



Christian Healthcare Ministries

The biblical solution to healthcare costs

January 2009

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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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Now's the time to bring a friend into Christian Healthcare Ministries

In a difficult economy, free things – particularly health care cost support – are especially good. Now is an ideal time to receive a free month of Christian Healthcare Ministries participation.

Earning free months is easy through the CHM Bring-

a-Friend program. Telling someone about CHM is not difficult: health care costs are on everyone's mind these days.

"Health insurance comes up in conversation a lot," said member Kathy Hylton of Augusta, Ga. "Because my husband has been self-employed for many years, our friends often wonder how we afford our health care. It is quite easy to explain that we are part of a group of Christians who share each other's bills by sending in a specified financial amount each month. The truth is that people who need a health care cost solution usually take the initiative to ask for

Health insurance comes up in conversation a lot....The truth is that people who need a health care cost solution usually take the initiative to ask for advice, and they soon give us a call.

-Member Kathy Hylton, Augusta, Ga.

advice, and they soon give us a call."

One of our CHM members, author and speaker Shane Claiborne, has brought nearly 70 people into the ministry since 2006. As a result, he has

See "Bring-a-Friend," page 6

My wife and I save \$10,000 per year compared to our old insurance policy. Our desire is to help other Christian families provide for their medical needs through CHM.

-Pastor Larry Mobley, Wesley Chapel, Fla.

God delivers! *A birth story by Lacey Rocha, CHM member from San Antonio, Texas*



Member Lacey Rocha with son, Ryan, in October 2008.

Our story begins in 2004 when my husband, Eugene, and I wanted to start growing our family. We shopped for the best medical plan for our needs. We came across Christian Healthcare Ministries and liked the concept, but felt at that time that the ministry's maternity program didn't offer enough

help because assistance accrued over time. We didn't join; we didn't want to wait long to have children.

After the birth of our first child, Juliahna, we again considered joining CHM. Several years passed and we

See "God delivers!" page 11

Sharing positive messages in a negative world



Rev. Howard Russell
*Executive Director,
Christian Healthcare
Ministries*

Are you, like me, amazed at professional athletes and entertainers who have wealth and fame—everything the world sees as the golden railroad to happiness—whose lives are complete messes?

Britney Spears had all the money and fame of which a person could dream. Nevertheless, her life is a soap opera played out on a national stage. Her bizarre behavior landed her in legal trouble and in and out of rehab. Spears' influence on young people is difficult to measure; however, whatever it is, it's not positive.

Michael Vick was a National Football League quarterback, a position that many seek and few hold. It comes with great prestige and rewards.

He flushed it all away because, apparently, he believed that



his status enabled him to do anything he wanted to do, even if it resulted in the cruel and

savage deaths of dogs trained for fighting. Today, Michael Vick is in prison.



Anyone can turn his or her short existence on earth (the Bible calls the length of our lives a "vapor") into a tragedy and tumble into a similar abyss. Wealth and fame are not prerequisites to misery.

The problem these people share is emptiness. There is a hole in their souls they try to fill with possessions, money, sex, alcohol, drugs, position, power, hate, anger—everything but what they need.

What is it they lack? God, through the person of his Son, Jesus Christ.

However, it's hard to convince someone that pursuing what the world calls fun

isn't what it's cracked up to be. Sin can seem like fun, can present the illusion of fun, and can definitely be considered (wrongly) as fun.

That's why sin is called a snare and a trap. Sin is to people what honeysuckle is to trees.

Honeysuckle is a vine that produces a sweet smell and stays green year-round. It looks pretty, particularly in winter when the leaves have fallen from the trees and gardens and woods look gray and barren.



Honeysuckle snakes along the ground until it finds something to climb, such as a young tree. It attaches to the tree and winds its way up the trunk, choking and digging into its bark. Finally, it engulfs the tree until it pulls it to the ground.

This is no different from sin. It seems to look and smell good. But even as people indulge and think it fun, sin results in misery, pain and destruction.

As Christians, we have real life. It's not found in a bottle, an affair, a syringe, a night on the town or a visit to a vile website.

It's found in Jesus. And we need to share His story with others.

It's a story worth telling for a life

New software system to improve service to members

Editor's note: The following articles originally appeared in a previous newsletter issue. At the time, we did not have a start date for our new computer program that will affect how memberships and medical needs are handled. The information below is nevertheless current and particularly relevant since CHM will be launching its new medical information software in February 2009.

A dinosaur is about to become extinct and its passing is leading to improved service to Christian Healthcare Ministries members.

CHM's computer software is being replaced with a system that gives staff members a faster, easier, and more efficient information flow. This translates into rapid response for CHM members.

"In the 21st century, speed and access to information are key to excellent service," said the Rev. Howard Russell, CHM executive director. "Our old computer program served us well, but compared to the technology available today it just wasn't doing the job for our members." Russell said that upgrades in the new system, among others, are:

- Employees can access information from many bits of information, even down to the level of what a name sounds like. Any information that is part of the CHM system is capable of becoming a search field.
- The new program speeds work on needs submitted to the ministry for sharing. The computer program applies the logic of the ministry's Guidelines to each medical bill. Employees will review each entry, but at a minimum the result will be faster consideration fairly and evenly applied with respect to our Guidelines.
- Members will receive notice that need

requests have arrived at the ministry. If more bills are sent at a later date they will be acknowledged via a notice that will list all new bills as well as those previously received. The notice will explain in detail what bills are eligible for sharing.

- When members voluntarily share bills for a medical incident, one check will be issued in the amount of all bills eligible for sharing at that time, instead of one check for each bill submitted. An enclosed statement will contain a detailed listing of each bill received, what was eligible for sharing, discounts received and members'

See "New software," page 12

All members to receive new membership numbers, cards

All CHM members are being assigned new membership identification numbers. At newsletter publication date, new membership cards are scheduled to be mailed to all members in March 2009.

These new identification numbers are necessary because CHM is implementing software that requires six-digit member numbers. For example, a membership identification number such as "A1001" will change to "100000" or a similar number.



The membership number change will **not** affect your participation level, membership status, any medical information or bills entered into our system. Other information will remain the same unless you have instructed our staff to make a change to your membership status.

Please take the following actions:

1. **Continue to use your existing membership cards until you receive the new cards in the mail.** If you call the CHM office before your new cards arrive, our staff members will be able to serve you efficiently by searching our new software using your old membership number.
2. **When you receive your new cards, make sure the information printed on the cards is correct.** If it is not, contact our Member Assistance department immediately at 1-800-791-6225 or nnull@chministries.org.
3. **Destroy your old membership cards after verifying that your information on the new cards is correct.**
4. **Use your new cards in accordance with the instructions accompanying the cards.**

Y, Y can't I lose weight?



Dr. Michael Jacobson, D.O.
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Health education
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[www.chministries.org/
healthinformation.asp](http://www.chministries.org/healthinformation.asp)

I have always been taught that despite the greater number of calories contained in fatty foods, fat creates a sense of satisfaction or fullness after meals.

Apparently, that's not true; instead, it's protein.

In 2002, researchers at University College in London found that by injecting people with a hormone called peptide YY, appetite was suppressed and food intake was reduced by approximately 30 percent. Both obese and normal-weight people experienced this effect.

Peptide YY (PYY) is normally released from the gut in response to food intake. God has designed us in such a way that as food enters the gut, this hormone is released and sends a message to the brain to tell it that food has arrived and it can turn off the appetite center. This type of built-in control mechanism is called "feedback inhibition."

The same researchers wondered whether the three basic types of nutrients (protein, fat and carbohydrate) all have the same effects on how much PYY is secreted. They questioned if more PYY was released in response to a particular type of nutrient, compared to the amount released in response to food in general. Conventional wisdom predicted that fat would have the advantage.

Male volunteers of obese and normal weight were brought

into a lab for their meals for three days. The food was prepared to have the same taste and total calories, but differed in composition or proportion of fat, protein and carbohydrate.

Researchers found that, regardless of original body weight, blood levels of PYY were significantly higher after a high-protein meal than after a meal high in the other two types of nutrients. In addition, individuals felt a significantly greater sense of fullness and



reduced hunger after the high protein diets, corresponding to their PYY blood levels.

By testing lab mice in two different ways, the researchers confirmed what they had seen in humans. First, they found that by feeding lab mice high-protein diets, their blood levels of PYY rose significantly and they had less weight gain than mice fed the same number of calories with less protein.

They then studied mice that had been genetically engineered so that they were unable to produce PYY. This second

group of mice got fat regardless of how much protein was in their diet. However, when they were injected with PYY, they ate less food and their weight again dropped.

The researchers concluded that people can suppress their own appetite by simply changing the composition of their meals to include more protein in proportion to carbohydrate and fat. This makes sense for weight loss, particularly when protein is substituted for an equivalent amount of fat.

Not only will this strategy reduce the appetite more effectively, protein has less than half the caloric density of fat. In other words, if you were to eat 100 grams of protein, you would only be eating 400 calories of energy. In contrast, if you ate the same 100 grams in the form of fat, your energy intake would be 900 calories, over twice that of protein.

Choice of between-meal snacks has an application to this research. Most snack items on store shelves are either high in carbohydrates (sugar and starch), or in a combination of carbohydrate and fat. This is especially true for candy bars. Examining candy bar nutrition labels reveals that half the calories are from fat.

Ironically, according to the research, these types of foods are

CHM: A ministry with a mission

The mission of Christian Healthcare Ministries is to glorify God, show Christian love, and experience God's presence as Christians share each other's medical bills.

That is why Christian Healthcare Ministries exists. That is our mission statement. This service is our duty, our responsibility and our privilege.

Consider some of the mission statements you have seen that belong to other organizations. What is their purpose? What do they value? Ultimately, does the bottom line of their organization add up to just that, the bottom line? Or do they focus on a greater goal, something that enriches the lives of people and

their communities?

Christian Healthcare Ministries is an organization about heart, God's heart for us and the hearts of Christians for fellow believers. Didn't Jesus say that all the law and prophets were summed up in the commandments to love God and love our neighbors as we love ourselves? (Matthew 22:36-40)

Christ is the driving force behind this ministry. He's leading us because we have fallen in behind him to carry out the New Testament command to follow the law of Christ by carrying each other's burdens (Galatians 6:2).

It is a combination of faith, generosity,

The mission of Christian Healthcare Ministries is to glorify God, show Christian love, and experience God's presence as Christians share each other's medical bills.

selfless acts of love and a desire to meet a critical life need that motivates members across the nation to give unselfishly and with willing hearts to each other.

That is the reason for CHM's existence. That is the purpose of our mission. By God's grace we will continue to carry it out in 2009 and for many years to come.

How the CHM maternity program works at every level: Gold, Silver and Bronze

There are all kinds of medical situations and conditions; however, one is a celebrated blessing: the birth of a child.

Bringing a new baby into the world is one of life's highest honors. Seeing a baby's tiny new face and feeling the child's innocent touch brings great joy to family and friends.

Recognizing that this event is an important milestone that changes parents' lives forever, we at CHM have made special provisions for maternity needs.

If you are a Gold member, other members will voluntarily share your maternity bills just as any other medical need (up to \$125,000 in our regular program and up to \$1 million with Brother's Keeper). Gold has a \$500 personal responsibility for parents to pay before bills are presented for sharing. **Gold is by far the best program**

for maternity needs.

Maternity bills for members at the Silver and Bronze levels are eligible according to the provisions in the CHM Guidelines, specifically, Guidelines D, F and J.



Silver has a \$1,000 personal responsibility and includes qualifying bills incurred for inpatient/outpatient hospital treatment, testing performed at the hospital or for surgery (performed in any location). Office

visits and prescriptions are not eligible.

The CHM Bronze level is identical to Silver with one difference: personal responsibility is \$5,000 per incident.

At any participation level—Gold, Silver, or Bronze—personal responsibility can be satisfied partially or fully when you obtain a provider discount or write-off. **Please evaluate our participation levels before becoming pregnant to decide which level is right for you.**

Editor's note: All CHM members will receive updated Guidelines booklets detailing maternity information in February 2009. For more information about maternity needs, visit www.cbministries.org/maternity.asp or contact Maternity Needs Coordinator Wanda Harrison at wharrison@cbministries.org or 1-800-791-6225, ext. 8075.

Losing weight (continued from page 4)

very inefficient at suppressing appetite. No wonder we tend to eat far too much of them. They're not really taking away our hunger.

Perhaps we should consider snacking on higher protein foods when we are hungry between meals. According to this study, we'll eat far less and feel more satisfied.

Batterham, R. L., H. Heffron, et al. (2006). Critical role for peptide YY in protein-mediated satiation and body-weight regulation. Cell Metabolism 4(3): 223-33.

Bring-a-Friend (continued from page 1)

compiled many months of free health care cost assistance.

However, you don't have to be a well-known author or public figure to tell someone about CHM, the biblical solution to health care costs. It's often as simple as mentioning the ministry in the course of regular conversation.

Darrell and Jeanetta Orange of Deweyville, Texas, said they keep their ears open for opportunities to share the ministry. If they hear a young couple talking about starting a family, they ask if the couple has health insurance. Then they share how CHM helped carry the financial burden of their daughter's birth. "We just want to share the news of the ministry so they can be blessed as we have been blessed," Jeanetta said.

CHM members are discovering creative ways to share the ministry with family and friends.

"I am a pastor and constantly keep a supply of CHM Information Packs on my desk and on a table in my church," said G.H. Thomas of Seymour, Ind. "I also have some friends who are insurance brokers. I ask them to tell their clients about CHM whenever the clients find regular health insurance to be too expensive."

Pastor Larry Mobley of Wesley Chapel, Fla., recently worked with CHM staff to produce and mail a letter including his personal testimony to approximately 2,000 pastors in the Church of God

denomination. His connections inspired him to reach out to other ministers and congregations.

"My wife and I save \$10,000 per year compared to our previous insurance policy," Mobley said. "Our desire is to help other Christian families provide for their medical needs through CHM."

Some CHM members often travel for business or ministry purposes. Many of these are preachers, musicians, business leaders, comedians or performers. They use the platform God has given them to promote CHM, each in a unique way that fits into the context of the event.

One such member is Vic Porter, who also serves on the CHM Board of Trustees. "Because I travel and speak, I take CHM Information Packs with me and place them on my book table. I also talk about the ministry when I'm speaking and encourage people to pick up Information Packs. I tell them that CHM is the best program they can get for the money and spiritual support," he said.

Bring a friend into Christian Healthcare Ministries and you will be in good company; your brothers and sisters in Christ across the nation are doing the same to help this ministry grow.

Next month: Answers to questions members frequently encounter when telling others about CHM

Editor's note: To learn more about the Bring-a-Friend program and the tools available for your use, visit www.cbministries.org/bringafriend.asp or contact the CHM Ministry Information department at 1-800-791-6225.

Info Packs on the way...

In February, all members will receive two new Information Packs to encourage them to pass the information along to people who need a biblical solution to their health care costs.



Members also will receive information about Share the Message, an extension of Bring-a-Friend that helps members reach out to people in their church.

In the meantime, you can always request Information Packs by calling the Ministry Information department at 1-800-791-6225.

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

JANUARY 2009

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

SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

Dear Prayer Page:

I am not listed on the newsletter Prayer Page but would still like to share my experience regarding this ministry.

I became a Christian Healthcare Ministries member in 2004 and have been faithful to send \$20 every month to the person to whom I am assigned in the Prayer Page Giving Guide. I also like to send a short, encouraging note.

Before joining CHM, I was the Chief of Police in a small town and lost my job when a new mayor was elected. Around the same time, I had to have my leg amputated above the knee and I was no longer able to pursue my 30-year career in law enforcement.

My faithful brothers and sisters in Christ were quick to offer me encouragement and financial help. I praise God that I was always able to pay my bills and that God gave me incredible calm and peace.

It is because of my medical experience that I know how deeply God wants us to lift each other up in any way we can.

I was blessed to recently receive a response from someone on the Prayer Page to whom I had sent a gift. I was very moved when I read it. I realize that it is very difficult for some people (especially those with large needs) to respond to everyone who sends a gift. I suggest enclosing a stamped return envelope if you want to hear back.

Sincerely,

Lonny W. Meadows
Auburn, WA

FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs
remaining this month: **\$665,097**

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

- \$81.61 this month -or-
- \$27.21 for the next three months -or-
- \$13.61 for the next six months

*Together, we can make eliminating these bills a reality!
Please consider giving today.*

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

1. **Gene Aikens:** 1520 Cabot Dr., Franklin, TN 37064 Gene had surgery for gallstone removal and requests prayer and financial assistance for bills totaling \$4,478.

2. **Jacqueline Almond:** 3760 Floramar Terrace, New Port Richey, FL 34652 Jacqueline recently incurred medical bills for

breast cancer. She praises God for provider reductions but still needs help to meet the remaining \$2,170. **UPDATE:** Jacqueline reports \$395 in gifts, bringing the total needed to \$1,775.

3. **Leon Baertschi:** 3793 N State Hwy AB, Springfield, MO 65803 Leon underwent quintuple bypass surgery and incurred bills for \$74,414. He received a \$50,845 bill write-off, bringing his total to \$23,569. **UPDATE:** Leon reports \$9,959 in gifts and \$6,543 in added

bills, bringing the total need to \$20,153.

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.

5. **James Blades:** 1733 Hillcrest Dr., Carthage, MO 64836 James underwent total knee replacement surgery. After receiving reductions

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 7 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

and help from his church, he has \$29,000 in remaining bills. **UPDATE:** James reports \$4,505 in gifts, bringing the amount needed to \$24,495.

6. Paula Byler: PO Box 45, Apple Creek, OH 44606 Paula has breast cancer and asks the CHM family for help to meet her bills of \$1,566. **UPDATE:** Paula reports \$1,215 in gifts, bringing her total to \$351.

7. Patricia Casteel: 5382 W 116th Circle, Westminster, CO 80020 Pat incurred \$27,162 in bills for treatment of chest pain. **UPDATE:** Pat reports \$770 in reductions and \$990 in added bills. She also has received \$14,566 in gifts, reducing the amount needed to \$12,816.

8. Gail Clower: 400 Port Malabar Blvd. NE, Palm Bay, FL 32905-3712 Gail incurred bills of \$6,445 for breast cancer surgery. **UPDATE:** Gail has received \$803 in gifts, bringing her total to \$5,642.

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 \$11,361 so far in gifts, leaving \$59,302 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 \$120 in gifts, bringing the total to \$2,832.

11. Janice Eakins: 28158 Hwy 2, Bloomfield, IA 52537 Janice suffers from a kidney stone condition and has bills for \$14,499. She asks the CHM family for help. **UPDATE:** Janice has received \$4,543 in gifts, bringing the total needed to \$9,956.

12. 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 \$35 in gifts, bringing the total to \$2,965.

13. 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 \$7,086 in gifts, reducing the amount needed to \$5,280.

14. Timothy D. Galbreath: 922 Hill Hollow Dr., Sevierville, TN 37876 Timothy recently underwent triple bypass surgery for a heart condition and received \$120,466 in bill reductions! He requests help for \$14,763 in bills remaining. **UPDATE:** The Galbreaths have received \$690 in gifts. They thank God Timothy is on the mend. Remaining bills total \$14,073.

15. Lea Glennon: 538 N 325 W, Valparaiso, IN 46385 Lea was diagnosed with anemia during a test for a cyst removal. She was hospitalized and underwent a blood transfusion, resulting in bills totaling \$2,639. **UPDATE:** Lea has received \$1,060 in bill reductions and has added \$1,175 in bills. She has received \$1,482 in gifts, bringing the total needed to \$1,272.

16. 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.

17. 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 \$655 in gifts, bringing the amount needed to \$32,597.

18. Peter Heaton: 523 Park Point Dr. #350, Golden, CO 80401 Peter

underwent a procedure to correct pectus excavatum, a congenital condition. He asks the CHM family for help with his bills totaling \$34,408. **UPDATE:** Peter reports a total of \$11,151 in gifts, bringing the total to \$23,257.

19. Crystal Helman: 5 Jackson St., Norwalk, OH 44857 Crystal recently underwent gall bladder 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 \$1,060 in gifts; the amount still needed is \$3,408.

20. Ruth Heyer: 105 N. Oak St., George, IA 51237 Ruth has incurred \$13,789 in medical bills for bladder repair and hysterectomy. **UPDATE:** Ruth reports \$1,628 in added bills and \$9,262 in gifts, bringing the total amount needed to \$6,155.

21. Carrie Hipley: 2852 N 500 E, Kendallville, IN 46755 Carrie became pregnant before joining CHM and asks for help to share her bills totaling \$2,095. **UPDATE:** Carrie has received \$955 in gifts, reducing the amount needed to \$1,140.

22. Joy Hirth: 2150 S Wagner Rd., Ann Arbor, MI 48103 Joy has metastatic breast cancer and asks for your help with her bills for \$1,805. **UPDATE:** Joy has received \$1,529 in gifts and has added \$2,081 in bills, bringing her need to \$2,357.

23. Steven Hoggatt: PO Box 25, Philipsburg, MT 59858 Steven incurred \$3,881 in bills for surgery for varicose veins. He asks the CHM family for help. **UPDATE:** Steven reports \$20 in gifts, bringing the amount needed to \$3,861.

24. Dawn Hunter: 3559 Salem Rd. #17E, Covington, GA 30016 Dawn had surgery for a pre-existing gallbladder condition and asks the CHM family for help with bills

totaling \$10,817. **UPDATE:** Dawn reports \$5,964 in reductions and \$40 in gifts, bringing the total needed to \$4,813.

25. Anne Jones: 340 Greenleaf Lane, Bryan, TX 77808 Anne underwent an emergency hysterectomy. She obtained \$39,461 in bill reductions and still has \$13,646 remaining. **UPDATE:** Anne has received \$2,055 in gifts and has added \$1,228 in bills, bringing the total needed to \$12,819.

26. Marvin & Christine Kreider: 6667 Hwy JJ, Florence, MO 65329-2170 The Kreiders' infant son, Ashton, had tubes put in his ears. The Kreiders request help with bills totaling \$1,966. **UPDATE:** The Kreiders report \$165 in gifts, bringing the total needed to \$1,801.

27. Lisa Kurtz: 3772 Hunter Rd., Perrysville, OH 44864 Lisa has bills totaling \$6,586 from emergency surgery resulting from an ectopic (tubal) pregnancy. **UPDATE:** Lisa reports \$720 in gifts, bringing the total needed to \$5,866.

28. Christey Lee: 258 Hattie Lane, Hamilton, MT 59840 Christey became pregnant before joining CHM and has maternity bills totaling \$1,397. **UPDATE:** Christey has received \$85 in gifts, bringing the total needed to \$1,312.

29. Waldo S. Legendre, Jr.: 217 Walnut St., Covington, LA 70433 Waldo suffers from congestive heart failure and had to have stents inserted. He asks for help with \$156,585 in bills. **UPDATE:** Waldo reports \$60,295 in reductions,

\$3,178 in added bills and \$10,518 in gifts, bringing the total needed to \$88,950.

30. Sally Long: PO Box 1233, Newark, OH 43058 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.

GIVING GUIDE			
Membership #	Need #	Membership #	Need #
10136-10364	06	25263-25525	45
10408-10576	41	25528-25833	51
10590-10668	43	25834-26138	48
10693-10838	38	26140-26459	47
10840-11339	21	26462-26810	31
11340-11558	15	26815-27122	50
11562-11774	28	27127-27444	11
11794-12097	02	27446-27794	52
12099-12372	26	27796-28120	35
12386-12617	53	28122-28442	07
12655-15149	22	28443-28763	25
15158-15561	49	28765-29081	14
15563-15828	30	29082-29435	34
15836-16263	04	29436-29754	33
16271-16839	10	29755-30109	46
16847-18250	12	30111-30479	03
18258-19104	19	30481-30803	44
19111-20283	23	30805-31154	32
20289-22325	36	31157-31504	18
22327-22741	01	31505-A0135	42
22742-23213	39	A0139-B0449	05
23217-23585	24	B0459-C1487	17
23594-23923	13	C1519-E0742	37
23924-24181	08	E0745-G2242	09
24182-24489	27	G2251-J1103	16
24493-24898	40	J1116-X0321	29
24905-25261	20		

31. Diana Manners: 2244 Woodsdale Rd. Apt. B, Salem, OH 44460 Diana suffers from a gallbladder condition and asks for help with bills totaling \$11,907. **UPDATE:** Diana reports \$3,262 in gifts, bringing total bills to \$8,645.

32. 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 \$1,257 in gifts. He now needs \$22,840.

33. 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 \$28,226 in gifts, reducing the amount needed to \$15,124.

34. Frank Neumeister: 28 Frank Lane, Ashland, PA 17921 Frank incurred bills from a heart condition for \$3,215. **UPDATE:** Frank has received \$2,093 in reductions and has added \$14,937 in bills. He has received \$1,185 in gifts, bringing the total amount to \$14,874.

35. Jill Nissila: PO Box 8, Hancock, MI 49930 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 \$10,586. **UPDATE:** Jill reports \$990 in gifts, \$542 in reductions and \$3,492 in added bills, bringing the total needed to \$12,546.

36. Kirk Osterdyk: 320 Alderson Ave., Billings, MT 59101 Kirk suffers from giardiasis, an intestinal infection. His bills total \$4,075.

37. 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

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 30700, you would send to need #44.

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

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

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

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

Continued on the page 10 sidebar

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

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

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

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

Please note that 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.

bills totaling \$39,185. **UPDATE:** *Debra has received \$670 in gifts, bringing the total needed to \$38,515.*

38. Genie Plumlee: 1105 Independence Springs, Sherman, TX 75090 Genie was injured and underwent knee surgery. Her bills total \$2,288. **UPDATE:** *Genie reports a total of \$1,401 in gifts, bringing the total needed to \$887.*

39. 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 \$5,190 in gifts, reducing the amount needed to \$4,810.*

40. Lesley Rennie: 114 Crystal Run Dr., Middletown, DE 19709 Lesley became pregnant within the 45-day waiting period to join CHM. She asks for help with \$5,053 in bills.

41. Tanya Robinson: 102 Congress St., Apt. 3, Belfast, ME 04915 Tanya incurred \$14,594 in medical bills from acute cysts & endometriosis. **UPDATE:** *Praise God! Tanya reports that she has received \$3,425 in reductions and a total of \$10,449 in gifts, bringing the total needed to \$720.*

42. 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 \$420 in gifts, bringing the total needed to \$23,285.*

43. Marc & Katharine Sinnock: 600 N. Eustis Dr., Indianapolis, IN 46229 Marc and Katharine ask for gifts and prayer for a family member with a pre-existing condition. They have bills totaling \$8,950. **UPDATE:** *The Sinnocks have received \$2,050 in reductions and \$6,122 in gifts, bringing the*

total to \$778.

44. Stuart Smith: 145 Cottage Grove Dr., Collierville, TN 38017 Stuart incurred \$82,335 in medical bills for a pre-existing heart condition. **UPDATE:** *Stuart has received \$44,178 from CHM members. He also has received \$17,954 in reductions. His total need is now \$20,203.*

45. 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 \$3,367 in gifts, bringing his bills to \$6,173.*

46. Rev. Myron Stump: PO Box 245, Union City, IN 47390 Rev. Stump incurred \$15,248 in bills for heart surgery and asks the CHM family for help. **UPDATE:** *Rev. Stump has received \$14,794 in reductions and \$23,345 in added bills. He reports \$6,058 in gifts, bringing the total needed to \$17,741.*

47. Sandra Thrash: 190 Gilmers Chapel Rd., Conehatta, MS 39057 Sandra underwent a gallbladder removal procedure and incurred bills for \$10,000. **UPDATE:** *Sandra reports \$2,060 in gifts, bringing the total needed to \$7,940.*

48. Jane Todd: 12837 Benchland Rd., Denton, MT 59430 Jane suffers from a leg ulcer condition and asks the CHM family for help with bills totaling \$7,602. **UPDATE:** *Jane reports \$450 in gifts and \$345 in added bills, bringing the total needed to \$7,497.*

49. 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 \$3,778 in gifts, bringing her need to \$2,364.*

50. 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 \$9,831 in gifts, reducing his need to \$9,721.*

51. 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 \$11,960. **UPDATE:** *Daniel has \$16,055 in added bills and received a total of \$20,637 in gifts, bringing the total needed to \$7,378.*

52. Linda Whiteside: 7666 Hollywood Blvd., Los Angeles, CA 90046 Linda underwent uterine fibroid embolization. However, her condition is pre-existing and her charges are \$9,861. **UPDATE:** *Linda reports \$9,812 in gifts and \$11,391 in added bills, bringing the total needed to \$11,440.*

53. 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 \$75 in gifts, bringing the total needed to \$1,840.*

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 \$4,133 in gifts, bringing the amount needed to \$12,567.*

God delivers! (continued from page 1)

wanted to have another child. We were excited to discover that the ministry's maternity program had changed so that we'd only have to wait 45 days after enrolling to become pregnant.

We decided that CHM was the best Christian medical cost-sharing program for us. Up to \$125,000 in bills for my pregnancy were eligible to be shared. We saved thousands of dollars by not signing up for the very expensive health insurance coverage offered by Eugene's new employer. Another attractive feature was that could reduce our out-of-pocket expenses by obtaining discounts on our bills. We joined CHM at the Gold level.

Immediately after our waiting period, Eugene and I conceived. Little did I know what a dramatic event was about to unfold in the birth of our son.



Ryan Rocha in 2008

Early in the morning on October 14, 2008, I experienced light contractions. For nine hours, they remained manageable and about seven to 10 minutes apart. I stayed busy around the house.

Thankfully, God gave my husband the wisdom to remain at home that day. He had prayed that morning that I would be able to give birth without the aid of epidural medication, something I had not been able to do with our daughter.

Early that afternoon, my contractions became more intense, though they did not occur any closer together. I did not want to go to the hospital because I felt certain

doctors would tell me I wasn't ready and I would have to endure many more hours of labor there.

As my contractions got harder and harder, I thought that perhaps we should go, even though I was concerned that my daughter might be frightened by my moans of discomfort during the long car ride in heavy traffic.

As my husband finished loading everything—including Julianna—into the car, I had an extremely hard contraction and felt a strong urge to push. I hurried to the bathroom. It was at that moment that the Holy Spirit spoke to me and I knew that we would not make it to the hospital.

I would have my son at home, something we had not planned. I banged on the bathroom window to get my husband's attention, but he did not come right away. He thought I was telling him to hurry up so we could go. I banged again, even harder, and he came running. I told him to call 911. He called and received instruction on what I should do—lie down on the floor on my left side.

In the meantime, our tenant next door (who was rarely home, but surprisingly was around that day) came to ask if we needed help. Eugene asked him to hold our daughter so that he could attend me.

As Eugene came running back, I gave one gigantic push and out came our son, Ryan! I caught and held him as I was taught in birthing education classes we had taken when I was pregnant with my daughter.

Waiting for the ambulance to arrive, the Lord brought to my memory that we did not have to cut the umbilical cord since Ryan would still be able to breathe through it. It was the best thing we could have done since he would have had trouble breathing on his own. Since we



Lacey and Ryan Rocha departing the hospital after Ryan's birth.

didn't cut the cord, we avoided the risk of infection by using scissors that hadn't been sterilized.

When the ambulance arrived, on board was a pediatrician who ordinarily never rode with the EMS personnel, but happened to be a passenger that day. She saw to Ryan while the EMS technician attended me.

After I reflected on the events of that day, I realized the many ways that God had protected and provided for our family so Ryan could be born healthy and strong. Ryan Eugene Rocha is a great blessing to our family. We believe that God has used—and will continue to use—the story of his birth to minister to many people.

This experience, along with the story of my daughter's birth, has been used by God to inspire me to compile *God Delivers*, a book of birth stories. Through the help and cooperation of Christian Healthcare Ministries I hope to gather stories to minister to expectant mothers everywhere. In reading it, I hope they understand how much God loves them and how He can deliver them from the fears and uncertainties that sometimes accompany the joy of this amazing season of life.

Editor's note: If you have a birth story that you would like to share for consideration in Mrs. Rocha's book, please contact the editor at editor@chministries.org or 1-800-791-6225, ext. 5796.

Simple waist and hip measures better than complex BMI

Compiled by Dr. Michael D. Jacobson

I delight in simple things. So, it's refreshing to me when something simple proves its worth over the complex. Such is the case with body fat measurements for mortality risk.

At the London School of Hygiene and Tropical Medicine, researchers followed nearly 15,000 people age 75 and up. Over the six-year study period, 6,649 died. After adjusting for other factors, high Body Mass Index (BMI) was not found to be associated with an increased risk of death due to heart disease, stroke, respiratory problems, cancer or death from other causes. Instead, a simple measurement of the waist and hips was a much more accurate predictor of mortality.

The waist-to-hip ratio (WHR) is found by dividing waist measurement hip

measurement. The higher the ratio (the greater the abdominal girth in proportion to that of the hips), the greater the risk of death. For example, elderly people with a waste-to-hip ratio of 1.0 were more than 40 percent more likely to die of cardiovascular disease than those with a WHR of 0.8.

That doesn't mean that it's necessarily time to throw away the bathroom scale. However, it does indicate that people should be paying more attention to belt size than to body weight.

BMI is calculated using metric height and weight. With waist and hip measurements it doesn't matter if you're measuring in centimeters or inches. The easily accessible numbers provide doctors and patients alike with valuable preventative health



care information.

Breeze, E., R. Clarke, et al. (2006). Cause-specific mortality in old age in relation to body mass index in middle age and in old age: follow-up of the Whitehall cohort of male civil servants. International Journal of Epidemiology, 35(1): 169-78.

New software (continued from page 3)



personal responsibility for that incident.

- When members call about needs they have submitted, CHM authorization employees will have all of the information at their fingertips.
- If monthly gifts are contributed by credit card or through our CheckEase automatic withdrawal program, we will click on the proper button and the credit card or checking account will be debited on the agreed-upon day. Member accounts will be instantly brought up to date. Previously this process took four to five days per month. (Note: If you are

not enrolled in CheckEase, this is a great time to call the CHM office and sign up. CheckEase costs you and CHM nothing and it helps the ministry to serve you and your fellow members faster).

- We will be able to do more for members quicker and better than ever before. "There are many more internal operational advantages to our new system that members will not see but will be helping them every day," Russell said. "The introduction of this computer program saves us time and money that will be put to use for our members, and that is always a good thing."

Positive messages (continued from page 2)

worth living.

A Christian friend of mine once wrote a weekly religion story for a large daily newspaper. A Unitarian church in his Florida county asked him to come and speak about how he went about producing his stories.

As he spoke, he said, “Since I’m here to talk about how I approach religion coverage, I’m compelled to share with you my beliefs. I believe that Jesus Christ is the Son of God, that He was born of a virgin, died on the cross and rose on the third day. Now, having said that, let me tell you how I choose subjects and content for my stories.”

At the conclusion of his remarks, a woman approached him and said, “You know what you said at the beginning? We don’t believe that.”

He replied, “Ma’am, if you’re right, then

it makes no difference to either of us.

But if I’m right, it makes a great deal of difference to each of us.” He said she got a puzzled look on her face, shook her head, and walked away.

But the message had been delivered. Jesus is Lord. Tell people about Him.

One of the most effective ways is to share how the Body of Christ – meaning us – loves one another. Tell others that following Christ doesn’t mean giving up enjoying life. It starts it. The chains and weights sin heaps on us are smashed.

Sin maims everything it touches. There is no relationship that does not suffer from it, no one who doesn’t get hurt—or cause hurt to others—by indulging in it.

The best way to show those caught in sin that a better way exists is to tell them about Christ. Following Him brings fulfillment. Telling them how Christians

care for each other through CHM is the natural next step. You’ll be strengthening this ministry for yourself and every other member. Plus, you’ll receive free months of membership when you bring others into the ministry.

Most importantly, you’ll be helping a fellow Christian find a biblical solution to a critical life need and fulfilling the New Testament mandate to carry each other’s burdens and so fulfill the law of Christ (Galatians 6:2).

Contact us at 1-800-791-6225, or e-mail Norma Mull, our Ministry Information director at nmull@chministries.org. She’ll be delighted to share with you how you can use our Bring-a-Friend and Share the Message programs to help bring new people into the ministry.

All of us at Christian Healthcare Ministries wish you a happy—and Holy Spirit-filled—New Year.

Family health care deductibles rise

Courtesy Saurage Research “Key Findings” newsletter

According to a recent study released by the Kaiser Family Foundation, American workers are paying higher health care costs as more employers demand larger out-of-pocket payments from employees before their insurance begins



paying for expenses. Annual deductibles (the amount employees pay directly for medical care before their insurance coverage starts) jumped an average of 29 percent in the last year to \$1,344 for those with family coverage.

Some 18 percent of insured employees pay \$1,000 or more before their coverage starts, up from 12 percent in 2007. In small businesses with three to 199 workers, 35 percent of covered workers have to pay at least \$1,000 themselves. The study shows that this is “partly, but not entirely” driven by the growth in consumer-directed plans such as those that qualify for a tax-preferred

Health Savings Account (HSA). The Foundation’s conclusions from the study include predictions that the growth in high deductibles means coverage will become “less comprehensive and skimpier” for workers.

Editor’s note: If you are self-employed, a missionary or ministry worker, or small business owner or employee, CHM can provide some helpful suggestions in using a Health Reimbursement Arrangement (HRA) in conjunction with CHM membership to take control of your health care costs. Contact Chief Financial Officer Roger Kittelson at 1-800-791-6225, ext. 5246 or e-mail rkittelson@chministries.org.

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
-or-
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:

Recently I experienced difficulty breathing and had fluid in my lungs. It progressed rapidly and I couldn't catch my breath. I became unconscious and had to be transported by ambulance to a hospital in Sacramento.

Due to an earlier heart incident, doctors said the only way to help me was to perform bypass surgery, which I underwent one week later. I am recovering well.

Please continue to keep our family in prayer. My wife passed away last year and I am now a single father of eight children. My medical condition does not allow me to work for three more months and I am trying to keep my business afloat. We have had many struggles in 2008—financial ones not among the least of them—and God has been faithful. I am confident that He will provide and I appreciate CHM so much.

Sincerely,

John Hejny
Grass Valley, CA

Dear Donna:

You wouldn't believe the timing of the checks I received from CHM! I got the first two on a Thursday and the third on Saturday. My husband unexpectedly lost his job that

Thursday.

I also appreciated the lovely card that arrived with the checks, proclaiming "Thy Word is a light unto my path." I placed it on my kitchen window.

I am confident the remaining checks will come right when we need them; it seems like that's often how things work!

Sincerely,

Siobhain Weston
Grand Rapids, MI

Editor's note: Donna Greer works in the CHM Needs Processing department.

Dear Christian Healthcare Ministries:

I wanted to write because I felt the need to tell someone at CHM that I have been praying for the ministry for some time now. Each Monday I set aside time to pray for Christian Healthcare Ministries. God has given me a prayer burden for this ministry and I fulfill it with joy.

I don't always know exactly how to pray, but I believe the Holy Spirit guides me and gives me wisdom. Some days I pray for the leadership, some days for the mission and purpose of CHM, and some days for the staff and members who make it possible on a day-to-day basis to share with other Christians in need. I also have used the newsletter

Prayer Page as a guide. I have been moved to tears for people I have never met, but I rest assured that God knows and holds every individual in His hands.

Today may you find great joy in fulfilling the large and small tasks you perform for the kingdom of God. **May the God of peace, who through the blood of the eternal covenant brought back from the dead our Lord Jesus, that great Shepherd of the sheep, equip you with everything good for doing his will, and may he work in us what is pleasing to him, through Jesus Christ, to whom be glory for ever and ever. Amen.** Hebrews 13:20, 21

Sincerely,

Verna Rocker
Port Leyden, NY

Dear Christian Healthcare Ministries:

Many thanks for the money that was sent our way to help with the cost of Robert's knee surgery.

Robert is making slow progress, but we're sure that with time and patience "it too shall heal." He is going to the therapist twice a week.

Thanks again. Keep up the good work.

Sincerely,

Robert & Grace Stauffer
New Holland, PA

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.*

The Daniel Skeen family: c/o North Knoxville Baptist Church, 217 West Oldham Ave., Knoxville, TN 37917

Daniel was diagnosed with multiple myeloma and has since undergone more than 100 chemotherapy treatments. He cannot work and suffers intense bone pain. The family also faces losing their home. Please remember the Skeens in your prayers.

Bertha Kunkle: PO Box 379, Leola, PA 17540 Doctors thought Bertha had had a stroke, but they ruled out that diagnosis. She must now undergo a MRI scan of her brain. She is scared and asks for prayer.

Kelsi Webber: 2505 Durango Ridge,

Bedford, TX 76021 Kelsi gave birth to her daughter prematurely and the baby was in intensive care. She asks for prayer that the baby continues to gain strength.

Robert & Paulette Sampson: 105 N Sophie St., Bessemer, MI 49911 The Sampsons praise God that a tumor recently discovered in Robert's brain is not cancerous.

Ken & Bennie Cliburn: 1222 Southernview, Ozark, MO 65721 Bennie has a heart problem and also was recently diagnosed with hepatitis C.

Karen Haynes: 2886 59 Way N, St. Petersburg, FL 33710 Karen recently lost

her husband, Richard. She asks the CHM family for prayer.

Joyce Stock: 80 Red Oak Rd., High Hill, MO 63350 Joyce's husband, Richard, passed away due to bladder cancer. Please keep Joyce and her family in your prayers.

Judith Pelt-Glover: PO Box 377, Sour Lake, TX 77659 Judith's house was damaged by a tornado during last year's hurricane season and she asks for continued prayer.

Gene & Ruth Floyd: 756 S Green Rd., Lake City, SC 29560 Gene has terminal cancer. Please keep the Floyds in prayer.



CHRISTIAN HEALTHCARE MINISTRIES

January 2009

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