When Satan confronts us it is to destroy us. God intervenes to give us strength and bring us through. This proves the

sustaining power of God. When the enemy sends fiery darts for our destruction, God uses them to light our path.

Illumination is a wonderful work of God. His Scripture gives us knowledge. His embrace gives us strength, courage and vision. His Spirit goes ahead of us and makes the rough places smooth. We make it through because of His light illuminating the path.

When we come out on the other side there is great joy, growth and thanksgiving.

Christian recording artist Guy Penrod is a CHM member. You may have seen Guy with the Gaither Vocal Band. He sings a song entitled, "Through." I encourage you to go on the Internet and use YouTube to search for "Through" by the Gaither Vocal Band. It will bless you.

You're going to go through trials. I'm going to go through trials. All God's children are going to go through trials. When it happens, allow Guy's song to help you focus on the blessings God will bring you through refinement, testing and illumination.

Our choices when difficulties hit are to trust God, or not. When do we hold Him? All the time.

Brother's Keeper: affordable assistance with large medical bills

We hope you never need to use the Brother's Keeper program.

It is our hope and prayer that every Christian Healthcare Ministries member will be in good health. However, there are times when serious illness strikes and Christians need help with large medical bills. Brother's Keeper is an affordable, biblical solution to such costs.

From the moment you join Brother's Keeper you have access to \$225,000 per illness in medical cost assistance (\$125,000 through the regular CHM sharing program and \$100,000 through Brother's Keeper). You are eligible for an additional \$100,000 in assistance each subsequent year you participate in Brother's Keeper, up to \$1 million.

Participation in Brother's Keeper won't weigh down your wallet. There is a \$40

annual fee. Quarterly, per-unit financial gifts are determined by the dollar amount of medical bills submitted by participants. On average, sharing amounts are:

Single person: About \$25 per quarter

Couple: About \$50 per quarter

Family of any size: About \$75 per quarter

Quarterly financial gifts were \$21 per membership unit in January 2010, \$20 in April, \$18 in July and \$27 in October. The average quarterly gift for 2010 was \$21.50.

Is Brother's Keeper worth the investment? Just ask Larry Nolan of Claremont, S.D. "Brother's Keeper has been a blessing many times over for us. We likely would have lost our farm if we'd had to do it all on our own."

Or consider the amount of medical bills that have been shared through the

Brother's Keeper program. Since 2004, Brother's Keeper participants have helped each other with more than \$3 million (after bill reductions) in health care costs. Illnesses have ranged from cancer to liver problems to heart transplants. Both young and older people have incurred bills beyond \$125,000.

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 a catastrophic illness threaten your financial peace. In the meantime, you will experience the blessing of helping others in difficult situations.

Editor's note: Signing up for Brother's Keeper is simple. Visit www.cbministries.org/brotherskeeper.aspx to download the free application or call 1-800-791-6225 and ask for Brother's Keeper.

Meet CHM's new Board member

Joseph Emert of Findlay, Ohio, is president of Life Radio Ministries, a nonprofit Christian broadcasting organization that he founded with his wife, Jenny. The organization operates three Christian FM radio stations near Atlanta, Ga., and is in strategic partnerships with three Christian FM stations in northwest Ohio.

A native of Philipsburg, Pa., Emert received a bachelor's degree in religious education from God's Bible School & College in Cincinnati. He took courses toward a master's degree in broadcast communications from University of Cincinnati.

The Emerts attend The Bible Methodist Church in Findlay. They have four sons and six grandchildren (another grandchild is on the way).

Emert has spent most of his working life in Christian radio. He served at WDBA DuBois, WTLR State College and WAKW Cincinnati.

After relocating in 1989 to Atlanta, Emert became director and general manager for WAFS, a station then owned by Moody Broadcasting Network. He and his wife founded Life Radio Ministries in 1993 and launched its first station—WMVU in Griffin, Ga.—in 1995. Emert also has



CHM Board member Joseph Emert with his wife, Jenny

See "New Board member," page 12

Stress (part 8): Preventing stress-related illness

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doc@cbministries.org

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

This series of articles on stress and disease is excerpted from Dr. Jacobson's book, The Word On Health, originally published by Moody Press and available by contacting the Ministry Information department at 1-800-791-6225 or nnull@cbministries.org.

Part 7 of this series appeared in the CHM October 2010 newsletter (available online at www.cbministries.org/newsletter.aspx) and examined the first two steps in answering the question of whether stress has anything to do with physical illness: Consider your personality and behavioral type; and review stress-related symptoms and illnesses.

Step 3: Monitor adrenaline activity

Step No. 3 in preventing stress-related illness is to monitor your "stress system" for signs of alarm (or activation). This will help you confirm if your symptoms or illness are stress-related; it is also an important tool in learning how to respond positively to stress.

Heart rate and blood pressure: Regularly check and record your pulse, especially before getting out of bed in the morning. This gives you a baseline rate. Depending on your lifestyle and

needs it may also be beneficial to check it at regular times once or twice during each day. Good times are right after work, before bedtime or in conjunction with any stress-related symptoms.

Temperature dots: Popularized by psychologists, temperature dots are placed on the back of the hand in the web of skin between the thumb and forefinger. A person under stress usually experiences lower skin temperature in the hands because adrenaline causes blood to move away from the extremities and toward vital organs. As a result, the temperature dots turn a lighter color. This effect is why stressed individuals notice that their hands are cold.

Stress diary (see below): Keeping a symptom diary is helpful in a variety of illnesses. According to psychologist Andrew Goliszek, stress is no different. Goliszek recommends keeping a stress diary in which a record is kept of signs and symptoms that may be stress-related. In each entry, record the time symptoms occur, the stress symptom, the current activity and previous activities (since symptoms may not show up immediately).

Completing a stress diary will

help you to clearly see the cause of your stress symptoms and help determine what you can do about them. For example, a cause of symptoms could be anxiety (fear or worry) associated with paying bills. Worry has wisely been defined as *carrying the responsibility for burdens that are not my own*. In other words, is there someone else better suited to paying the bills?

The financial pressure associated with paying bills may reveal poor money management habits. Perhaps wise financial counseling is the solution. Money-related stress may reflect a materialistic lifestyle: material goods are constantly purchased to fill a void in your life that only God can fill. Finally, it may simply reflect a lack of faith—an inability to trust that the Lord will provide for all of your needs.

Step 4: Evaluate adrenal function

The next step is to determine the condition of your "stress organs": the adrenal glands. The adrenals (along with the heart) are extremely sensitive and responsive to stress. The symptoms listed in last month's article may be warning signs of

See "Stress," page 13

A sample stress diary →

Time	Symptom	Activity	Previous activity

CHM members share their stories in books

“A twenty-six year old woman, married only three weeks, I found myself behind bars in southern Vermont.”

So begins the compelling love story of Yolanda and Tom Barbagallo, longtime Christian Healthcare

Ministries members from Narvon, Pa. Their book, “Rescued: A True Story of Enduring Love” was published in 2010 by Pleasant Word/WinePress Publishing.



CHM members Tom and Yolanda Barbagallo

When they left New York City in 1969 full of hope for their future together, the Barbagallos couldn't imagine the gripping events that would unfold and completely change their

lives.

How did Yolanda, who was at an emotional breaking point that led to a drug overdose and elopement, survive? Through many traumatic events leading up to tying the knot and beyond, how did the couple endure an onslaught of heartache and shattered dreams? Is a life filled with peace and contentment possible?

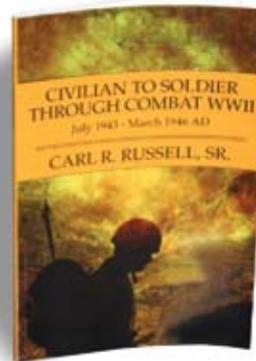
Discover how the Barbagallos' crisis, emotional pain and hopelessness turn around. This dramatic love story will refresh and delight readers and bring hope to people going through tough times.

Order toll-free at 1-877-421-7323 or at www.WinePressBooks.com. For more information and an excerpt from the first chapter, “Locked Up,” visit www.YolandaTom.com.

“Civilian to Soldier Through Combat WWII” is the story of member Carl R. Russell's experience in the U.S. Army from

1943 to 1946. The book was published in 2010 by PublishAmerica.

Born and raised on the family farm near Findlay, Ohio, Carl was unaware the day would come when he would be awarded an expert rifleman badge for learning to be a defender of others in the battle for freedom against Nazi Germany.



If you are interested in reading the book, visit www.publishamerica.net/product88452.html or contact Carl:

Carl R. Russell, Sr.
2229 Taylor Park Dr.
Reynoldsburg, OH 43068

Editor's note: Have you published a book or authored an original work? Let us know about it by contacting the editor at editor@cbministries.org or 1-800-791-6225, ext. 5796. (Christian Healthcare Ministries is a nonprofit organization and cannot feature paid advertising of any kind.)

Coming soon to a mailbox near you

All Christian Healthcare Ministries members have received or will soon receive in the mail a new promotional tool designed to help you spread the news about this ministry to friends and family members.

The new tool is a wallet containing a printed booklet and a DVD. The printed booklet explains the biblical purpose and key aspects of the ministry. The DVD contains digital versions of the CHM member application; Brother's Keeper application; Guidelines; frequently asked questions; newsletters; etc. It also features an informational video and an Aug. 2009 CNN broadcast about the ministry.



Pennies (continued from page 1)

participants have been listed on the Prayer Page a long time. That's something we hope you will help us change.

"I want to give toward the Prayer Page, but I just forget to write a check sometimes," said a CHM member who recently called the ministry office. If that's the case, we have the solution. You can arrange for your Prayer Page contribution to be automatically charged to your credit card or withdrawn from your bank account each month through our CheckEase program (please contact our Member Assistance department at 1-800-791-6225 for details).

You can still choose a recipient if you wish or we can choose one on your behalf. And you can always send cards or letters of encouragement directly to the person listed or through the CHM office.

Perhaps you feel you can't afford to give. But the power of numbers—as illustrated above—does not require large donations. Just a small amount at a time from each member family will satisfy these medical bills completely.

Here's what some participants have said

about the Prayer Page:

We thank God for every person who has given so willingly to our Prayer Page need. It has been a very humbling experience to participate in this aspect of the ministry. It is hard not to cry every time we receive a card or financial gift. We know it means that someone is sacrificing to come to our aid. - K. Roy & Delene Tufty, Dixon, MT

It has been a blessing to have Billy listed on the newsletter Prayer Page. We thank God for all of these brothers and sisters in Christ each time we find letters from CHM members in the mailbox. Each time we think we are going to fall, God picks us up. We thank each of you who have sent gifts and offered prayers for us. - Billy & Patsy Cox, Conway, SC

Thank you for your prayers and financial support in connection with Lesley's outstanding medical bills. We have been very blessed to be listed on the Prayer Page. We are very thankful for your generosity. - Sheldon & Lesley Rennie, Middletown, DE

Every time I open a gift from a CHM member, I see the love of God displayed...I thank and bless the people who sent them. I believe that as they sow into my life they will reap an abundant

harvest in theirs. - Waldo Legendre, Covington, LA

It is exciting to get the mail and see familiar names of people who have helped share my need. Some have expressed how the Prayer Page ministry has been God's method of providing for their needs in the past. It is an opportunity to praise God each time I open an envelope from another brother or sister in Christ who wants to encourage me. - Rochelle Goertzen, Lebanon, OR

Prayer Page needs met:

Mary Trotzke, Fairbanks, AK
Condition: Bunion/foot surgery
Bills: \$6,142

Marilyn Weaver, Finger, TN
Condition: Heart condition
Bills: \$940

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

Are you thankful for the Prayer Page? Make it known by sending in your testimony!

Send your testimony and photos (if desired) to:

Christian Healthcare Ministries
 Attn: Editor
 127 Hazelwood Ave.
 Barberton, OH 44203
 -or-
editor@chministries.org



FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month:
\$687,296

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

- \$74.53 this month -or-
- \$24.85 for the next three months -or-
- \$12.43 for the next six months

Together, we can make eliminating these bills a reality! These amounts are suggestions; please consider giving today.

All the believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had...There were no needy persons among them. Acts 2:32, 34a

NOVEMBER 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 has bills totaling \$19,834. **UPDATE: Gene reports \$3,487 in gifts, bringing the total to \$16,347.**

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 \$13,675 in gifts, bringing the total need to \$16,437.**

3. Kathy Barnes: 1445 Ink Grade Rd., Pope Valley, CA 94567 Kathy requests help with \$2,003 in bills she incurred from treatment of rheumatoid arthritis.

4. 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 \$1,648 in gifts, bringing the total needed to \$1,075.**

5. Madeline Blades: 1733 Hillcrest Dr., Carthage, MO 64836 Madeline's husband, James, underwent knee replacement surgery and incurred bills totaling \$29,000. James passed away in August 2010; Madeline requests your help to pay his remaining bills. **UPDATE: James received \$11,069 in gifts, bringing the amount needed to \$17,931.**

6. 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 \$1,049 in gifts, bringing the amount needed to \$2,390.**

7. Clarence Brobst: 3318 Rosedale Ave., Laureldale, PA 19605 Clarence asks the CHM family for help with \$4,321 in hospital bills for chest pain. He thanks members in advance for their prayers and kindness. **UPDATE: Clarence has received \$376 in gifts, bringing the amount needed to \$3,945.**

8. Lindi Burgess: 4980 Lenville Rd., Moscow, ID 83843 Lindi underwent a hysterectomy and has other medical issues that prevent her from working outside her home. She incurred \$18,215 in bills and asks the ministry family for prayers and financial help.

9. 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 \$1,407 in gifts, bringing the total needed to \$6,929.**

10. Michael Copeland: PO Box 12702, Knoxville, TN 37912 Mike underwent seven bypass heart surgery and requests financial help and prayer. After reductions, his bills total \$48,655.

11. Glen Copple: 6910 Scenic Hills Blvd., Lakeland, FL 33810 Glen incurred \$1,341 in bills for a pre-existing heart condition. He asks the CHM family for prayer

and financial assistance. **UPDATE: Glen reports \$490 in gifts, bringing the total to \$851.**

12. 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.

13. 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 \$27,380 so far in gifts, leaving \$43,283 in bills to be met.**

14. John Paul Dodd: 711 Kimberly Ct., Caldwell, ID 83605 John Paul underwent a pacemaker replacement operation and incurred \$10,372 in medical bills. Please remember John Paul with your financial gifts and prayers. **UPDATE: John Paul has received \$805 in gifts, bringing the amount needed to \$9,567.**

15. 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 \$1,822 in gifts, bringing the total needed to \$2,886.**

16. Nova Ferguson: 5466 Knauss Rd., Sycamore, OH 44882 Nova suffered severe shoulder, arm and chest pain. Thankfully, she did not experience a heart attack. She incurred \$7,482 in medical bills. **UPDATE: Nova has received \$78 in gifts, bringing the total needed to \$7,404.**

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

17. 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 \$971, bringing the total needed to \$1,386.**

18. Leuretha Fluty: 2005 Sprinkle Creek Rd., Mars Hill, NC 28754 Leuretha had surgery for a pre-existing vein condition and incurred bills for \$3,000. **UPDATE: Leuretha reports \$2,547 in gifts, bringing the total to \$453.**

19. 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 \$4,736 in reductions and \$5,000 in gifts, bringing the total needed to \$15,451.**

20. Nancy Graham: 2401 2nd Ave., Upper Chichester, PA 19061 Nancy underwent treatment for a bladder condition. After reductions, her bills total \$8,937.

21. 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 \$6,466 in gifts, bringing the total to \$19,020.**

22. Jack Hannum: 1112 Barbara Dr., New Castle, IN 47362 Jack underwent testing for and surgery

on his heart. After reductions and a gift from his church, his remaining bills total \$10,275. He thanks CHM members in advance for their help.

23. 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 \$16,268 in reductions and \$8,733 in gifts, bringing the amount needed to \$22,954.**

24. Crystal Helman: 5 Jackson St., Norwalk, OH 44857 Crystal underwent gallbladder surgery followed by digestive complications. She asks the CHM family for help with bills totaling \$13,434. **UPDATE: Crystal received \$8,966 in reductions and \$2,607 in gifts; the amount still needed is \$1,861.**

25. 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 \$11,449 in gifts, bringing the total amount needed to \$3,968.**

26. Becky Hughes: 6360 Old Highway 441 N, Baldwin, GA 30511 Becky had surgery to remove an ovarian cyst. She is thankful for more than \$14,000 in reductions and asks for help with remaining bills totaling \$3,642. **UPDATE: Becky reports \$116 in gifts, bringing the amount needed to \$3,526.**

27. Paul James: 17 Munster, Bella Vista, AR 72715 Paul suffers from a heart condition and had three stents inserted. After reductions, his bills total \$12,026.

He requests your financial assistance and prayers.

28. 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 \$5,980 in gifts, bringing the total needed to \$8,894.**

29. 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 \$33,939 in gifts, bringing the total needed to \$65,529.**

30. 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 \$5,006 in gifts, bringing total bills to \$6,901.**

31. 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 \$6,918 in gifts. He now needs \$17,179.**

32. 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 \$32,165 in gifts, reducing the amount needed to \$11,185.**

33. Murray Minter: 318 Narnia Loop, Spring City, TN 37381 Murray was diagnosed with

rectal cancer and underwent chemotherapy and radiation treatment. After reductions of \$33,442, his bills total \$10,518. He asks for financial help and prayer from the CHM family.

34. 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 \$1,943 in gifts and \$2,134 in reductions. He has \$7,516 in bills to be met.*

35. Frank Neumeister: 28 Frank Lane, Ashland, PA 17921 Frank incurred bills from a heart condition for \$38,210. *UPDATE: Frank has received \$2,593 in reductions and \$7,595 in gifts, bringing the total amount to \$28,022.*

36. William Newton: 5911 Country Brook Ct., Sugar Land TX 77479 William underwent knee replacement surgery and incurred bills totaling \$17,277. He asks the CHM family for financial gifts and prayer. *UPDATE: William has received \$640 in gifts, bringing the amount needed to \$16,637.*

37. 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 \$4,722 in gifts and \$542 in reductions, bringing the total to \$8,814.*

38. 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 \$11,737 in gifts, bringing the total needed to \$20,396.*

GIVING GUIDE

Membership #	Need #	Membership #	Need #
100025-100093	53	111279-111612	37
100107-100183	18	111615-111965	28
100187-100250	54	111966-112283	20
100258-100437	11	112284-112602	14
100442-100599	52	112604-113017	22
100629-100779	04	113020-113401	33
100786-101011	40	113404-113712	32
101095-101385	17	113714-114018	27
101390-101828	24	114021-114371	58
101829-102238	03	114372-114737	51
102257-102730	06	114738-115048	12
102731-103258	41	115049-115646	59
103259-103982	15	115647-116998	47
103984-104542	46	117001-118392	19
104559-105011	26	118401-120120	01
105044-105601	49	120121-121915	02
105607-106121	07	121918-123940	36
106125-106606	25	123941-125653	31
106628-107069	57	125657-127568	05
107075-107501	43	127575-129214	08
107502-108003	39	129231-131559	21
108004-108451	44	131585-134011	38
108453-108834	30	134017-136470	23
108839-109206	09	136490-139195	50
109208-109634	45	139197-142930	55
109635-109982	56	142931-143510	35
109984-110319	16	143511-144322	13
110323-110645	34	144323-145121	10
110647-110961	48	145122-146010	29
110962-111278	42		

39. 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 \$581 in gifts, bringing*

the total needed to \$6,372.

40. Michael Powell: PO Box 343, Carriere, MS 39426 Michael suffers from a pre-existing eye condition and incurred \$1,260 in bills. He requests help from CHM members.

41. 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 \$7,589 in gifts, reducing the amount needed to \$2,411.*

42. 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 received \$2,408 in gifts, bringing the total to \$8,272.*

43. Joanne Roberts: 735 Addison Square, Kalispell, MT 59901 Joanne underwent treatment for sciatic nerve pain and incurred \$6,187 in bills. She asks the CHM family for prayer and financial assistance.

UPDATE: Joanne has received \$175 in gifts, bringing the total needed to \$6,012.

44. Sally Roe: 2899 Sylvania Rd., Troy, PA 16947 Sally incurred \$9,417 in bills for a congenital

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 #16.

These directions are only suggestions; if you are not a CHM member or feel led by the Lord to give to a need other than the one suggested, please do so!

How do I send my gift?
(Continued from the page 8 sidebar)

Option 2: You can send financial gifts to the CHM office and they will be forwarded to the recipient you choose. The advantage is that gifts sent in this manner are tax deductible.

Please make your check out to CHM and write "Prayer Page" and the name of the gift recipient in the memo line. We will deposit your check and generate another check to send to the recipient of your choice. We will forward any card or encouraging note that you include, or you can send it directly to the recipient.

Continued on the page 10 sidebar

How do I send my gift?
(Continued from the page 9 sidebar)

Please send your gift to:
Christian Healthcare
Ministries
Attn: Gift Processing
127 Hazelwood Ave.
Barberton, OH 44203

Any gifts designated for a person not on the Prayer Page will be forwarded to another recipient.

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

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

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

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

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

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

kidney condition. **UPDATE:** *Sally received \$2,549 in gifts, bringing the total needed to \$6,868.*

45. 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.

46. Tamara Sargeant: 6743 Corban Way, MacClenny, FL 32063 Tamara became pregnant within the 45-day waiting period after joining CHM. She incurred \$3,346 in bills and asks the CHM family for help and prayer.

47. 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 \$8,465 in gifts, bringing the total needed to \$15,240.*

48. Barbara Smith: PO Box 1167, Rupert, WV 25984 Barbara underwent a hysterectomy to remove uterine cancer cells. She requests help with bills totaling \$10,334. **UPDATE:** *Barbara has received \$962 in reductions and \$1,409 in gifts, bringing the total to \$7,963.*

49. 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 \$5,846 in gifts, bringing his bills to \$3,694.*

50. 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 \$4,381 in gifts, bringing the total needed to \$24,596.*

51. 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 \$9,837 in gifts, bringing the total needed to \$13,962.*

52. Tricia Supan: 74 Westover Dr., Akron, OH 44313 Tricia suffers from Lyme disease and also underwent treatment for chest pains. After reductions, her remaining bills are \$910. Please remember Tricia with your prayers and gifts.

53. Katherine Svenson: 1759 G Rd., Delta, CO 81416 Katherine had a bunion removed from her foot and asks the CHM family for help with \$454 in resulting bills. **UPDATE:** *Katherine has received \$80 in gifts, bringing the total needed to \$374.*

54. Cynthia Thomas: 1459 S Miller Ave., Springfield, MO 65802 Cynthia suffered colon cancer and incurred bills totaling \$1,182. She asks the CHM family for prayer and gifts. **UPDATE:** *Cynthia has received \$543 in gifts, bringing the total to \$639.*

55. Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227 Lessie underwent bladder surgery and asks for help with bills totaling \$29,605. **UPDATE:** *Lessie received \$4,391 in gifts, bringing the total needed to \$25,214.*

56. Kenneth Roy Tuflly: PO Box 144, Dixon, MT 59831 Roy had surgery for a partial

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 \$6,838 in gifts, bringing the amount needed to \$9,862.*

knee replacement. His bills total \$19,552. **UPDATE:** *Roy reports a total of \$12,191 in gifts, reducing his need to \$7,361.*

57. 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 \$23,821 in gifts, bringing the total needed to \$4,194.*

58. 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 \$1,701 in gifts, bringing the amount needed to \$12,668.*

59. 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 \$1,917 in gifts, bringing the amount needed to \$15,083.*

You have not (continued from page 1)

After an abdominal CT scan, the nephrologist prescribed a potentially dangerous concoction of medicines for a study. "There's a chance you might end up on dialysis," she said, "but this is the only way we'll really be able to tell what is happening."

Within a period of about eight weeks, I was in the hospital three times and endured a colonoscopy, surgical removal of a large calcium oxalate stone, a prostate biopsy and another small surgery.

My bills exceeded \$48,500. I have been a Christian Healthcare Ministries member for many years and knew to ask for reductions on my medical bills. I kept asking until I was directed to the right people. I said, "Since I am a self-pay patient, are there any discounts for which I might qualify if I pay the whole bill upfront?*" Every time I asked this question, I was treated with respect and usually received help quickly.

My mindset the entire time came from James 4:2b: "You have not because you ask not."

The hospital bills were reduced by \$35,075 (81 percent). My physicians reduced their bills by \$1,528 (28 percent). My overall reduction was 75 percent!

I thank God that all of my procedures were successful and that I am healthy once again. I feel better than I have for several years and doctors don't anticipate further urological treatment. My nephrologist recommended taking four ounces of lemon juice twice per day to dissolve remaining kidney stones. I will return for a checkup in 2011.

**Editor's note: Christian Healthcare Ministries does not recommend upfront*

payment to medical providers if the bill in question exceeds \$1,000. Upfront payment of large bills prevents the possibility of a larger discount that the ministry staff may be able to negotiate on your behalf. We recommend taking the following steps:

1) Explain that you are a self-pay patient and that you are a part of a group of Christians who will help share your medical bills once other methods of payment have been exhausted. Explain that the larger the discount given, the faster bills can be satisfied.

2) If the health care provider offers a reduction less than 40 or 50 percent or demands payment upfront in exchange for a larger discount, immediately contact the CHM Reductions department at 1-800-791-6225 or reductions@chministries.org. CHM will contact the provider and negotiate on your behalf. Since you initially asked for a reduction, you will still

"My bills exceeded \$48,500. I have been a Christian Healthcare Ministries member for many years and knew to ask for reductions on my medical bills. I kept asking until I was directed to the right people."

**-CHM member William Sillings,
Bethany, Okla.**

receive credit toward your personal responsibility amount when a reduction is negotiated.

3) In the meantime, set up a monthly payment plan with your provider(s) to demonstrate your commitment to paying the bill. Apply for any financial assistance available for self-pay patients. In a short period of time, CHM will share the remaining amount of your bills and reimburse you for any payments you have made.

Happy Thanksgiving!

From the Christian Healthcare Ministries staff

We are thankful for you and for your faithfulness to help God's children in need through sharing their medical bills.

May God bless you and your loved ones as you celebrate this time of thanks and gratitude for the goodness of God and the blessings He has given.

Give thanks to the Lord, call on his name; make known among the nations what he has done. Sing to him, sing praise to him; tell of all his wonderful acts. Glory in his holy name; let the hearts of those who seek the Lord rejoice. (Psalm 105:1-3)



**Editor's note: Christian Healthcare Ministries does not recommend upfront*

Employers seek ways to trim health care costs

Courtesy Saurage Research "Key Findings" newsletter

Employers are planning various strategies to trim their health care costs while simultaneously maintaining a competitive health benefits package.

In the Society for Human Resource Management's (SHRM) 2010 employee benefits report, 72 percent of the 534 HR professionals surveyed said that the offerings of benefits at their organization have been affected in some way over the past year. In total, the average cost for

health care per employee was \$7,038 in 2009. Larger organizations spend \$8,026 per employee compared with \$6,706 and \$6,775 for small and mid-sized organizations.

The Hewitt research shows that total health care costs (including employer cost, employee payroll contributions and employee out-of-pocket expenses) have skyrocketed in a decade, from \$4,793 in 2001 to \$11,058 in 2010. And, they are expected to continue increasing by nine percent in 2011, which is 0.5 percent lower than the 2010 growth rate, per a recent report by PriceWaterhouseCoopers LLP.

Editor's note: Christian Healthcare Ministries offers affordable and flexible options for employers, church staff and other groups. To learn more, visit www.cbministries.org/employers.aspx and www.cbministries.org/pastors.aspx.



Send us your baby stories and pictures!

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

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

Aurora Joy Pascual, born August 8, 2010 to Jonathan & Sarah Pascual, Atlanta, GA



New Board member (continued from page 3)

assisted in the founding and development of 13 Christian radio stations in Papua, New Guinea.

Emert heard about Christian Healthcare Ministries soon after it was founded in 1982. Jenny's parents became members and the blessings they experienced convinced the Emerts that the ministry was based on a firm biblical concept.

"In the early 1990s, Jenny had surgery and we personally experienced how the ministry worked," Emert said. "We continued to observe the ministry under the leadership of Rev. Howard Russell and a great team of servant-staff members."

He recalled hearing his friend, the late Christian radio personality and financial guru Larry Burkett, talk about the ministry and the vital role it plays in biblical health care. "All of CHM's years of training, growth, learning and development have prepared this ministry to bring Christians together from all walks of life to help one another through times of need," he said.

Emert hopes to contribute media experience to assist the CHM team through his role as a Board of Trustees member. He believes that people will want to experience CHM as God's provision for their medical costs as they hear the ministry's story and testimonies of God at work.

"Christian Healthcare Ministries is a modern day miracle and one of the greatest success stories in the Body of Christ," Emert said. "I believe that God has positioned the ministry for such a time as this in our nation. Our membership would double if every member just shared the CHM story with one other Christian. I'm going to make that commitment!"

He quoted Galatians 6:9-10: *And let us not be weary in well doing; for in due season we shall reap, if we faint not. As we have therefore opportunity, let us do good unto all men, especially unto them who are of the household of faith.*

CT scans of mummies reveal heart disease

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

Shortly after God miraculously brought the nation of Israel out of Egypt, He spoke to the Israelites through Moses, giving them an awesome promise:

If thou wilt diligently hearken to the voice of the LORD thy God, and wilt do that which is right in his sight, and wilt give ear to his commandments, and keep all his statutes, I will put none of these diseases upon thee, which I have brought upon the Egyptians: for I am the LORD that healeth thee (Exodus 15:26).

And what were the diseases from which God would protect Israel if the people followed Him? A recent study published in the *Journal of the American Medical Association* gives us a good idea.

Researchers at Saint Luke's Mid America Heart Institute in Kansas City, Mo., did full-body CT scans on 22 Egyptian mummies that date back 2,000 to 3,500 years. Of these, 16 had hearts that had been preserved enough to study, and nine of these showed evidence of clogged arteries (atherosclerosis). Worse, seven of the eight

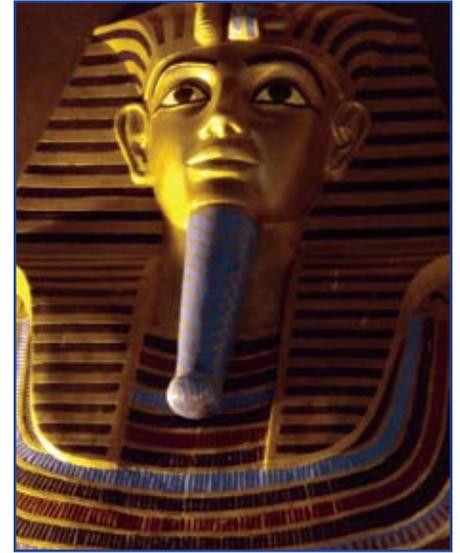
people who had lived past 45 years of age showed evidence of cardiovascular disease.

That might lead people to conclude that modern risk factors have little to do with heart disease. The reality is probably more that history tends to repeat itself.

In ancient Egypt, wealthy people went through mummification after death. Before passing on, their lifestyle was much like modern Americans: relatively sedentary with a diet characterized by refined foods.

Keeping God's law certainly involved listening to His "voice," and "doing that which is right in His sight." But it also involved dietary law. For a very interesting study on the subject, read Rex Russell's, "What the Bible Says About Healthy Living," or my book, "The Word On Health" (available by contacting the CHM Ministry Information department at 1-800-791-6225 or nnull@chministries.org).

Better yet, study the Scriptures



yourself. You will be amazed at the guidance given to the Hebrews centuries before scientific discoveries proved its wisdom.

Allam, A. H., R. C. Thompson, et al. (2009). Computed tomographic assessment of atherosclerosis in ancient Egyptian mummies. Journal of the American Medical Association 302(19): 2091-2094.

Stress (continued from page 4)

mild adrenal fatigue. Warnings of a more severe adrenal exhaustion problem include:

- intense depression of short duration (three days to one week) that occurs every few months
- unusual difficulty in feeling more energy as morning progresses
- being overcome by exhaustion in periods of low energy
- strange body sensations (tingling up and down in the arms or across the chest) or strange aches in the joints and muscles

- exhaustion occurring easily or frequently
- feelings of panic triggered by activity or exercise

Clinical adrenal testing

These simple home evaluations may be adequate for many people to assess themselves for stress-related adrenal problems. In addition, clinical adrenal testing is available. However, it is not an exact science and is not yet practiced by

many physicians. When I was in private practice, the most helpful test I ordered for patients was the Adrenal Stress Index, available by order of a licensed health care provider at Diagnos-Techs Laboratory at 1-800-878-3787.

Next month: General treatment of stress-related illness

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 want to thank you for your help paying my medical bills. I am amazed. I praise God first and thank CHM staff and members second.

After my son went to be with the Lord, I experienced great pain and asked God to carry me. I think that some of my emotional pain turned into physical pain as I experienced heart trouble. God is still healing me and with the doctor's help I am doing better.

I just wanted to thank you from the bottom of my heart. I am so blessed to have all of you as my brothers and sisters in Christ.

Love in Christ,

Virginia Roberts
York, SC

Dear Christian Healthcare Ministries:

We want to thank you so much for helping us with Art's medical bills for an accident. Since we work in full-time ministry, there is no way we could have paid the bills on our own. We believe that the Lord used Christian Healthcare Ministries to relieve us of the huge debt that was hanging over us, to bring comfort to our hearts and to

strengthen our trust in Him.

The CHM staff was always kind and helpful, keeping us abreast of what was going on throughout the needs process, which we really appreciate. We are glad to be a part of CHM and have recommended the program to others.

May the Lord bless you,

Art & Leah Christie
Tulsa, OK

Dear Friends at Christian Healthcare Ministries:

We recently received a check in the mail for the sharing of our hospital bills. Thank you very much for responding so quickly! It is such a relief to have this burden lifted.

May God continue to bless and grow Christian Healthcare Ministries!

Thanks again,

Larry & Gladine Cain
Gastonia, NC

Dear Christian Healthcare Ministries:

I want to thank you for the check I

recently received that covered my surgery expenses. I was very happy to do my part in asking for bill reductions from my surgeon and the surgery center, which totaled more than \$4,000.

Thank you for helping those who work in Christian ministry by providing this approach to meeting health care costs.

Sincerely,

Shirley Dye
Salem, OH

Dear Brothers and Sisters in Christ:

Thank you for sending the check for my hospital bill. We praise God for His perfect timing.

Recently Dale has begun taking a cancer medicine that costs \$8,000 per month. He is on Medicare but it doesn't pay enough to cover the cost. Nevertheless, we continue to give toward medical needs presented through the ministry. We believe it is an answer to the prayers of many people.

In Christ,

Dale & Connie Clifton
Dayton, IN

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.

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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.*

Michelle Kleewein: 1002 Prospect Dr., North Platte, NE 69101 Michelle needs a breast biopsy and requests prayer.

Charles & Sheila Chaudion: PO Box 438, Cicero, IN 46034 The Chaudions' son recently passed away and they request prayer during this difficult time.

Dennis Bedicheck, c/o Patsy Braswell, 2010 Canada Dr., Augusta, GA 30906 Dennis suffers strokes and seizures due to a malignant tumor. His 16-year-old daughter, Taylor, has quickly-spreading lymphoma.

Nelda Hopkins: 23102 Park Lane, Tomball, TX 77377 Nelda needs medical

care but fears leaving her husband at home alone because he needs constant care.

Barbara Jackson: PO Box 3943, Wilmington, NC 28406 Barbara requests prayer for healing following her recent medical treatment.

Dennis Knapp: PO Box 5, Prim, AR 72130 Dennis is battling pancreatic cancer and asks the CHM family for prayer.

Marilyn Smith: 3505 S 107th St., Omaha, NE 68124 Marilyn suffered a blood clot in her right lung and has been ill since January. Please remember Marilyn in your prayers.

Joseph & Kirstin Andrews: 11626 Chigger Creek Rd., Dinwiddle, VA 23841 Joseph and Kirstin request prayer for some tension they are experiencing with family members.

David & Sally Fuller: 5100 Omar St., Fremont, CA 94538 The Fullers request prayer for a family member who has tried to commit suicide twice.

Adam & Rachel Gronwald: 12847 Rudy Rd., Farmington, AR 72730 Rachel is pregnant and the Gronwalds request prayer for a safe delivery and healthy baby.



CHRISTIAN HEALTHCARE MINISTRIES

November 2010

IN THIS ISSUE:

Pennies a day help their bills get paid • “You have not because you ask not” • You’ve got to know when to hold Him • Brother’s Keeper: affordable assistance with large medical bills

Meet CHM’s new Board member • Healthwatch • Members share their stories in books • Prayer Page • Employers seek to trim health care costs • Letters to CHM • Monthly prayer requests



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