



Christian Healthcare Ministries

The biblical solution to healthcare costs

May 2009

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Share the Message, Bring-a-Friend: Powerful tools to spread the word about CHM

Share the Message (STM), the Christian Healthcare Ministries outreach to local church congregations, is a powerful tool for letting Christians know about the biblical solution to health care costs.

The heart of Share the Message is to help Christians—those who are members and those yet to join. STM enables members' medical bills to be shared faster due to more members joining the ministry. It also makes non-participating Christians aware

that God has provided a way to meet health care costs affordably while helping other believers in need.

Share the Message helps CHM grow. Christian Healthcare Ministries is a nonprofit

See "Powerful tools," page 13

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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Has Christian Healthcare Ministries found a biblical solution to health care costs?



That's why we hope you will
Share the Message

with your local church!

- Receive hundreds or even thousands of dollars worth of free CHM participation
- Incentives available for your church
- Customizable program tailored to your church
- Help fellow Christians in your congregation discover the biblical answer to health care costs!

Contact us for a free Sample Kit:

Norma Mull
1-800-791-6225, ext. 5233
sharethemessage@chministries.org



South Dakota: A challenge met with warm people in a wintry state



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

I learned two things first-hand about South Dakota during a recent visit to the state: the people are warm and the state is frigid in mid-January.

I was in South Dakota to speak with legislators about a bill they were considering that would have drastically altered the way our ministry serves our members in the state. The legislation wasn't targeting us specifically but we would have been hit in the crossfire.

The legislation would have required Christian Healthcare Ministries to operate more like an insurance company instead of a Bible-based voluntary cost-sharing ministry. Legislators listened attentively and thoughtfully to the description of how CHM serves people and operates on behalf of our members. The outcome was that they soundly defeated the bill. For that, we are grateful to them and to God.

Whenever we have the opportunity to speak with legislators about our ministry, they almost universally go away seeing how CHM is part of the solution to meeting the health care needs of Americans.

While in South Dakota I had the privilege of meeting two of our CHM member families.

Mark and Rebecca Klumb and Larry and Della Nolan came to the legislative hearing. Mrs.

Klumb and Mr. Nolan each spoke on behalf of the ministry. We had alerted our members in South Dakota about the legislation and had asked them to contact their legislators to express their thoughts about their CHM membership.

The Klumbs and the Nolans made a decision to attend the public hearing and personally express their thoughts to legislators about CHM and the work it does in their lives.



The committee members were intensely interested as these two wonderful CHM members described the importance of ministry membership in their lives. They were not only there to explain their personal need for CHM; they were there to present a testimony of how God's love motivates Christians to care for each other.

Mrs. Klumb told the committee that she has had some \$60,000 in medical bills met by the ministry. She explained that because of her diabetes and serious kidney problems, no insurance company will accept her.

"Without Christian Healthcare

Ministries, I don't know what I would do," she told the legislators.

Mr. Nolan explained to the legislators that through CHM and Brother's Keeper, members have shared some \$500,000 to meet his medical bills.

At the conclusion of the legislative meeting, when our purpose in coming to South Dakota was completed, I asked Mr. Nolan how his treatment was going. He told me of the current status of the medical procedures being used to fight his cancer. The he smiled at me and his faced began to glow. He leaned toward me and said, "If the tumor shrinks that will be good, but if it doesn't, I'm going home. I'm a winner either way."

Those two sentences explain the hope in Christ that every Christian shares. For those with serious illnesses, like Mr. Nolan, those thoughts are more an everyday part of their lives than perhaps they might be for someone with no medical issues.

Nevertheless, physical death is inescapable. Spiritual life through Christ is attainable, the gift of God to all who believe.

Thank you for the encouragement you regularly send us here at your ministry, for your prayers and your participation in this ministry. Thank you for the work you do to advance God's kingdom in His name, and for His glory.

CHM staff shares the ministry message at conferences and conventions

The CHM staff is traveling throughout the Midwest and to various southern states this spring, summer and fall to spread the message of Christian Healthcare Ministries and its health care cost-sharing advantages to Christians everywhere.

“We always encourage our members to share the CHM message with friends and family who are looking for a biblical solution to health care costs,” said Norma Mull, who coordinates ministry staff attendance at conventions. “We want to set an example by doing the same thing wherever we have the opportunity.” She

“We always encourage our members to share the CHM message with friends who are looking for a biblical solution to health care costs. We want to set an example by doing the same thing wherever we have the opportunity.”

-Norma Mull, CHM staff member

said that these events lead to CHM being introduced to Christians who might never have heard of the ministry.

The following list shows events through which staff members have been, or will be, sharing the CHM message with other Christians this year. If one will be in your area please feel free to come by and meet the CHM staff members who will be working at the event:

- Accrediting Commission International Conference in Little Rock, Ark., March 18-21. The conference was attended by

hundreds of administrators of Christian high schools, colleges, universities and seminaries across the United States and in eight foreign countries. CHM Executive Director Rev. Howard Russell presented a workshop on health care cost savings.

- Interchurch Holiness Convention in Dayton, Ohio, April 14-16.
- Apostolic World Christian Fellowship World Congress in Evansville, Ind., April 28-May 2.
- Moody Bible Institute Pastors' Conference in Chicago, May 18-21.
- The General Assembly of the Church of the Nazarene in Orlando, Fla., June 23-29.
- National Quartet Convention in Louisville, Ky., September 14-19.
- Christian Community Development Association National Conference in Cincinnati, Ohio, October 21-25.

Please consider sharing the CHM message with your church and community. Share the Message is a personal,

*See “Staff shares the message,”
page 5*

What to expect when you're ready to share the message

When you express interest in sharing the CHM message with your church or community, the CHM staff will send you two important toolkits to help guide you every step of the way:

1) The **Sample Kit** includes:

- incentives for sharing the message with your church
- ways to share the message
- step-by-step guide to present CHM to your pastor
- letter to send to your pastor
- testimonials for your pastor
- Information Pack folder
- CHM informational DVD
- church bulletin insert
- tri-fold brochure
- display poster

2) The **Event Kit** can include:

- preparation instructions
- interview questions
- announcement suggestions
- display table & tablecloth
- plastic literature racks & sign
- tri-fold brochures
- Information Pack folders
- new member applications
- monthly newsletters
- CHM informational DVDs
- display poster(s)
- church bulletin inserts



Items available in the Event Kit

“Why am I sick?” (part 3)



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Medical Consultant

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E-mail:
doc@chministries.org

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

Editor's note: This is the third 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.

As I summarized in last month's article, a study of scripture reveals three possible root causes of illness:

Sickness unto death

“Now Elisha was fallen sick of his sickness whereof he died” (2 Kings 13:14).

Since Adam, death has been the rule. Unless you are on a par with Enoch and Elijah (or the Lord returns soon), death will find us all. Remember King Hezekiah? It was said that he trusted God more than any king to ever rule Judah. But when it came to facing death, Hezekiah's trust waned. When Isaiah informed the king that his sickness was unto death, Hezekiah turned toward the wall, “wept sore,” and begged God to extend His life. God heard his prayer and gave him another 15 years (see 2 Kings 20).

Isn't that exciting? Not really. Two things stand out about the last 15 years of Hezekiah's life:

1. He blundered in boasting of his wealth to the visiting Babylonians. As a result, the

king's riches were carried off to Babylon.

2. Three years after he should have died, Hezekiah had a son who became the most wicked king to ever sit on the throne of Judah. Manasseh practiced occult worship, sacrificed his own son to a pagan god, and “filled Jerusalem from one end to another” with innocent blood. The entire nation of Judah was condemned to captivity for 70 years (2 Kings 21).

If the Lord says it's time to go, it's time to go. After all, we're going to die eventually anyway. There are some things that are worse than death.

Sickness to glorify God through healing

Not every sickness is unto death. There are some illnesses that may occur in order to demonstrate God's power and love through divine healing. Such was the case with Lazarus. When Jesus was told that Lazarus was sick, He said, “This sickness is not unto death, but for the glory of God, that the Son of God might be glorified thereby.” (John 11: 4)

A neurologist treating my former pastor told him that he had two weeks to have decompression

surgery or suffer the loss of function of his left arm. However, my pastor did not believe God wanted him to go through the surgery. He prayed, sought the Lord and was anointed by the elders of his church. Eventually, he was referred to me for a special injection procedure (prolotherapy), which directly led to his complete restoration.

The Lord used that encounter to bring us to this pastor's Cincinnati church, where we remained for 15 years. Our pastor had been praying that God would bring a doctor to minister at his church. The Lord heard his prayer, but His answer included two herniated discs in the pastor's back.

I've also personally witnessed several individuals whose illnesses

were resolved as a direct answer to prayer (i.e. without medical intervention). In either case, God was glorified.

Sickness to test or develop character

Sometimes God is glorified by the demonstration of faith and character in the midst of suffering. Consider the life and ministry of Joni Erickson Tada, who through a diving accident



Bring-a-Friend: What members tell other Christians about CHM

Christian Healthcare Ministries members just like you are daily bringing friends and family into the ministry and by doing so earn free months of participation through our Bring-a-Friend program (see the member recognition section on page 12).

If the Holy Spirit is prompting you to tell others about CHM but you aren't sure what to say, your fellow members can help. Here are some of their suggestions about the most important information to share with people about CHM and its Bible-based health care cost solutions:

"Our advice is to tell people about CHM in the normal course of conversation. Tell them what it has done for you and any others you know who have been sick. When they have questions, give them an Information Pack and/or DVD. CHM is affordable and knowing you are covered by the prayers of other Christians is priceless. The bottom line is the relief you feel when you're ill because you know that CHM members will help share your financial burden." —Freddie

"...CHM is a way to plan ahead while also helping other Christians. Your participation helps others to see the Body of Christ in action. Stress that their money won't go into a system but straight to people with real medical needs." —Charles & Valerie Zivojinovic, Chicago, IL

"Christian Healthcare Ministries is operated with accountability and internal controls. The gift amounts do not increase nearly as often as health insurance premiums." —Brian Gilbert, Tyndall, SC

& Linda Meredith, Melbourne, AR

"The Apostle Paul tells us that [our personal testimony] is the best way to 'win' others. We know what CHM has meant to us and how it has blessed us. It doesn't take long when talking to others before the conversation touches on health issues in one way or another. Some people we talked to are insured, others are not, but we tell all of them about CHM, the low monthly gift, and the Brother's Keeper program. Don't be shy; just share your personal

experience. That's the best 'sales pitch' we know of." —Darrell & Jeanetta Orange, Deweyville, TX

"When something works for you, why not share it with others? We tell people that this ministry is one of the best 'investments' we've ever made! We appreciate this wonderful ministry." —David & Beverly Adams, Batesville, AR

"The most important information to share is the biblical basis of the ministry and the concept of being good stewards of the money God has given you. I can't imagine how anyone who has received help from this ministry would be too shy to share their story." —Lee Lantzer, Dillard, GA

"Stress the fact that it is biblical and it pleases God. It opens the door to Kingdom blessings." —G.H. Thomas, Seymour, IN

"The most important thing to tell others is how low the cost is and how they can have confidence that others will help share their bills. People I speak with who are uncertain about the program soon

See "Bring-a-Friend," page 13

Staff shares the message (continued from page 3)

loving outreach designed to connect with people who need assistance with their health care costs, a critical life need. To date, nearly 1,000 Share the Message Sample Kits and more than 400 Event Kits have been sent.

To learn more about Share the Message, visit www.chministries.org/sharingchm.asp or e-mail sharethemessage@chministries.org.

CHM Executive Director Rev. Howard Russell (left) speaks with attendees at the Accrediting Commission International Conference in Little Rock, Ark.



SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

The Prayer Page: A historic, unique way to touch lives

The Prayer Page is a powerful vehicle that touches the lives of people with pre-existing medical needs. At newsletter publication date, CHM members and ministry friends have helped more than 100 people with hundreds of thousands of dollars in Prayer Page needs.

In the past five years, the Prayer Page has featured member testimonies, photographs, updates, letters and prayer requests. It has evolved from a single printed newsletter page to a four-page insert and, most recently, to a standalone sheet in the newsletter. Its most recent format encourages passing it around to other believers in church or small group settings.

The Prayer Page is another way CHM members carry each other's burdens. It lists medical bills (incurred after members join Christian Healthcare Ministries) from pre-existing conditions. Members' names, addresses, medical need explanation and gift updates are included. Medical need eligibility is determined by Prayer Page guidelines, which are available by request. If the need meets Prayer Page guidelines and the member submits the proper forms, the need is listed. An opportunity for Prayer Page listing results when bills do not meet CHM Guidelines for regular needs sharing.

All readers are invited and encouraged to give to Prayer Page needs (above regular monthly gifts) as they feel led. Prayer Page gifts are sent directly from one CHM member to another or through the CHM office (a "Giving Guide" is included on the page). Members listed on the Prayer Page submit gift update reports to the CHM office each month and the Prayer Page is adjusted accordingly.

Voices from the past...

*I just wanted to let you know how much I appreciated the articles about Prayer Page participants in the newsletter. Reading them encouraged me to be more regular in giving toward these needs.
Barbara Henning
Geneseo, IL*

*We are pleased to share with you that our financial need listed on the newsletter Prayer Page has been met! We thank God for providing and we thank you for providing a vehicle through which Christians can share each other's medical bills.
Jerry & Jane Casey
Palmet, AK*

These letters were written by members listed on the Prayer Page in the past or present or members remarking on the Prayer Page. We will feature these types of notes as often as possible.

*I am very blessed each month by the prayer needs printed in the newsletter and the Member Gift Form. Since the Lord has given me a love for writing, I enjoy sending greeting cards, prayers and letters of encouragement. The best part of this ministry is to pray for each person's physical, emotional and financial needs.
Jacquelyn Carver
Pasadena, CA*

*Enclosed you will find the report of gifts we have received for our medical need listed on the Prayer Page. We thank God for every person who has given so willingly. It has been a very humbling experience to participate in this aspect of the ministry. It is hard not to cry every time we receive a card or financial gift. We know it means that someone is sacrificing to come to our aid.
K. Roy & Delene Tufly
Dixon, MT*

FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month: \$677,018

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

- \$81.10 this month -or-
- \$27.04 for the next three months -or-
- \$13.52 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

MAY 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 and \$115 in gifts, bringing the total to \$19,719.**

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 \$10,359 in gifts and \$6,543 in added bills, bringing the total need to \$19,753.**

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 \$65 in gifts, bringing the total needed to \$2,658.**

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 \$5,469 in gifts, bringing the amount needed to \$23,531.**

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 \$14,775 in gifts, reducing the amount needed to \$12,607.**

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. Dennis Clark: 3002 Greenwood Glen Dr., Kingwood, TX 77345 Dennis was diagnosed with diverticulosis and incurred bills totaling \$14,576. **UPDATE: Dennis received \$738 in reductions, bringing the total amount needed to \$13,838.**

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 \$14,349 so far in gifts, leaving \$56,314 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 \$320 in gifts, bringing the total to \$2,632.**

11. 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.

12. 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 \$4,898 in gifts, bringing the total needed to \$9,601.**

13. Marcia Fackler: 5731 Winton Rd., Fairfield, OH 45014 Marcia underwent rotator cuff surgery for a pre-existing condition and incurred bills totaling \$4,708. **UPDATE: Marcia reports \$10 in gifts, bringing the total needed to \$4,698.**

14. 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.

15. 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.**

16. 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 \$7,296 in gifts, reducing the amount needed to \$5,070.**

17. 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 with \$14,763 in bills remaining.

Continued on page 8

Who can give?

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

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

How much should I give?

Give however much you feel led to give.

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

How do I send my gift?

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

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

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

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

Continued on the page 9 sidebar

UPDATE: *The Galbreaths have received \$1,194 in gifts. They thank God Timothy is on the mend. Remaining bills total \$13,569.*

18. 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 \$50,000 in reductions, but they still have \$6,312 remaining. **UPDATE:** *The Grabers report \$990 in gifts, bringing the amount needed to \$5,322.*

19. 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 \$1,066 in gifts, bringing the total to \$24,420.*

20. 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 \$2,397 in gifts, bringing the amount needed to \$30,855.*

21. 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.*

22. 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 \$1,159 in gifts; the amount still needed is \$3,309.*

23. 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.*

24. 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 \$9,507 in gifts, bringing the total amount needed to \$5,910.*

25. 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.*

26. 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 \$1,714 in gifts and has added \$2,081 in bills, bringing her need to \$2,172.*

27. 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 \$190 in gifts, bringing the amount needed to \$3,691.*

28. 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 \$105 in gifts, bringing the total needed to \$4,748.*

29. 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 \$3,333 in gifts and has added \$1,228 in bills, bringing the total needed to \$11,541.*

30. 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 \$910 in gifts, bringing the total needed to \$5,676.*

31. 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 \$409 in gifts, bringing the total needed to \$988.*

32. 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 \$24,001 in gifts, bringing the total needed to \$75,467.*

33. 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 \$100 in gifts, bringing the amount needed to \$2,291.*

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 \$3,427 in gifts, bringing total bills to \$8,480.**

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 \$28,821 in gifts, reducing the amount needed to \$14,529.**

37. Ed Murray: 203 Rendezvous Rd., Riverton, WY 82501 Ed was diagnosed with polycythemia, a red blood cell disorder. After reductions, his bills total \$8,983.

38. 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.**

39. 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.**

40. Kirk Osterdyk: 320 Alderson Ave., Billings, MT 59101 Kirk

suffers from giardiasis, an intestinal infection. His bills total \$4,075.

41. 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.

42. 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 \$232 in reductions and \$2,623 in gifts, bringing the total needed to \$36,330.**

43. 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.

44. 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.**

45. 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**

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 May Member Gift Form statement, which you received mid-April. You also can refer to your new membership card(s). 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 110000, you would send to need #07.

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.

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

46. 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 \$5,405 in gifts, reducing the amount needed to \$4,595.**

47. 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.**

48. 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 \$10,748 in gifts, bringing the total needed to \$421.**

49. 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.**

50. 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 \$1,427 in gifts, bringing the total needed to \$22,278.**

51. 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.

52. 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.**

53. 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.**

54. 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.**

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 \$10,101 in gifts, reducing his need to \$9,451.**

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.**

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.**

Members receive reductions over 80 percent on bills totaling hundreds of thousands (part 2)

Editor's note: Last month's newsletter issue told the story of the Wiggles, whose \$388,000 hospital bill was reduced more than 85 percent. The March 2009 issue featured 2008 reduction highlights. Both issues are available as free downloads at www.cbministries.org/newsletter.asp or by contacting the editor at editor@cbministries.org or 1-800-791-6225, ext. 5796.

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



Claiborne at The Simple Way faith community in Philadelphia

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."

In a nutshell: How to keep medical bills low

1. Make sure your health care providers understand that you are a "self-pay" patient.
2. Apply for any financial assistance available. Remember that the money you save helps all CHM members.
3. Know your hospital's average percent markup and percent discount offered to insurance companies. Ask for bill reductions (discounts) based on that information.
4. Contact the CHM Reductions department before accepting a reduction and making full payment. You will still receive credit toward your Personal Responsibility amount.
5. Ask providers to bill you directly and set up a payment plan with your providers until CHM members share your need (their voluntary gifts reimburse your expenditures).
6. When in doubt, contact the Reductions department at 1-800-791-6225 or reductions@chministries.org.



Remember to send in your Member Update Form

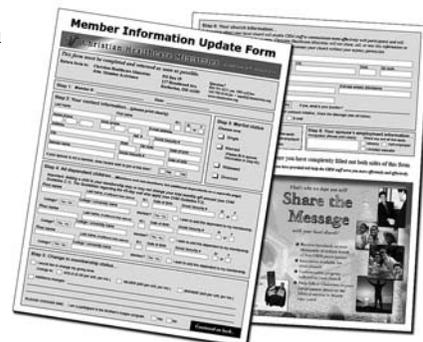
All CHM members recently received in the mail a Member Information Update Form along with their new CHM membership cards.

The forms must be completed and returned to the CHM office as soon as possible. The information you provide will ensure that our computer system is accurate

and up-to-date. This in turn will allow our staff to serve you quickly and efficiently.

Please do not assume that we have your accurate information on file. All members are asked to fill out the form in its entirety.

Thank you for helping us serve you as we serve God together.



Front and back side of the Member Update Form

Member recognition

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

Hundreds of CHM members in 2008 brought family and friends into the ministry through the Bring-a-Friend program. Special congratulations to the following people for bringing two or more friends in 2008*:

Alan Clayton North Augusta, SC
 Alan Olender Weimer, CA
 Andrew Davis Beckley, WV
 Andy Zivojinovic Chicago, IL
 Ashton Closner Marshall, TX
 Bill Beard Pleasantville, OH
 Bill Busch Bowman, ND
 Brad Pemberton Winterville, GA
 Bradley Becker Arkabutla, MS
 Brent Schellin Chinook, MT
 Brian Bisbee Carthage, MO
 Brian Dunlop La Verne, CA
 Bruce Beall Leesburg, VA
 Bruce Hall Huntington Beach, CA
 Bruce Quackenbush Palmetto, FL
 Carol Morris Bartlesville, OK
 Charles Eastman Springfield, MO
 Charles Miller Holliday, MO
 Cindy Pike Danville, KY

Clint Poffenberger Needmore, PA
 Clyde Brandt Cottonwood, CA
 Cory Jones Harlingen, TX
 Craig Whitlock Reed Point, MT
 Dan Baleme Garberville, CA
 Dana Lariche Geneva, OH
 Daniel Bonnell Loma, CO
 Daniel Biggs Waynesville, MO
 Daniel Cooper Greenville, TN
 Darrell Orange Deweyville, TX
 Dave Anderson Tulsa, OK
 Dave Klaus Trout Creek, MT
 David Adams Batesville, AR
 David Allen Altamonte Springs, FL
 David Glick Port Royal, PA
 David Ralston Cocoa, FL
 David Sitton Los Fresnos, TX
 David Smith Barrington, IL
 David Swanson Andover, NH
 David York Greenfield, WI
 Deborah Saint Elverson, PA
 Delmar Troyer Kingsley, MI
 Denise Rupp Kansas City, MO
 Donald Holmes Hubbard, OR
 Doug Pust Savage, MT
 Drew MacIntyre Alpine, CA
 Dwight Boyd Sebring, FL
 Dwight Kauffman Howe, IN
 Edward Fogg Goochland, VA
 Eli Stoltzfus Denver, PA
 Ernest Whatley Opelika, AL
 Eva Kurtz Middlebury, IN
 Evalyn Carlson Willmar, MN

Evelyn Johnson Shelby, MT
 Fay Wynn Hudson, FL
 Floyd Pearson Greer, SC
 Francis Meissen Albertville, AL
 Fred Kubman Walhalla, SC
 Fred Meredith Melbourne, AR
 Gary Hodum Corinth, MS
 Gary Novak Sutherlin, OR
 Gary Wilcox Lakeport, CA
 Glen Wenger Faunsdale, AL
 Gloria Shawver Stoddard, NH
 Greg Duck Olathe, KS
 Henry Harper Harrison, AR
 Ivan Shirk Dorchester, WI
 Jack Constable Hanover, MD
 Jack Rothenflue Kerrville, TX
 James Craig Beardstown, IL
 James Hostetler Sedalia, KY
 James Leonard Greenville, OH
 Jamie Rowen Billings, MT
 Jan Shaver Lander, WY
 Jeff Walker Grand Island, FL
 Jerry McGillivray Chinook, MT

*More members will be recognized for bringing friends into the ministry in the June 2009 newsletter.

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

Powerful tools (continued from page 1)

charity and has no shareholders to please or profit goals to achieve. The ministry exists as a vehicle to help Christians voluntarily meet each other's medical needs.

To help spur growth, CHM created the Bring-a-Friend program, which offers a free month of CHM participation to each member who brings a friend into the ministry. Members can receive Bring-a-Friend credit when people from their

churches join through Share the Message.

It is not unusual for members to request that their free month be applied as a gift to help with another Christian's medical bills. Others have written or called to express their gratitude for a free month at "just the right time" when finances were tight.

Regardless of what members decide to do with their free month of participation,

Bring-a-Friend (and thus, Share the Message) has proven a highly effective way of growing the ministry. Research shows that more than 50 percent of new members join through Bring-a-Friend.

Please consider sharing the CHM message with your church and bringing a friend today. More information is available at www.chministries.org/sharemessage.asp.

"Why am I sick?" (continued from page 4)

was paralyzed from the neck down. Despite her affliction, Joni developed incredible artistic skill, using her mouth to hold her instruments. Today, she has an international ministry, largely because of her paralysis.

Soon after the Apostle Paul's conversion, God gave this new believer an unprecedented look into paradise and the third heaven. What a temptation to pride! So, "...lest I [Paul] should be exalted above measure through the abundance of the revelations, there was given to me a thorn in the flesh, the messenger of Satan to buffet me." (2 Corinthians 12:7) Paul asked the Lord to heal him, but God's answer was no. Our Lord felt it necessary that Paul remain afflicted to be of greatest

use to Him. Later, Paul said, "Most gladly therefore will I rather glory in my infirmities, that the power of Christ may rest upon me." (2 Corinthians 12:9b)

Job was stricken with disease because of his blameless, godly character. The adversity he experienced was actually to prove to the invisible spirit world that his righteousness was not simply for personal gain (Job 2:3-7).

"And the Lord said to Satan, Have you considered my servant Job, that there is none like him in the earth, a perfect and an upright man, one that fears God and eschews evil? Yet still he holds fast his integrity, although you moved me against

him, to destroy him without cause. And Satan answered, "Skin for skin, yea, all that a man has will he give for his life. But put forth your hand now, and touch his bone and his flesh, and he will curse You to your face. And the Lord said unto Satan, Behold, he is in thine hand; but save his life. So went Satan forth from the presence of the Lord, and smote Job with sore boils from the sole of his foot unto his crown. (Job 2:3-7)

Next month: "Why am I sick?" (part 4)

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

Bring-a-Friend (continued from page 5)

overcome their uncertainty when they hear my story and learn how long I have been a member. The program works! It helps with bills for cancer and other serious illnesses. I am so thankful for CHM and love that it is so affordable. I share other good things with my friends and family; why not this, too?" *—Kathy Hylton, Augusta, GA*

"Don't force the ministry on anyone. A great product sells itself, and an honest description of CHM will provide enough information for someone to make an informed decision about whether the

program is right for him. The cost of medical care and health insurance is a frequent topic in conversation and provides a great opportunity for you to let others know that there is an affordable alternative to health insurance. Don't sound like you're selling something, just give a satisfied testimonial." *—Andrew Weaver, Windsor, SC*

"The most important information to share is that you are not trying to sell something. You are trying to serve someone. This is a ministry worthy of trust because it

operates with integrity. Those who may be shy about sharing the ministry need to remember that the motivation is to help people in need. Thanks to CHM for providing the opportunity to help them!" *—Larry Mobley, Wesley Chapel, FL*

Editor's note: To learn more about the Bring-a-Friend program, which offers members free months of CHM participation for each new membership they bring to the ministry, visit www.cbministries.org/bringafriend.asp or contact the CHM Ministry Information department at 1-800-791-6225.

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 Ms. Adams:

I recently received a \$10,000 gift to assist with my Prayer Page need.

Since the donor wanted to remain anonymous, I was not able to send a note of thanks directly. Would you please pass my appreciation to the member and express for me the encouragement that this gift brought my wife and me?

Also, thank you for the assistance and support you have given us over the last two years.

Be blessed,

Waldo S. Legendre, Jr.
 Covington, LA

Editor's note: Fay Adams is the CHM Gift Processing department supervisor.

Dear Rev. Russell:

I am a Nazarene pastor in El Reno, Okla. As a member of a different Christian health care cost-sharing ministry, I highly recommend the concept over traditional health insurance.

I must stay with my current plan due to my pre-existing conditions,

but cannot recommend it as the best among the Christian health care cost-sharing plans available. I have examined all major Christian programs and want to enthusiastically promote CHM.

I would like to communicate with you if you will allow me to promote this ministry to the Nazarene denomination.

In Christ,

Rev. Eddie G. Stark
 El Reno, OK

Consumers look to websites for health information

According to Burst Media, the majority of Americans (66 percent) go online to search out health and wellness information. Women (72 percent) are more likely to do so than men (61 percent).

One-third (34 percent) are online seeking wellness information at least once per week, with 11 percent doing so daily. People aged 25 to 34 are the most active online wellness information seekers with 46 percent going online weekly and 16 percent doing so daily.

The sources most used are WebMD.com (36 percent), Wellness.com (36 percent) and condition-specific websites (35 percent). Twenty-eight percent use health care provider sites, 28 percent go to government sites and 18 percent use corporate sites.

Courtesy Saurage Research "Key Findings" newsletter

Wellness information that Americans look for online, women vs. men, 2008

	Women	Men
Nutrition	40%	34%
Diet or weight loss	37%	24%
Vitamins and nutritional supplements	31%	30%
Health and beauty aids	32%	13%
Stress relief, relaxation, meditation	19%	19%
Smoking cessation programs	8%	9%

Source: Burst Media

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.*

Jeanne Sazyc: 3041 Green Valley Dr., Ann Arbor, MI 48103 Jean's 18-year-old son, Joseph, had surgery for a brain tumor. Please remember the Sazycs in your prayers.

Michael & Jo Ann Eldridge: Box 342, Shawano, WI 54166 Michael had a heart attack while at the airport and was rushed to the hospital for surgery.

Felix Ekono (no address provided): Felix is a cancer patient and asks for prayer for his health and financial situation.

Joann Martin: PO Box 79, Newport, OH 45768 Joann recently had a heart catheterization and also suffers from sleep

apnea. She asks the CHM family for prayer.

Joanne Westfahl: 4747 Rose Ann Ct., Maize, KS 67101 Joanne's husband, Max, recently passed away after time in the hospital and in hospice. Please keep Joanne and her family in prayer.

Billy & Paula Speer: PO Box 596, Groveland, FL 34736 The Speers ask for prayer for their finances. They have a musical evangelism ministry on which they rely for their income.

Ted Lindbeck: 12006 40th Ave NE, Seattle, WA 98125 Ted recently underwent a lithotripsy procedure to remove his kidney

stones and asks for your prayers.

Linda Schulenberg: 24406 S Skylane Dr., Canby, OR 97013 Linda was in a serious accident when a car came through the wall of the store in which she was shopping. She suffered a shattered pelvis. Please remember Linda in your prayers.

Sadie Yoder: 139 W Main St., Sudlerville, MD 21668 Sadie's husband, Noah, recently committed suicide. Please keep the Yoders in your prayers.

Buckie Smithen: PO Box 485, Ennis, MT 59729 Buckie praises God that his emergency bypass surgery was successful.



CHRISTIAN HEALTHCARE MINISTRIES

May 2009

IN THIS ISSUE:

Powerful tools to spread the word about CHM

South Dakota: A challenge met with warm people in a wintry state

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Prayer Page • Member receives reductions over 80 percent

Member recognition • Letters to CHM • Monthly prayer requests



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