



Christian Healthcare Ministries

The biblical solution to healthcare costs

April 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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Members receive reductions over 80 percent on bills totaling hundreds of thousands

Joe and Nancy Wigley, Roswell, N.M. Received 80 percent reduction on major providers' bills, more than 85 percent off hospital bill



CHM members Joe and Nancy Wigley

In January 2008, Christian Healthcare Ministries member Joe Wigley was found to have a 90 to 95 percent blockage in five arteries and was airlifted from Roswell, N.M., to a hospital in Lubbock, Texas.

After nearly two weeks the hospital administrator told Joe and his wife, Nancy, that the bill was more than \$300,000. He asked about their assets and said they would be able to keep their house and one car. He told them they were fortunate because the hospital did not sue patients.

"The emotional burden of what we had just been through plus the revelation of our astronomical debt was overwhelming," Nancy said. "We were comforted by many Christian friends—including CHM members—who were there to share concern, prayers, and Scripture with us."

Joe returned home after 19 days in the hospital. Nancy immediately called Christian Healthcare Ministries to ask questions.

"I remember that I was

See "Reductions," page 11

Brother's Keeper program exceeds limits, expectations

The number of participants in the Brother's Keeper program is growing as it helps more members with high medical bills and word of its advantages reach more Christian Healthcare Ministries members.

Brother's Keeper—which has several thousand participants across the nation—helps meet medical needs exceeding the \$125,000 limit per

medical incident specified in the CHM Guidelines. Program enrollment jumped more than 20 percent in 2008 and an additional seven percent in 2009 as of newsletter publication date.

See "Brother's Keeper," page 12

We were a little wary of joining Brother's Keeper at first. It seemed too good to be true....Then we realized that {it} is God's way of helping His children in need....now we wonder why health insurance can't operate more like CHM and Brother's Keeper.

-Member Larry Nolan, Claremont, S.D.

Celebrate the rising of the Son



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

Resurrection month, April 2009. Easter!

Resurrection is very personal to me. I have been personally involved in resurrection, as has every born-again Christian.

Resurrection is the heart of Christianity. Without the resurrection there would be no Christianity, or Christianity would be no different than any other religious claim.

When God stepped into the world through His Son He broke the natural laws He had created. Only God can break His laws. When he does, we call it a miracle.

The second law of thermodynamics says that everything in the universe is winding down, decaying, and working its way back to its original form. (An interesting factor to consider on the subject of evolution; more on that another time). The moment we are born we begin the process of dying.

Our resurrection comes through Jesus, the one God sent as His only begotten son.

The Bible is replete with evidence and observation of Jesus' divinity. Angels announced to Mary and Joseph that Jesus was God. The shepherds declared it. Anna and Simeon proclaimed it. At His baptism God affirmed it. In his teaching Jesus did not deny it, then declared it was indeed so.

When Jesus died He made the ultimate statement about His divinity: He came back to life. When He willed it, God defied His own second law of thermodynamics.

Resurrection is what shapes and defines our faith. The resurrected Christ brings about a resurrection in our lives so that we are no longer dead in our sins; we are alive in Christ. People suffering from the effects of Satan's powers are brought to life again.



Resurrection in your life should be making a difference all around you. Do you bring a smile to a saddened room? Do you leave the room cleaner than when you came in? Do you show concern to those you meet who are struggling? Does your language reveal your faith? Are you telling others about the biblical solution to health care costs?

All of these are expressions of resurrection. They make things better.

I know people whose lives were destroyed, but they received redemption. Their character

changed to conform to their resurrected nature. Their very existence is now defined by the life they bring to dead circumstances.

Jesus said we are the salt and light of the world. That can only happen through the resurrection of your spirit to become something that you cannot be

except with Christ as your King.

Many people we know will face crises of numerous types and descriptions. The devil himself will try to destroy them physically, emotionally and spiritually. I want to touch the ones I know with the good news that a resurrected God has a way out for them. Do you?



In the Old Testament God gave the children of Israel very specific instructions on actions that would keep them alive. Food was prone to decay, but God told them how to preserve it. Those foods that could not be safely preserved they were told to leave alone. Cloth of two different kinds would shrink at different rates and ruin their clothes. God told them to not mix them.

In the big things and the little things, God is very interested in our personal, specific well-being.

The good news about what God provides for us is spread by His children. I believe the message

“Why am I sick?” (part 2)

Editor's note: This is the second in a series of articles excerpted and adapted from The Word On Health: A Biblical and Medical Overview for How to Care for Your Body and Mind, originally published by Moody Press in 2000. The Word on Health is available for \$15 by contacting the CHM office at 1-800-791-6225 and asking for the Ministry Information department.

In last month's Healthwatch article we discovered several conditional promises of God in regard to health and long life. Therefore, it should come as no surprise that illness and death may be associated with failure to follow God's requirements.

But if you will not obey the voice of the Lord your God or be careful to do all his commandments and his statutes that I command you today, then all these curses shall come upon you and overtake you... The Lord will make the pestilence stick to you until he has consumed you off the land that you are entering to take possession of it... the Lord will bring on you and your offspring extraordinary afflictions, afflictions severe and lasting, and sicknesses grievous and lasting. And he will bring upon you again all the diseases of Egypt, of which you were afraid, and they shall cling to you. Every sickness also and every affliction that is not recorded in the book of this law, the Lord will bring upon you, until you are destroyed (Deuteronomy 28:15, 22, 59-61 ESV).

In other words, if Israel turned its back on God, there would be a rise in the frequency and severity of disease. Israel would experience the dreaded “diseases of Egypt”

and their diseases would be degenerative in nature, they would be “of long continuance,” and would “cleave” to them. Is this not a picture of what we see happening today? Once someone is diagnosed with one of many common diseases, it tends to “cleave” to that person.

We might have a tendency to discount these warnings as only being given to Israel. But they have relevance to our nation today. While the Old Testament is primarily the story of God's dealings with Israel, there are numerous accounts of Him addressing other nations, such as when Jonah was sent to Nineveh, and when pronouncements were given against Tyre, Babylon, Assyria, Sodom, and others. Consider His words spoken through the prophet Jeremiah:

At what instant I shall speak concerning a nation, and concerning a kingdom, to pluck up, and to pull down, and to destroy it; if that nation, against whom I have pronounced turn from their evil, I will repent of the evil that I thought to do unto them (Jeremiah 18:7-8).

I don't believe God sits on His heavenly throne, observes nations for rejection of His commandments, then “orders” plagues and diseases sent upon them. While He certainly has the right to do so (and may), I just don't think He needs to. Why?

Whenever a nation rejects the ways of the One who created it, it also rejects wisdom. Certain natural consequences are engaged, with disease and

death as a natural result. (Case in point: Jews following Levitical law were a singular people group that escaped the devastation of the Bubonic Plague, obviously not because of their saving faith in Christ, but because they carefully followed the practical hygiene instructions contained in Leviticus thousands of years prior to the discovery of the germ theory).

As we examine Scripture for the root causes to disease, we will see numerous cause and effect sequences that we may have never considered. A study of the Word indicates that there are at least six root causes of illness.

- Sickness unto death.
- Sickness to glorify God through healing
- Sickness for the purpose of testing or developing character
- Sickness due to chastisement
- Sickness due to a broken spirit
- Sickness due to purely physical causes

Regardless of the root cause, there are, in general, three ways illness can come upon us.

1. God can bring disease upon us.
2. Sickness can be due to demonic (Satanic) influence.
3. We can bring sickness upon ourselves, such as through a violated conscience or a broken spirit.

Next month: Examining the root causes of sickness

Jacobson, Michael D. The Word on Health. Chicago: Moody Press, 2000.



Dr. Michael Jacobson, D.O.
Medical Consultant

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

Monthly Member Gift Form redesigned for simplicity, ease of use

Christian Healthcare Ministries' new computer program has led to a redesign of the monthly Member Gift Form, a change about which every CHM member needs to know.

The new computer program simplifies and organizes member information, which translates into improved efficiency and service to members.

Enhanced communication with members—including the changes to the Member Gift Form—is another benefit of the new program. These revisions will appear on the April 2009 statement.

On the billing statement side of the Gift Form, the following changes will appear:

- **Your new membership number** will appear at the top right of the Gift Form, along with your participation level, number of participating units and number of Brother's Keeper units. Please note that your new membership number 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.

Continued on page 5

Members who submit their monthly gift by automatic credit card or CheckEase will see:

You previously authorized Christian Healthcare Ministries to make your monthly gifts by charge to your credit card, so you do not need to return this form. Your credit card will be charged on [date]. Thank you for your gift.

You previously authorized Christian Healthcare Ministries to make your monthly gifts through the CheckEase Direct Giving Plan, so you do not need to return this form. The withdrawal from your bank account will take place on [date]. Thank you for your gift.

Member Gift Form

Christian Healthcare Ministries

April 2009

Your gift enables CHM to share medical costs.

Your new membership number, your participation level (Gold, Silver or Bronze) and number of participating units, number of Brother's Keeper units, CHM and Brother's Keeper.

John Doe
123 Anywhere St
Anytown, OH 12345

Amount allocated to MEMBERS ESCROW ACCOUNT		
Date	Item	Number
02/11/2009	Previous Balance	
02/25/2009	Check	100
03/11/2009	April Gift Amount	

The date of your previous Member Gift Form, the date(s) gifts were received by CHM and the date of the current Gift Form

Account activity descriptions

Check number(s)

Monthly gift due date

Your monthly gift is due upon receipt of this statement.

Make Check Payable and Send To

MEMBERS ESCROW ACCOUNT
127 Hazelwood Ave
Barberton, OH 44203

Complete the following information, detach and return to:

Payment method John Doe

APRIL 2009 GIFT:
TOTAL AMOUNT DUE

Check #: 101

CC #: _____ - _____ - _____

Exp. Month: _____ / Year: _____

Name on card: _____

One time only Recurring each month

Gift Form

Ministries (CHM)

009

al bills for you and fellow members.

er,
Silver,
ts in

Your Membership # 100000

Voluntary Sharing Level

3 units – Gold

3 units – Brothers Keeper

Amount

\$450.00
\$450.00
\$450.00

Transaction amounts

Balance

\$450.00
\$ 0.00
\$450.00

Running account balance

Gifts received by CHM after this date will appear on your next Member Gift Form

pt, but not later than 4/10/2009.

g Questions

0-791-6225 ext. 5993 • nnull@chministries.org

Important Note: Gifts received after 3/10/2009 will appear on your next statement.

h and return with your monthly gift.

100000

\$450.00
\$450.00

Please apply my gift as follows

Monthly gift: \$ 450.00

Extra giving: \$ 50.00

Prayer Page: \$ 25.00

Recipients Name: Joe Member

Other: \$ 0.00

Total: \$ 525.00

(continued from page 4)

- **Your account history** from the previous billing date—including gifts and any credits to your account—will be printed on the middle portion of the Gift Form.
- **Members who submit their monthly gift by check** will have the option of writing one check and applying their gift however they choose. The new form will contain space to write in the amount of the monthly gift plus any extra giving, Prayer Page giving and miscellaneous giving.
- **Gift Forms for members enrolled in automatic credit card giving or the CheckEase Direct Giving Plan**—through which funds are automatically withdrawn each month from the member's bank account—will show the date on which the monthly gift will be charged or withdrawn.
- **Prayer requests** submitted by members will be printed on a card inserted into the same envelope as the Gift Form. The cards are designed to conveniently fit into your purse, wallet, on your refrigerator or be displayed anywhere you will be reminded to regularly pray for your brothers and sisters in Christ.

The new Gift Form will still be printed on yellow paper and the reverse side will continue to feature an important message from ministry Executive Director Rev. Howard Russell. Rev. Russell's letter will contain important information keeping members up-to-date on CHM news and policies.

All members should retain each monthly Gift Form for their records.

Editor's note: For questions about the new Member Gift Form, contact the Member Assistance department at nnull@chministries.org or 1-800-791-6225, ext. 5993.

Members who submit their monthly gift by check will write the check number. Members who choose to use a credit card have the option of one time only or signing up for recurring monthly charges.

Members will have the option of writing one check and applying their gift however they choose—toward their monthly gift, extra giving, the Prayer Page or other miscellaneous purposes.

SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

Meet the Prayer Page participants

Sally Hazard
Augusta, WI

- Total amount of need: \$47,955 for knee replacement surgery
- Bill reductions received: \$14,703
- Prayer Page gifts received: \$1,797
- Need remaining: \$31,455

My name is Sally Hazard and I would like to share the blessing of my testimony with Christian Healthcare Ministries members.

I was born in 1953 to a Christian family in Brookville, Ohio. I often went to church and accepted Jesus Christ as my Lord and savior at Bible camp when I was nine years old. Camp was a special place for me. I was baptized there at age 11 and while at camp as a teenager I felt called to full-time ministry.

I met my husband, Dale, while attending Central Bible College in Springfield, Mo. Following graduation in 1974, we began to pastor the local Assembly of God church in Augusta, Wis. In September we will celebrate 35 years of ministering

to this wonderful body of believers. The church has grown from seven to about 125 people.

Dale and I have five sons—two are identical twins—and are blessed with six grandchildren. We have been CHM members since June 2002 and deeply appreciate this ministry. Other members—our brothers and sisters in Christ—shared most of the bills for my hysterectomy in 2004. I was particularly impressed by how the ministry interacted with my medical providers.

I am listed on the Prayer Page because I underwent knee replacement surgery for a pre-existing knee condition. Before the surgery I could hardly walk due to the intense pain.

After the surgery my leg was placed in a CPM, a machine that helped my leg bend and straighten properly. Through a local medical supply I was able to rent the machine for \$25 per day, 60 percent less than its original cost. God knows exactly what we need before we need it.

Shortly after my release from the hospital I became ill with severe dehydration. I returned to the hospital and took the CPM machine with me; my therapist later told me that the machine helped tremendously

Note: The Prayer Page begins on page 7.



Member Sally Hazard with her twin sons (far left and right) and three of her grandchildren.

with my rehabilitation. I praise God that my knee has healed and I am doing well.

When I told my surgeon about my participation in Christian Healthcare Ministries, he offered me a 40 percent discount on my medical bill! In addition, he convinced the hospital to reduce its bill by 40 percent. Although the hospital wanted more money than we were able to pay each month, they have been satisfied by the shared funds I receive from faithful Christian Healthcare Ministries members.

I am so thankful for the financial gifts and notes of encouragement I have received from CHM members. It is such a blessing to see my medical bills reduced each month more than I can reduce them myself. I feel as if I have come to know some of the people who have written to me; it is wonderful to be a part of this family of believers.

I ask for your prayers for some of my family members. My 86-year-old mother lives with us. She is blind and has

See "Hazard testimony," page 10

FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month: \$678,206

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

- \$83.19 this month -or-
- \$27.73 for the next three months -or-
- \$13.87 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

APRIL 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

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. **UPDATE: Gene reports \$15,356 in added bills, bringing the total to \$19,834.**

2. 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 \$10,184 in gifts and \$6,543 in added bills, bringing the total need to \$19,928.**

3. Nancy Berg: 7707 157th Street W, Apple Valley, MN 55124 Nancy had cataract surgery and incurred bills totaling \$2,723. She asks the CHM family for prayer and financial gifts. **UPDATE: Nancy reports \$20 in gifts, bringing the total needed to \$2,703.**

4. James Blades: 1733 Hillcrest Dr., Carthage, MO 64836 James underwent total knee replacement surgery. After receiving reductions and help from his church, he has \$29,000 in remaining bills. **UPDATE: James reports \$5,329 in gifts, bringing the amount needed to \$23,671.**

5. 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 \$1,356 in gifts, bringing her total to \$210.**

6. 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 has received \$14,745 in gifts, reducing the amount needed to \$12,637.**

7. 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.

8. 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 \$13,807 so far in gifts, leaving \$56,856 in bills to be met.**

9. Douglas DeLuca: 4145 Sunrise Dr., Park City, UT 84098 Douglas suffers from chronic migraine headaches. His bills total \$2,952. **UPDATE: Douglas reports \$320 in gifts, bringing the total to \$2,632.**

10. Raymond Dombeck: c/o Mrs. Winters, 5402 Hwy 49 S, Hattiesburg, MS 39401 Raymond is a full-time missionary and evangelist who incurred \$1,000 in bills for a colonoscopy. He reports favorable test results.

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 \$4,783 in gifts, bringing the total needed to \$9,716.**

12. Marcia Fackler: 5731 Winton

Rd., Fairfield, OH 45014 Marcia underwent rotator cuff surgery for a pre-existing condition and incurred bills totaling \$4,708.

13. Janice Fink: PO Box 122, Henderson, NE 68371 Janice underwent a MRI and other treatment for a pre-existing back condition. She asks the CHM family for help with bills totaling \$1,635.

14. Leuretha Fluty: 2005 Sprinkle Creek Rd., Mars Hill, NC 28754 Leuretha had to have surgery for a pre-existing vein condition and incurred bills for \$3,000. **UPDATE: Leuretha reports \$195 in gifts, bringing the total to \$2,805.**

15. Shelley B. Ford: RR1 Box 275, Rome, PA 18837 Shelley underwent an operation to treat fibroids and pre-cancerous cells. Her bills total \$17,741. **UPDATE: Praise God! Shelley reports \$5,375 in bill reductions and a total of \$7,256 in gifts, reducing the amount needed to \$5,110.**

16. 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 \$949 in gifts. They thank God Timothy is on the mend. Remaining bills total \$13,814.**

17. Abe & Clara Graber: 16763 Old Auburn Rd., Hometown, IN 46748 The Grabers' infant son, Japheth, spent 10 days in the hospital for premature lung development. The Grabers praise God that they received more than

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

\$50,000 in reductions, but they still have \$6,312 remaining. **UPDATE:** *The Grabers report \$690 in gifts, bringing the amount needed to \$5,622.*

18. Raymond Hall: 10961 S 250th E Ave., Broken Arrow, OK 74014 Raymond suffers from thoracic outlet syndrome, a painful shoulder condition that required surgery. He has bills totaling \$60,762. **UPDATE:** *Praise God! Raymond received \$35,276 in reductions and \$682 in gifts, bringing the total to \$24,804.*

19. Sally Hazard: 112 E Perkins St., Augusta, WI 54722-9079 Sally has a pre-existing knee condition that required replacement surgery. She would be grateful for help with her \$47,955 in bills. **UPDATE:** *Praise God! Sally reports \$14,703 in reductions and \$1,797 in gifts, bringing the amount needed to \$31,455.*

20. 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 \$11,646 in gifts, bringing the total to \$22,762.*

21. Crystal Helman: 5 Jackson St., Norwalk, OH 44857 Crystal recently underwent gallbladder surgery followed by months of digestive complications. She asks the CHM family for help with bills totaling \$13,434. **UPDATE:** *Praise God! Crystal received \$8,966 in reductions and \$1,135 in gifts; the amount still needed is \$3,333.*

22. Christine Hewett: 118 Forest Dr., Shallotte, NC 28470-4454 Christine recently had surgery for pre-existing Carpal Tunnel Syndrome. She asks the CHM family for help sharing her bills for \$3,896. **UPDATE:** *Christine reports*

\$1,055 in gifts, bringing the total needed to \$2,841.

23. 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 \$9,392 in gifts, bringing the total amount needed to \$6,025.*

24. 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 \$970 in gifts, reducing the amount needed to \$1,125.*

25. 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 \$40 in gifts, bringing the amount needed to \$3,841.*

26. Dawn Hunter: 3559 Salem Rd. #17F, 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 \$105 in gifts, bringing the total needed to \$4,748.*

27. 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 \$3,219 in gifts and has added \$1,228 in bills, bringing the total needed to \$11,655.*

28. 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 \$600 in gifts, bringing the total needed to \$1,366.

29. 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 \$850 in gifts, bringing the total needed to \$5,736.*

30. 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 \$140 in gifts, bringing the total needed to \$1,257.*

31. 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 \$23,067 in gifts, bringing the total needed to \$76,401.*

32. 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. **UPDATE:** *Sally has received \$75 in gifts, bringing the amount needed to \$2,316.*

33. Kathleen "Angie" Lyons: 37053 Birchwood St., Soldotna, AK 99669 Angie recently gave birth to her son, Levi Paul, and has maternity bills for \$13,917. **UPDATE:** *Angie reports \$2,762 in gifts, bringing the total amount needed to \$11,155.*

34. 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 \$3,417 in gifts, bringing total bills to \$8,490.**

35. 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 \$2,052 in gifts. He now needs \$22,045.**

36. 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 \$28,741 in gifts, reducing the amount needed to \$14,609.**

37. Frank Neumeister: 28 Frank Lane, Ashland, PA 17921

Frank incurred bills from a heart condition for \$3,552. **UPDATE: Frank has received \$2,593 in reductions and has added \$15,929 in bills. He has received \$1,429 in gifts, bringing the total amount to \$15,459.**

38. 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 \$1,537 in gifts, \$542 in reductions and \$3,492 in added bills, bringing the total**

needed to \$11,999.

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

40. Ken Pack: 310 Cold Springs Rd., Collins, MS 39428 Ken underwent treatment for pre-existing cancer and needs help with

hospital bills totaling \$19,629. Please remember Ken with your prayers and gifts.

41. Debra Panter: 2711 Nickel Ave., Crescent City, CA 95531 Debra had ongoing female problems and underwent a hysterectomy. She asks the CHM family for help with bills totaling \$39,185. **UPDATE: Debra has received \$2,229 in gifts, bringing the total needed to \$36,956.**

42. Julie Petersen: 337 S KK Hwy, Lamar, MO 64759 Julie had a partial hysterectomy and incurred bills totaling \$15,287. She obtained \$7,318, in reductions, leaving \$7,969 to be met.

43. Frank Pezzulo: 739 Plainfield Rd., Knoxville, TN 37923 Frank recently suffered a heart attack and had two stents inserted. He asks for your help with \$36,443 in bills. **UPDATE: Frank reports \$17,493 in bill reductions, bringing the total needed to \$18,950.**

44. 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 \$1,426 in gifts, bringing the total needed to \$862.**

45. 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.

GIVING GUIDE

Membership #	Need #	Membership #	Need #
100025-100050	05	109167-109509	54
100056-100176	47	109510-109826	42
100178-100250	44	109835-110109	07
100258-100424	50	110110-110419	34
100425-100553	10	110420-110706	48
100558-100758	24	110707-111008	56
100779-100954	30	111009-111279	11
100986-101215	28	111280-111575	33
101232-101479	13	111576-111893	27
101521-101829	58	111896-112188	38
101870-102219	55	112189-112481	06
102232-102588	32	112482-112827	16
102598-102863	09	112828-113260	36
102905-103320	03	113263-113599	37
103359-103888	14	113600-113907	53
103901-104267	22	113908-114245	43
104268-104674	21	114247-114590	40
104678-105123	25	114591-114883	01
105127-105601	39	114884-115279	02
105606-106091	45	115280-115889	51
106096-106576	12	115890-117331	35
106585-107010	26	117337-119125	49
107021-107322	15	119126-121143	20
107325-107667	17	121151-123286	04
107669-108007	29	123287-125150	18
108016-108360	52	125164-127801	19
108362-108615	46	127802-131044	41
108619-108870	23	131045-136203	08
108873-109166	57	136212-142946	31

Important note: Your membership number has changed. You can find your new number by looking at your April Member Gift Form statement, which you received mid-March. You also can refer to your new membership card(s) if you have received them in the mail. Refer to page 5 of this newsletter for information on why membership numbers have changed. If you have further questions please e-mail editor@chministries.org or call 1-800-791-6225.

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 #43.

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.

UPDATE: *Gwynneth reports \$5,385 in gifts, reducing the amount needed to \$4,615.*

46. Lesley Rennie: 114 Crystal Run Dr., Middletown, DE 19709
Lesley became pregnant within the 45-day waiting period to join CHM. She needs help with \$5,053 in bills. **UPDATE:** *Lesley has \$1,048 in added bills and \$165 in gifts, bringing the total to \$5,936.*

47. 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 \$10,618 in gifts, bringing the total needed to \$550.*

48. Sally Roe: 2899 Sylvania Rd., Troy, PA 16947
Sally incurred \$9,417 in bills for a congenital kidney condition. **UPDATE:** *Sally received \$495 in gifts, bringing the total needed to \$8,922.*

49. 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 \$1,050 in gifts, bringing the total needed to \$22,655.*

50. Wilma Sechrest: 504 Grant St., Chenoa, IL 61726
Wilma incurred \$897 in bills for a painful leg condition causing sores, blisters, and discoloration. Please remember Wilma with your prayers and gifts.

51. 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 \$44,453 from CHM members. He also has received*

\$17,954 in reductions. His total need is now \$19,928.

52. 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 \$3,637 in gifts, bringing his bills to \$5,903.*

53. 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 \$6,358 in gifts, bringing the total needed to \$17,441.*

54. Sandra Thrash: 190 Gilmers Chapel Rd., Conehatta, MS 39057
Sandra underwent a gallbladder removal procedure and incurred bills for \$10,000. **UPDATE:** *Sandra reports \$2,175 in gifts, bringing the total needed to \$7,825.*

55. 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 \$3,893 in gifts, bringing her need to \$2,249.*

56. 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 \$9,941 in gifts, reducing his need to \$9,611.*

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 \$11,960. **UPDATE:** *Daniel has \$16,055 in added bills and received a total of*

\$21,116 in gifts, bringing the total needed to \$6,899.

58. 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 \$220 in gifts, bringing the total needed to \$1,695.*

Prayer Page need met:

Linda Whiteside: Los Angeles, CA
Linda underwent uterine fibroid embolization and her charges are \$9,861. **UPDATE:** *Linda writes, "The remainder of my debt has been forgiven. Praise the Lord!"*

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 \$4,493 in gifts, bringing the amount needed to \$12,207.*

Hazard testimony (continued from page 6)

dementia, so she needs constant care. My grandson, Jacob, was born with a teratoma tumor and it is a miracle he is with us today. He has a tracheostomy tube that can't be removed because it would shut off his airway. Thank you for your prayers.

Reductions (continued from page 1)

on the verge of tears when I talked to Thom Benek, the Reductions department supervisor,” said Nancy. “He asked me how Joe was doing and assured me that everything would be all right. I felt much better after talking with him.”

Thom advised Nancy and Joe to apply for hospital and any other assistance programs available whether or not they thought they qualified. The Wigleys did so and also followed his suggestion of paying a small monthly amount to each medical provider. Said Nancy, “That good advice saved us from being hounded by creditors.”

Meanwhile, medical bills poured into the Wigleys’ mailbox. As Thom promised, they received a phone call from Matt Dale at The Karis Group, a Christian patient advocacy organization that partners with Christian Healthcare Ministries to help members reduce medical bills. He told

Joe and Nancy to continue to apply for financial assistance. However, they were turned down in most cases.

With that information, Matt negotiated the \$388,000 hospital bill down to \$49,000, a reduction of more than 85 percent. Soon other medical providers followed suit—a common practice when a hospital bill is written down—and all except one reduced their bills by 50 percent or more.

“After that, we obtained a few more reductions on our own,” Nancy said. “The whole ordeal took a long time, but it was worth it. If we had put our trust in the government or some big insurance company rather than in God working through His servants, we would have had to pay 20 percent of our bills, which amounted to roughly \$80,000. Instead, we are down to just a few thousand and money from CHM members is still coming in. Our bills will soon be paid in full!”

Joe and Nancy’s advice to other CHM members seeking bill reductions:

- Apply for hospital programs and other programs even if you don’t think you’ll qualify.
- Fill out paperwork in a timely manner and be patient.
- Ask questions and stay in contact with the CHM staff.
- If you receive a reduction from a large provider such as a hospital, tell other providers about it. The Wigleys had one bill reduced from \$7,000 to \$1,000 because the provider wanted to wipe the bill off their books.
- Pay each provider a small amount until CHM members share your bills. Pay on time, but not more than you can afford.
- Don’t worry; do your part and trust God for the rest.

Janice Smith, Simpsonville, S.C. Received 100 percent reduction on hospital bill, large reductions on other bills

Christian Healthcare Ministries member Janice Smith was diagnosed with coronary artery disease in January 2008. She was taken to the hospital and underwent various tests, all of which showed favorable results. However, she felt pain in her chest 19 days later and returned to the hospital, where doctors explained that one artery was 99 percent clogged and another was 70 percent clogged.

“I knew God was in control, but my husband and daughter were in shock when they received the doctors’ report, especially since previous tests had been clear,” Janice said. She eventually had stents inserted into two coronary arteries and also suffered complications from her medications. The total amount of her bills was nearly

\$213,000.

The hospital initially offered Janice a 10 percent reduction on its \$185,110 charge when she told them she did not have health insurance. However, Janice knew that many CHM members had been able to get significantly larger discounts on their medical bills.

She told her medical providers about her limited income and how her husband had given up his job to take care of her. “I filled out all of the necessary paperwork and wrote a letter explaining why we needed reductions on our bills,” she said. As a result, the Smiths received a 100 percent write-off on Janice’s hospital bill and large reductions on bills from other medical providers. These reductions resulted in only \$3,561 in remaining bills to be shared by CHM members.

“We praise God that we were able to obtain such large reductions,” Janice said. She also said that the CHM staff members were very supportive. “It helped just to know that people were praying for me,” she said. “Thom Benek in the Reductions department prayed with me on the phone and encouraged me when I felt overwhelmed. The cards I received from members were comforting; I cried when I read one of them. It was just what I needed that day.”

Janice said that she worked hard to get bill reductions because she appreciates Christian Healthcare Ministries and its mission to help Christians in need. “I want other members to know that if I can do it, they can get reductions, too,” she said. “Most providers are willing to help you if they know the extent of your need. It also helps lift the financial burden off other ministry members with medical bills.”

Cold viruses and contaminated surfaces

Maybe the “germ-freaks” do have it right.

Scientists at the University of Virginia School of Medicine sampled the nasal secretions of 15 patients suffering from the common cold. These patients were each invited to spend a night in a hotel room. After checking out the next day, surfaces commonly touched by hands (light switches, doorknobs, television remote-controls, etc.) were sampled for the virus. One out of every three surfaces tested positive for the same rhinovirus that infected the study participant who had stayed in that room.

Several weeks later, the researchers went back to the hotel and placed drops of the original virus secretions from five of the volunteer patients onto various surfaces once again. Some of these specimens were placed the night before; the rest were applied 30 minutes prior to the return of

their respective donors. Each volunteer was directed to touch the contaminated surfaces with their fingers, and then have their fingers tested for presence of the rhinovirus (to which they were now immune).

The virus was found on one of every three tests of fingers after touching the surfaces that were intentionally contaminated the night before. Nearly two of three fingers tested positive after touching surfaces that had just had the virus applied a half an hour or so earlier.

The study reinforces the ages-old biblical and yet modern instruction to wash hands frequently, especially when in contact with those who are currently carrying an infection.

When any man has a discharge from his body, his discharge is unclean... And whoever touches the body of the one with the discharge shall wash his clothes and bathe himself in water and be



unclean until the evening... Anyone whom the one with the discharge touches without having rinsed his hands in water shall wash his clothes and bathe himself in water and be unclean until the evening (excerpted from Leviticus 15:1-12 ESV).

Seppa, Nathan. Hotel-Room Surfaces Can Harbor Viruses. *Science News* 170, no. 16 (2006): 254.

Brother's Keeper (continued from page 1)

For a low quarterly gift averaging about \$25 per unit, Brother's Keeper participants have a safeguard against catastrophic medical needs—as much as \$1 million per illness after nine years of participation.

The generosity of Brother's Keeper members results in blessings to Christians who are eager to share with others. Recently some Brother's Keeper members who wish to remain anonymous received \$25,000 in Medicare reimbursements after Brother's Keeper members shared their bills. Without hesitating, they forwarded the \$25,000 to Christian Healthcare Ministries to help with other Christians' medical bills.

Larry and Della Nolan of Claremont, S.D., are another couple that has relied heavily

on the support of other Brother's Keeper members throughout Larry's ongoing battle with cancer. So far, Christian Healthcare Ministries and Brother's Keeper members have shared nearly \$360,000 of the Nolans' cancer-related bills.

The Nolans are self-employed and run a farm. Larry said that assistance from Brother's Keeper members has always come at just the right moment for them to meet their financial obligations in the “lean times” of the year.

“We were a little wary of joining Brother's Keeper at first,” Larry said. “It seemed too good to be true to send in such a small financial gift and receive so much help with our bills. Then we realized that the Brother's Keeper program is God's way of

helping His children in need. His system doesn't look anything like the world's system and now we wonder why health insurance can't operate more like CHM and Brother's Keeper.”

He added that a health insurance plan would not have been a viable solution. “The insurance company would have just kept hiking up our premiums; we wouldn't have been able to keep our business,” he said.

Editor's note: For more information or to enroll in Brother's Keeper, visit www.cbministries.org/brotherskeeper.asp. If you aren't certain about your enrollment status, call 1-800-791-6225 and ask for Brother's Keeper.

Taxes, Christian Healthcare Ministries, and you

With the deadline for filing U.S. income taxes fast approaching on April 15, some CHM members may be wondering exactly how Christian Healthcare Ministries membership affects their tax filing.

According to the Internal Revenue Service, Christian Healthcare Ministries is a 501(c)3 charitable organization. However, **regular monthly gifts to the ministry are not deductible for income tax purposes**

since members have an expectation of receiving assistance with their medical bills if the need arises.

The good news is that any extra giving above monthly gift amounts sent to the ministry office can be deducted as a charitable contribution. Prayer Page gifts sent to the CHM office also fit into this category (Prayer Page gifts sent directly to other members are not tax-deductible).

In addition, Missouri members **only** are permitted to deduct all regular monthly gifts and extra giving from their income taxes according to Missouri state law. Members living in Missouri should visit <http://dor.mo.gov/tax/> for more information.

We highly recommend that you talk with your tax professional if you have any questions.

The rising of the Son (continued from page 2)

of Christian Healthcare Ministries is part of that news. Many people you know may have no provision for health care costs. Tell them about CHM.

When you bring a new member you are doing a wonderful thing for this ministry and your fellow Christians. Each new member increases the strength to carry the

load. If everyone found one new member next month the amount of money to share for medical bills would double.

Making our world—or one person's life—better comes about because a resurrected Christ has changed lives. The desire of those changed lives is to make things better through His power.

Resurrection. His ministry is about His resurrection. Our ministry for Him is to take to good news of His resurrection and tell it everywhere and every time we can.

Come, Lord Jesus.

When you receive your medical bills...

As soon as you receive medical bills (before making any payments to your medical providers) **please be sure to copy each bill in its entirety.**

The CHM staff has received many medical bills missing pertinent information because the stubs were torn or cut off before the bill was copied and sent to the ministry.

Receiving the entire bill helps our staff process your medical needs

much more efficiently and quickly, which in turn speeds bill sharing time.

The tear-off portion of medical bills often is missing when they arrive at our office. Please be sure to include it when copying and sending your bills to us! →

ABC HOSPITAL SYSTEMS
THIS IS A BILL FOR HOSPITAL SERVICES RENDERED TO:

PATIENT NAME: JOHN SMITH STATEMENT DATE: 03/15/09
MEDICAL ACCOUNT: 1000000 BILL DATE: 03/15/09

For statement inquiries, please call (202)444-1111 or Fax (202)444-1112 or visit our website: www.abc-hospital.com

SERVICE DATE	SERVICE PROVIDED	CHARGES	ADJUSTMENTS	BALANCE
03/15/09	119 NORTH BROADWAY - Inpatient Care	2,500.00		
03/15/09	119 NORTH BROADWAY - ADJUSTMENTS		-500.00	
		2,500.00	-500.00	2,000.00
ACCOUNT TOTAL DUE FROM YOU				2,000.00

IMPORTANT MESSAGE REGARDING YOUR ACCOUNT

ABC HOSPITAL SYSTEMS
123 Anywhere St.
Anytown, OH 12345
ADDRESS SERVICE REQUESTED

NAME: JOHN SMITH ABC HOSPITAL SYSTEMS
456 YOUR STREET 123 ANYWHERE ST.
YOUR TOWN, OH 45678 ANYTOWN, OH 12345

Please check your bill and if needed, let us know immediately for the changes, and please do not alter or destroy this bill. 12345 ANYWHERE ST. OH 12345

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 members and staff:

We are in our late 50's and have been CHM members since 1993. God has blessed us for many years by allowing us to take care of our medical needs without assistance.

Recently Paul took a job that provides health insurance. However, we fully intend to continue our participation in the ministry and to partake in the great joy of giving and praying for other Christians. When we retire, CHM will be the ministry we look to for any health care needs we may experience.

There is much to be said for paying your own medical bills as you go. It caused us to pay attention to the cost of care. It went against the attitude that we were owed something for paying into insurance. It helped us to see that medical providers deserve fair and timely payment for their services. It significantly cut down on paperwork and made our providers happy.

We also had great peace knowing that CHM was there for us if we ever experienced a traumatic health situation that we couldn't handle on our own. The ministry encouraged us to bless others. Since I (Carrol) have ongoing back problems, I have felt led to pray for others with similar conditions on the newsletter Prayer Page.

We are happy to be in this ministry.

His sheep,

Paul & Carrol Schlett

De Soto, MO

Dear Christian Healthcare Ministries:

Words cannot express our appreciation of CHM.

Bruce was diagnosed with prostate cancer last year and underwent surgery. Not knowing the magnitude of the situation, we didn't see how we could meet our financial obligations.

With the help of our Lord and savior, we were able to obtain great discounts on our medical bills. We were so surprised, but we know that it wasn't a surprise to God. He had it planned all along; praise His holy name!

Help from God and from CHM meant that our bills were paid in full. CHM reimbursed us for everything we paid out to doctors and hospitals.

We thank you for your faithfulness and thank God for Bruce's successful recovery. May God continue to bless this ministry now and forever.

In Christian love,

Bruce & Judy Mansfield
Vidor, TX

Dear Wanda:

We just want to convey our appreciation to you for helping us walk through the many changes surrounding the birth of our son,

Caleb. We recently moved from Arkansas to Ohio and we calculated that we used \$1,400 less of CHM assistance receiving care from our new medical providers. Therefore, we are enclosing a check for \$1,400.

Thank you again and may God bless the ministry of CHM.

In His grip,

Garret, Mandy & Caleb White
Youngstown, OH

Editor's note: Wanda Harrison is the CHM Maternity Needs Coordinator. She is available to answer questions and assist members with maternity needs or those who are considering becoming pregnant. Contact her at wbarrison@chministries.org or 1-800-791-6225, ext. 8075.

Dear Christian Healthcare Ministries:

I want to thank all of the CHM members who sent me cards and prayed for me. I appreciate your spiritual and physical support. I am also encouraged by all the verses you shared with me and feel much better.

Sincerely,

Holly Peterson
Roseburg, OR

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.*

Dennis & Sherry Brock: 102 Celia Dr., Madison, AL 35758 Sherry's father recently was in the hospital suffering from emphysema. Please keep them in prayer.

Rita Gray: 190 Morning Dove Dr N., Fayetteville, GA 30214 The Grays are facing the loss of their house after a water pipe explosion while they were on vacation. Please remember them in your prayers.

Jerry McGillivray: 1055 Paradise Valley Rd., Chinook, MT 59523 In the past year, Jerry fell off a roof and broke his leg and also had back surgery. Soon after his wife broke her ankle and underwent surgery. Then his mother-in-law began hemorrhaging and was

taken to the emergency room.

Betty Cobb: 6601 Finch St., Houston, TX 77028 Betty recently sustained major damage to her roof and house due to hurricanes in the east Texas area.

Gene & Diane Cullum: 202 N Lake St., Booneville, MS 38229 Gene recently was taken to the hospital due to chest pain. He has had past problems with his heart and gallbladder. Please pray for the Cullums.

Marianna Waak: 2097 Katahn Dr., Prescott, AZ 86305 Marianna slipped and fell in her kitchen, injuring her foot and ankle. She asks for your prayers.

Donna McIlhenny: 13515 Avenida Santa Tecla #210G, La Mirada, CA 90638

Donna needs medical treatment and has had difficulty finding a good health care provider who treats self-pay patients.

Rebecca Mizer: PO Box 1, Mullin, TX 76864 Rebecca recently was diagnosed with breast cancer. She is thankful that her medical providers will be writing off many of her bills.

Gilbert & Barbara Pearson: 405 11th St. NW, Minot, ND 58702 Barbara has breast cancer and cannot receive radiation treatment due to back pain. Please remember the Pearsons in prayer.



CHRISTIAN HEALTHCARE MINISTRIES

April 2009

IN THIS ISSUE:

Members receive reductions over 80 percent • Brother's Keeper exceeds limits, expectations • Celebrating the rising of the Son Healthwatch • Member Gift Form redesigned • Meet the Prayer Page participants • Prayer Page • Taxes, CHM, and you Letters to CHM • Monthly prayer requests



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