



# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

June 2009

## IN THIS ISSUE

*Member's miraculous healing*.....1  
*Maternity: Go for the Gold*.....1  
*Mistakes and misunderstandings about health care and CHM*.....2  
*We want to follow in your electronic footsteps*.....2  
*Healthwatch*.....4  
*Member recognition*.....5  
*Brother's Keeper growth*.....6  
*Prayer Page*.....7-10  
*Illness strikes close to home*.....11  
*Letters to CHM*.....14  
*Monthly prayer requests*.....15

*Christian Healthcare Ministries® is a Bible-based, voluntary medical cost-sharing ministry that fulfills the command of Galatians 6:2, that Christians carry each other's burdens.*

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

127 Hazelwood Ave.  
 Barberton, Ohio 44203

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

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

[www.chministries.org](http://www.chministries.org)  
 E-mail: [info@chministries.org](mailto:info@chministries.org)

## Member's six-year-old son miraculously healed

Pastor Steven Pawley of Appleton, N.Y., knows that God still performs miracles. His six-year-old son, Aaron, is living proof.

On April 10, 2009, the young son of a visiting missionary



*The Pawley family (L-R): Austin, Aaron, Lorie, Abigail, Steven and Lauren*

picked up a chunk of wood from the Pawleys' woodstove and heaved it into the air. Aaron was walking by when the wood struck him in the face. A piece of wood measuring 1/4" x 1/2" became embedded in his eye socket.

Steven and his wife, Lorie, decided not to attempt extracting the wood or even rinsing Aaron's eye since they couldn't determine how deeply the wood had penetrated. "We

*"Daddy, am I going to lose my eye?" Aaron asked.*

*"All I could tell him was, 'I don't know, but it's the Lord's eye and He will do what He thinks is best.'"*

*-Steven Pawley, CHM member*

knew right away that it was very serious," Steven said. "We couldn't tell if the wood had punctured Aaron's eyeball."

The Pawleys helped calm Aaron. "Daddy, am I going to lose my eye?" Aaron asked.

*See "Miraculous healing," page 14*

## Thinking of adding to your family? Go for—and stay with—the Gold

The Christian Healthcare Ministries Gold participation level is hands-down the best option for young families and those who wish to increase their joy by increasing their family size.

The reason is simple. The Gold maternity program presents many advantages and provides medical bill assistance up to \$125,000\* for:

- Pre- and postnatal care
- delivery (including cesarean and multiple births)
- home births
- midwives
- complications (for mother and baby up to three months of age)

The Silver and Bronze participation levels are similar but only include qualifying bills



for inpatient/outpatient hospital treatment, testing performed at the hospital or surgery performed in any location.

Office visits and prescriptions are

*see "Go for the Gold," page 13*

## Mistakes and misunderstandings about health care and the CHM solution



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

There is no such thing as “free” health care. Unfortunately, not all Americans understand that fact.

A person close to me some months ago recommended to his adult daughter that she join Christian Healthcare Ministries. The 22-year-old had just graduated from college and was moving to another city.

She and I spoke on the phone about the ministry. She was amazed at what we have to offer. Nevertheless, she put off the decision.

Shortly before the 2008 presidential election she had to go to the doctor for a medical problem. She said to her father, “If Obama were president this would be taken care of for me.”

That shows how little she understands health care costs.

My friend’s daughter is a college graduate. She did not want to spend the money it takes to become a CHM member. She wished for a new president who would pay the bills for her. She didn’t understand that in whatever form a government program takes it will force her to do what she doesn’t want to do—pay for health care.

It doesn’t matter who you are, what government-run system is put in place or how it is administered. It’s going to cost money, and lots of it.

Massachusetts was the first state in the nation to adopt a form of universal health care coverage. According to a New York Times story of March 15, 2009, Massachusetts spends 33 percent more per person for health care than the national average.

---

*“Government programs that require people to buy health insurance to the exclusion of any other option are wrong.... They would deny you and me the freedom...to make the choices we believe are best for ourselves and our families.”*

**-Rev. Howard S. Russell**

---

On April 7, 2008, the American Medical News reported this: “Higher-than-expected costs and enrollment in Massachusetts’ health reform program are translating into higher premiums and co-payments for enrollees and a concern physicians will face pay cuts.

“The Connector Authority, the board overseeing the state’s comprehensive health system

*See “Solution,” page 12*

---

## We want to follow in your electronic footsteps

What is your electronic footprint?

Whatever it might be, Christian Healthcare Ministries would like to know with the goal of communicating with you more quickly and efficiently.

The technology questionnaire in this month’s newsletter asks a series of questions to help us reach the

goal of getting information into your hands through your computer, cell phone – whatever works best for you.

As we discussed at the CHM office the different ways modern technology enables us to provide information, we realized we don’t have a good idea of what our members’ capabilities are to receive that information.

Thus, the questionnaire form. Whether you don’t know how

to turn on a computer or are regularly on-line, texting and tweeting, we’d like to know that and also how you would most like to receive information from CHM.

Please send the survey form back as soon as you can. Thank you very much for your help with this important project.

*Continued on page 3*



(Continued from page 2)



## Christian Healthcare Ministries technology questionnaire

Please complete at your earliest convenience and return to: Christian Healthcare Ministries, Attn: Editor, 127 Hazelwood Ave., Barberton, OH 44203. Thank you!

Member name: \_\_\_\_\_ Member number: \_\_\_\_\_

City/State: \_\_\_\_\_ Your age: \_\_\_\_\_ Spouse's age: \_\_\_\_\_

Adults in your household who are CHM members:  Yourself only  Yourself & spouse

E-mail address (optional): \_\_\_\_\_

1. Number of computers in your household with Internet access:  0  1  2 or more

2. Type of Internet connection:

- Dial-up  DSL/Cable  Wireless  
 Satellite  Not sure  None

3. If there are no computers in your household, do you access the Internet elsewhere on a regular basis?

- Yes, at workplace  Yes, at library  No  
 Yes, at another place: \_\_\_\_\_

4. Number of e-mail accounts held and *regularly checked* by you and/or your spouse (please mark "0" if you check your e-mail less than once per week):

- 0  1  2 or more

5. What activities do you and/or your spouse often perform while online at home? (Choose all that apply):

- Checking e-mail  
 Checking news, sports, weather, stocks, etc.  
 Shopping online or browsing shopping sites  
 Online learning and education  
 Conducting personal business or finance (paying bills online, etc.)  
 Surfing the Web or other online leisure activities (watching videos, listening to music, etc.)

6. How many people in your household over age 23 participate in an online social network? (MySpace, Facebook, LinkedIn, Twitter, etc.)

- 0  1  2 or more

7. Number of online newsletters, newspapers or magazines to which you and/or your spouse subscribe:

- 0  1  2 or more

8. Which of the following would you be interested in as a service offered by CHM? (Choose all that apply; checking these boxes will *not* sign you up for these services.)

- Monthly Member Gift Form (billing statement) sent to your e-mail account  
 Monthly CHM newsletter sent to your e-mail account  
 Submit medical needs online  
 Health care-related information videos on CHM website

9. For what purpose(s) have you and/or your spouse used the CHM website? (Choose all that apply):

- Reviewed website before joining CHM  
 Used the Personal Reference Network or are listed on it  
 Applied for CHM membership online  
 Downloaded CHM Member Application or other forms  
 Downloaded/read CHM monthly newsletter  
 Read online articles and health info by Dr. Jacobson  
 Accessed CHM staff directory  
 Used website as a tool to promote the ministry

## “Why am I sick?” (part 4: Chastisement for sin)



**Dr. Michael Jacobson, D.O.**  
Medical Consultant

Christian Healthcare Ministries  
127 Hazelwood Ave.  
Barberton, OH 44203

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

E-mail:  
[doc@chministries.org](mailto:doc@chministries.org)

Health education resources at:  
[www.chministries.org/healthinformation.asp](http://www.chministries.org/healthinformation.asp)

*Editor's note: This is the fourth 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.*

The fourth biblical reason for sickness is what we tend to think of most often: we're sick because we have done something wrong and are under chastisement.

### Failure in leadership

Chastisement can come even though we may have done nothing wrong personally, but if those in leadership may have broken God's law. David and Bathsheba's firstborn son died because of their immorality (2 Samuel 12:14), and 70,000 men lost their lives after David took an illegal census of Israel's military (1 Chronicles 21 and 2 Samuel 24).

### Immorality

Secondly, chastisement may come as a result of immorality. Proverbs abounds with strong warnings against such a lifestyle (Proverbs 2:18-19). Paul warned that those who live immoral lives will receive in their own bodies the just penalty for their perversions (Romans 1:27).

### Taking communion unworthily

“Wherefore whosoever shall eat this bread, and drink this cup of the Lord, unworthily, shall be guilty of the body and blood of the Lord. But let a man examine himself, and so let him eat of that bread, and drink of that cup. For he that eats and drinks unworthily, eats and drinks damnation to himself,



not discerning the Lord's body. For this cause many are weak and sickly among you, and many sleep. For if we would judge ourselves, we should not be judged” (1 Corinthians 11:27-31).

### Lying

It seemed like just a small thing, especially in light of the great deal of good they thought they were doing. Ananias and Sapphira had sold some land in order to give money to the church and decided to keep part of it for themselves. As Peter later affirmed, there was nothing wrong with that; it was their

land to do with as they chose. But they told the apostles they were giving the church all the proceeds. Unfortunately, their “little white lie” cost them their lives. More than just a small thing, Peter informed them that they had actually lied to the Holy Spirit (Acts 5).

Ananias and Sapphira were trying to give the church the appearance that they were giving the land's entire price when in reality they were only giving a portion. Seemingly insignificant, it was nevertheless a misrepresentation of the truth. Have we ever misrepresented ourselves to others, especially to those in the church? To do so, according to Peter, is to lie to God himself. I think it happens more than we realize. Perhaps illnesses have occurred with this as the cause, and we had no idea of the spiritual connection.

### Rebellion

Not only are we to be truthful with the Lord and with the authorities He has ordained, but we are also to humbly submit to their leadership. Elymas the sorcerer was struck blind for opposing Paul in his ministry of the gospel (Acts 13:8-11). Miriam (along with her brother Aaron) was lifted up with pride and spoke against her ruler-brother Moses. As explained in Numbers 12, “the Lord heard it,” and, after a dramatic

# Remember to send in your Member Update Form

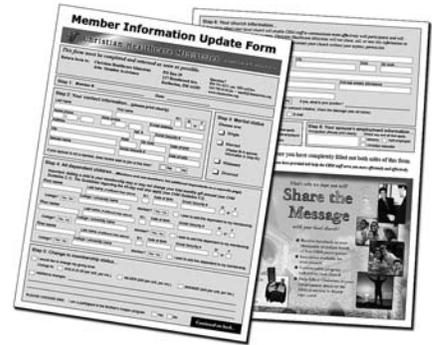
All CHM members recently received in the mail a Member Information Update Form along with their new CHM membership cards.

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\*:

<i>Jerry Schell</i>	<i>Pittsburg, IL</i>
<i>Jewel Hall</i>	<i>Billings, MT</i>
<i>Jim Burdett</i>	<i>Big Fork, MT</i>
<i>Jim Mattingly</i>	<i>Moody, MO</i>
<i>John Barry</i>	<i>Sugar Grove, NC</i>
<i>John Stewart</i>	<i>Pike Road, AL</i>
<i>John Taylor</i>	<i>Stuart, FL</i>
<i>Jordan Clare</i>	<i>Clarkston, WA</i>
<i>Joseph Horst</i>	<i>Stratford, WI</i>
<i>Joseph Ragland</i>	<i>Hayden, AL</i>
<i>Kathryn Hylton</i>	<i>Augusta, GA</i>
<i>Katrina Chaffer</i>	<i>Live Oak, FL</i>
<i>Keith Miller</i>	<i>Huntertown, IN</i>
<i>Kelley Addington</i>	<i>Harrison, ID</i>
<i>Kenneth McGee</i>	<i>Pflugerville, TX</i>
<i>Kenneth Updike</i>	<i>Oelrichs, SD</i>
<i>Larry Mobley</i>	<i>Wesley Chapel, FL</i>
<i>Larry Olson</i>	<i>Trail, OR</i>
<i>Laverne Tripp</i>	<i>Gallatin, TN</i>

<i>Lawrence Lambes</i>	<i>Carlisle, OH</i>
<i>Lee Lantzer</i>	<i>Dillard, GA</i>
<i>Linda Hagen</i>	<i>Taylorsville, NC</i>
<i>Lyman Eddy</i>	<i>Leesburg, VA</i>
<i>Mark Eckart</i>	<i>Orleans, IN</i>
<i>Mary Hyatt</i>	<i>Excelsior Spring, MO</i>
<i>Matthew Leopold</i>	<i>Corvallis, MT</i>
<i>Melissa Robinson</i>	<i>Hammond, LA</i>
<i>Michael Brown</i>	<i>Burwell, NE</i>
<i>Michael Byrd</i>	<i>Covington, LA</i>
<i>Michael Hammer</i>	<i>Dillsburg, PA</i>
<i>Mike Moss</i>	<i>Lake St Louis, MO</i>
<i>Milton Brown</i>	<i>Avondale, AZ</i>
<i>Natalie Reid</i>	<i>Flower Mound, TX</i>
<i>Norma Troyer</i>	<i>Farmville, VA</i>
<i>Olin Gingerich</i>	<i>Huntsburg, OH</i>
<i>Paula Creel</i>	<i>Perkinston, MS</i>
<i>Peggy Singe</i>	<i>Union, NJ</i>
<i>Phil Stoltzfus</i>	<i>Amanda, OH</i>
<i>Rawlene Spear</i>	<i>Overland, KS</i>
<i>Raymond Gaters</i>	<i>Ripley, TN</i>
<i>Rich Graf</i>	<i>Randolf, NE</i>
<i>Richard Brandt</i>	<i>Miles City, MT</i>
<i>Richard Ricke</i>	<i>Burnsville, MN</i>
<i>Rick Banda</i>	<i>Austin, TX</i>
<i>Rick Hall</i>	<i>Liberty, MS</i>
<i>Rick Teeters</i>	<i>Lingle, WY</i>
<i>Ricki Davis</i>	<i>Hot Springs, AR</i>
<i>Robert Clark</i>	<i>Elizabethton, TN</i>
<i>Ronald Bos</i>	<i>Galatin Gateway, MT</i>
<i>Salvador Navarro</i>	<i>Bozeman, MT</i>
<i>Sam Chess</i>	<i>Port St Lucie, FL</i>
<i>Sam McGuire</i>	<i>Bozeman, MT</i>

<i>Sandra Bragg</i>	<i>Lochgelly, WV</i>
<i>Sarah Bodily</i>	<i>Charlotte, NC</i>
<i>Sean Reece</i>	<i>Tuscumbia, AL</i>
<i>Shane Claiborne</i>	<i>Greenback, TN</i>
<i>Stanley Edwards</i>	<i>Ennice, NC</i>
<i>Stephen Baker</i>	<i>Greenville, OH</i>
<i>Steven Hoggatt</i>	<i>Philipsburg, MT</i>
<i>Stuart Chandler</i>	<i>Billings, MT</i>
<i>Tamara Dabill</i>	<i>Hayden, ID</i>
<i>Ted Mullins</i>	<i>Ft Oglethorpe, GA</i>
<i>Terri Sizemore</i>	<i>Hyde Park, UT</i>
<i>Terry Clark</i>	<i>Lakeland, FL</i>
<i>Terry Ropp</i>	<i>Pickens, SC</i>
<i>Thomas Kubn</i>	<i>Gap Mills, WV</i>
<i>Tim Altschweiger</i>	<i>Big Fork, MT</i>
<i>Walter Pitmon</i>	<i>Travelers Rest, SC</i>
<i>Wanda Miller</i>	<i>Sarasota, FL</i>
<i>Wendell Gebman</i>	<i>Hot Springs, SD</i>
<i>William Tolison</i>	<i>Pahrump, NV</i>

\*Other members who brought two or more friends into the ministry in 2008 were listed in the May 2009 newsletter, available online at [www.chministries.org/newsletter.asp](http://www.chministries.org/newsletter.asp)

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

**SPIRITUAL:  
PRAYER PAGE ENCOURAGEMENT**

*“I want men everywhere to lift up holy hands in prayer...”*

This verse from 1 Timothy 2 illustrates perfectly a task given to every Christian: to support others by bringing their needs before God’s throne. We usually undertake the task on behalf of our family and friends—the people who are closest to us.

Christian Healthcare Ministries members have a additional way of fulfilling this task: they can pray for fellow members in need. Members’ names, addresses and specific information about their needs are provided in the following ways:

- enclosed with your monthly Member Gift Form
- in the prayer requests section of the monthly newsletter (page 15)
- on the monthly newsletter’s Prayer Page

Even though you may not know them, you have something in common with the people listed. Like you, they have entrusted their lives to God and to His care. Like you, they believe that biblically-based cost sharing is the best way to approach their health care costs. And perhaps like you, they are facing difficult times and need brothers and sisters in Christ to lift them up in prayer.

Even if you cannot contribute financially to those with Prayer Page needs, please consider becoming a prayer warrior on their behalf or sending them cards, letters or other correspondence to encourage them during their times of trial. Many CHM members have developed a bond with other participants they’ve never met by simply reaching out and communicating with them.

We provide the network. Will you take up the task?

## Brother’s Keeper program growing at a rapid rate

The Brother’s Keeper program, which provides CHM members with health cost sharing support of up to \$1 million—has grown more than 12 percent in the last 12 months.

The Brother’s Keeper expansion results from two things: an increased desire by CHM members to expand their health care support and a greater emphasis on communicating the program to CHM members, says Norma Mull, Ministry Information department supervisor.

“This is the largest one-year expansion of the Brother’s Keeper program in the last five years,” said Mull. “Our members are really taking to heart the fact that Brother’s Keeper is an amazingly affordable way to deal with medical costs that exceed the CHM per-incident limit of \$125,000.”

Brother’s Keeper offers an additional \$100,000 of medical assistance annually, growing by \$100,000 each year of participation up to \$1 million.

Brother’s Keeper members with heart disease, cancer and other serious illnesses have seen the voluntary cost-sharing participation of Brother’s Keeper members completely cover medical bills totaling hundreds of thousands of dollars.

“It expands on CHM in that Brother’s Keeper members are helping each other as they help themselves if the costs of a catastrophic illness should strike them,” Mull said.

*See “Brother’s Keeper,” page 10*

### FINANCIAL: PRAYER PAGE GIVING

**Prayer Page total needs remaining this month: \$692,384**

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

- \$81.53 this month -or-
- \$27.18 for the next three months -or-
- \$13.59 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

JUNE 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](http://www.cbministries.org)  
E-mail: [prayerpage@cbministries.org](mailto: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 \$10,439 in gifts and \$6,543 in added bills, bringing the total need to \$19,673.**

**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 \$5,784 in gifts, bringing the amount needed to \$23,216.**

**5. 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 \$14,927 in gifts, reducing**

**the amount needed to \$12,455.**

**6. Liliana Castro: 3971 Covey Flush Ct., Smyrna, GA 30082** Liliana asks the CHM family for help with bills totaling \$8,336 for the birth of her second son, Jonathan.

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

**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 \$15,384 so far in gifts, leaving \$55,279 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 \$699 in gifts, bringing the total to \$2,253.**

**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. **UPDATE: Raymond reports \$100 in gifts, bringing his total to \$900.**

**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**

**\$5,028 in gifts, bringing the total needed to \$9,471.**

**12. Marcia Fackler: 5731 Winton Rd., Fairfield, OH 45014** Marcia underwent rotator cuff surgery for a pre-existing condition and incurred bills totaling \$4,708. **UPDATE: Marcia reports \$40 in gifts, bringing the total needed to \$4,668.**

**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. **UPDATE: Janice reports \$10 in gifts, bringing her total to \$1,625.**

**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 \$205 in gifts, bringing the total to \$2,795.**

**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 \$7,311 in gifts, reducing the amount needed to \$5,055.**

**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 with \$14,763 in bills remaining. **UPDATE: The Galbreaths have received \$1,194 in gifts. They thank God Timothy is on the**

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*

*mend. Remaining bills total \$13,569.*

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

**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 \$1,316 in gifts, bringing the total to \$24,170.*

**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. 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 \$1,314 in gifts; the amount still needed is \$3,154.*

**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 \$9,572 in gifts, bringing the total amount needed to \$5,845.*

**24. 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.*

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

**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 \$3,453 in gifts*

*and has added \$1,228 in bills, bringing the total needed to \$11,421.*

**28. 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 \$1,100 in gifts, bringing the total needed to \$5,486.*

**29. Waldo S. Legendre, Jr.:** 217 Walnut St., Covington, LA 70433 Waldo suffers from congestive heart failure and had to have stents inserted. He asks for help with \$156,585 in bills. **UPDATE:** *Waldo reports \$60,295 in reductions, \$3,178 in added bills and \$24,770 in gifts, bringing the total needed to \$74,698.*

**30. David Long:** 187 Custer Rd., Heath, OH 43056 David suffered a brain seizure and was in intensive care. After reductions of \$28,946, his bills total \$1,826.

**31. 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 \$355 in gifts, bringing the amount needed to \$2,036.*

**32. Rebekah Maberry:** 1001 Gulf, Lamar, MO 64759 Rebekah asks the CHM family for help with cardiology bills totaling \$1,968.

**33. 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 \$3,511 in gifts, bringing total bills to \$8,396.*

**34. 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 \$2,154 in gifts. He now needs \$21,943.**

**35. 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 \$29,098 in gifts, reducing the amount needed to \$14,252.**

**36. 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.

**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 \$34,112 in bills. He has received \$1,759 in gifts, bringing the total amount to \$33,312.**

**38. 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.

**39. 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 \$3,144 in gifts, bringing the total needed to \$35,809.**

**40. 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.

**41. 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.**

**42. 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 \$5,465 in gifts, reducing the amount needed to \$4,535.**

**43. Patricia Quill: 564 Pearl Bonnett Rd., Windsor, SC 29856** Patti underwent a hysterectomy due to anemia and critically low blood pressure. She trusts God to meet her need and thanks the CHM family in advance for prayer and help with \$22,221 in bills.

**44. 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 \$305 in gifts, bringing the total to \$5,796.**

**45. Tanya Robinson: 102 Congress St., Apt. 3, Belfast, ME 04915** Tanya incurred \$14,594 in medical bills from acute cysts & endometriosis.

### GIVING GUIDE

Membership #	Need #	Membership #	Need #
100025-100056	45	109076-109422	06
100066-100187	49	109431-109770	33
100192-100268	48	109779-110073	46
100278-100425	55	110077-110406	36
100437-100553	10	110407-110703	54
100558-100833	13	110705-110995	11
100834-101121	56	110996-111305	27
101137-101409	30	111308-111644	05
101414-101747	32	111651-112012	16
101821-102101	31	112013-112346	07
102108-102531	24	112347-112698	35
102543-102786	53	112700-113191	52
102796-103099	09	113193-113612	41
103130-103705	03	113613-113968	38
103738-104113	14	113969-114324	02
104117-104523	22	114325-114668	01
104525-104836	21	114672-114956	50
104860-105282	25	114957-115467	34
105285-105784	42	115468-116360	47
105788-106324	12	116363-118259	04
106338-106791	26	118260-120047	43
106792-107166	15	120062-122031	19
107170-107460	18	122032-124443	17
107462-107817	28	124445-126971	20
107818-108191	44	126972-129687	37
108195-108461	51	129689-133044	39
108464-108719	23	133056-137960	08
108721-109071	40	137962-143188	29

**Important note: Your membership number has changed.** You can find your new number by looking at your June Member Gift Form statement, which you received mid-May. You also can refer to your new membership card(s). If you have further questions please e-mail [editor@chministries.org](mailto: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 #46.

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](mailto: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](http://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: Praise God! Tanya reports that she has received \$3,425 in reductions and a total of \$10,828 in gifts, bringing the total needed to \$341.**

**46. Sally Roe: 2899 Sylvania Rd., Troy, PA 16947** Sally incurred \$9,417 in bills for a congenital kidney condition. **UPDATE: Sally received \$600 in gifts, bringing the total needed to \$8,817.**

**47. Mary Ann Scott: 1800 Alice Hall Rd., Golden, MS 38847** Mary Ann's husband, Aubrey, had prostate cancer and passed away. Mary Ann is thankful for the gifts they've received but she still needs help to meet his \$97,622 in bills. **UPDATE: Mary Ann received \$73,917 in reductions and \$1,657 in gifts, bringing the total needed to \$22,048.**

**48. 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. **UPDATE: Wilma reports \$75 in gifts, bringing the total needed to \$822.**

**49. Marc & Katharine Sinnock: 600 N. Eustis Dr., Indianapolis, IN 46229** Marc and Katharine ask for gifts and prayer for a family member with a pre-existing condition. They have bills totaling \$8,950. **UPDATE: The Sinnocks have received \$2,050 in reductions and \$6,172 in gifts, bringing the total to \$728.**

**50. 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.**

**51. 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 \$3,719 in gifts, bringing his bills to \$5,821.**

**52. 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 \$6,748 in gifts, bringing the total needed to \$17,051.**

**53. 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.**

**54. 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 \$10,177 in gifts, reducing his need to \$9,375.**

**55. Mark & Joy Willis: 2205 Lakeside Dr., Wentzville, MO 63385** Joy became pregnant before joining CHM and incurred bills totaling \$840 for the home birth of their son, Judah.

**56. 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 \$275 in gifts, bringing the total needed to \$1,640.**

#### 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 \$4,558 in gifts, bringing the amount needed to \$12,142.**

#### Prayer Page need met:

**Paula Byler: Apple Creek, OH** Paula has breast cancer and asks the CHM family for help to meet her bills of \$1,566. **UPDATE: Paula reports that her Prayer Page need has been met in full! Thanks to all who donated.**

#### Brother's Keeper (continued from page 6)

Brother's Keeper members send a quarterly gift amount (which averages about \$25 per membership unit) to the CHM office, where it is deposited in an audited escrow account and used to meet catastrophic health care costs.

"Members also are encouraged to pray for each other and to send cards and letters of encouragement," Mull said. "We hear a lot of comments about how much that means to people who are dealing with a major illness."

A Brother's Keeper membership application can be obtained by calling the CHM Ministry Information department at 1-800-791-6225, or it can be found on the Internet at [www.chministries.org/brotherskeeper.asp](http://www.chministries.org/brotherskeeper.asp).

## Illness strikes close to home

Every day, some of our brothers and sisters in Christ are affected by an illness or accident, whether it happens to them or to a family member or friend.

Recent events at the Christian Healthcare Ministries office remind us of the difficulty many of our members face every



*CHM staff members Marge Gully and Dennis Stoll*

day. Two CHM employees—Marge Gully and Dennis Stoll—have suffered serious health setbacks.

Marge—who works in the CHM Gift Processing department—suffered in 2003 a massive heart attack during a Christian Healthcare Ministries chapel service and was rushed to the emergency room. Miraculously and after long months of recovery, she was able to return to work.

In February 2009 fellow employees noticed that Marge wasn't her usual energetic self. They speculated that the pacemaker she received in 2003 was causing her to feel ill. She was again admitted to the hospital and soon after suffered a debilitating stroke.

Marge's health status has swung back

and forth in recent months, although at newsletter publication date she has been moved to an assisted living facility with assurances that rehabilitation will soon begin. She hopes to eventually return to work part-time at the ministry.

Dennis Stoll is the ministry's full-time maintenance staff member. His acid reflux disease caused him to seek medical care in April 2009. On April 16 Dennis heard

the words that no one ever wants to hear: "You have cancer."

The diagnosis was esophageal cancer, a serious disease with a low survival rate. After several sleepless nights, Dennis shared the news with other ministry staff members. He assured us that God would somehow be glorified through his illness, especially if anyone came to know Jesus Christ because of it.

The most recent news from medical tests is that the cancer was caught early and has not spread, for which we thank God.

Both as Christians and as CHM members and staff, we have the privilege of lifting each other up in times of sadness *and* times of rejoicing. We as staff continually lift up our members in prayer. We also ask for your continued prayers for us and especially for Marge and Dennis.

## Protect yourself from identity theft

For your protection, please use caution when giving out your credit card information to *anyone*.

Recently some Christian Healthcare Ministries members have e-mailed or faxed their credit card numbers to the CHM office to complete transactions regarding their monthly gift amount.

E-mailing or faxing this highly confidential information creates an electronic and/or paper "trail" that can be used by unscrupulous people to compromise the security of your information.

Although CHM employees are committed to our members' safety, it is impossible to monitor every circumstance that can arise in data transmission, especially when the Internet is involved.

For that reason, we encourage you to only give your credit card information over the telephone or via U.S. mail (enclosed in a security envelope).



### Solution (continued from page 2)

reform program, unanimously agreed on March 20 to raise monthly premiums by 10 percent for its subsidized health plans starting July 1, the beginning of the state's 2009 fiscal year."

Now Massachusetts is looking at ways to deal with exploding costs.

The federal government-run Medicare program alone is costing us as taxpayers nearly \$400 billion per year. Medicare is a program for America's senior citizens. Some argue that we need a Medicare-type system to cover everyone in the country.

Imagine what extending the program to the population of more than 300 million Americans will do to the program's costs.

And we'll all pay. Government does not pay for a thing in this country. Taxpayers pay.

Christian Healthcare Ministries has proven itself to be an effective program for Christians seeking health care cost support. Our ministry offers something different—and we believe better—than traditional health insurance.

That makes us part of the health care solution. A remarkably affordable part of the solution.

Insurance companies are in business not to help people, but to make a profit. There is absolutely nothing wrong, sinister or suspect about making a profit.

But government programs that require people to buy health insurance to the exclusion of any other option are wrong. They are not American. They would deny you and me the freedom as adults and as free citizens of this country to make the choices we believe are best for ourselves and our families.

That option must remain for Christians who want and need what we offer.

The tragedy right now is that there are people like my friend's daughter who know they need to take action to address their personal health care needs, but they don't. There are a thousand reasons why they put it off, and every one of them is wrong.

A man I knew, 59 years old, had never been sick in his life. Healthy and vibrant, everything was fine until he had a heart attack. Months later—expensive months later—he died. Fortunately for his family, he had CHM and Brother's Keeper to meet their expenses.

Sitting next to you in church every Sunday are people who need what CHM provides. Possibly the only way they'll hear about it is from you.

Christian friends don't let their Christian friends go without health care support.

Share the message. Bring a friend.

Point them toward CHM. You will have made a difference in their lives. They will thank you. And I thank you for being a part of this ministry.



South Dakota



Missouri



Kansas



Colorado



Nebraska



Wyoming



Montana

## CHM may be in your neighborhood this fall

Want to share the message of Christian Healthcare Ministries with family and friends but don't know exactly how? CHM Member Development staff member Rev. Richard Lupton may be in your neighborhood this fall to lend a helping hand.

From September 20 to October 11, 2009, Rev. Lupton will be available to make presentations about CHM in the following states: Missouri, Kansas, Nebraska, Colorado, Wyoming, South Dakota and Montana.

Rev. Lupton has worked in membership development at CHM since its inception in 1982 and is highly qualified to provide information about the ministry to people you know who are searching for a health care cost solution. He is available to speak free of charge at churches, homes and other social gathering places.

Presentations will be made on a first-come, first-serve basis and Rev. Lupton will design his itinerary around members' schedules. Members have the opportunity to earn free CHM participation for well-attended events.

For more information, contact Rev. Lupton at 352-797-9685 or the editor at [editor@chministries.org](mailto:editor@chministries.org).

## Go for the Gold (continued from page 1)

not included. In other words, bills for treatment administered by your OBGYN are only eligible for sharing when the services are performed at a hospital.

In addition, the personal responsibility amount—the amount members have agreed to pay—is \$1,000 for Silver and \$5,000 for Bronze. Gold personal responsibility is \$500 per incident.

After the baby is born, there are still many reasons to remain a Gold level member. A key consideration is that each monthly financial gift you send to CHM goes to help another Christian in need. More than

any other participation level, Gold bolsters the membership base and enables greater sharing of member's medical needs.

You also will have the highest level of cost sharing support offered by the ministry and can have confidence that major medical events will not bring financial disaster to you and your family. Gold contains special provisions for heart needs, cancer and many other medical situations as outlined in the CHM Guidelines.

Please evaluate our participation levels before becoming pregnant to decide which level is right for you.

*\*This figure increases by \$100,000 annually (up to \$1 million) with enrollment in the Brother's Keeper program (see page 5).*

*Editor's note: See CHM Guideline J for complete maternity information, including premature births, infertility, circumcision and adoption. You also can visit us online at [www.cbministries.org/maternity.asp](http://www.cbministries.org/maternity.asp) for a step-by-step guide to maximizing the CHM maternity program. CHM Maternity Needs Coordinator Wanda Harrison is available to answer your questions through [wbarrison@cbministries.org](mailto:wbarrison@cbministries.org) or 1-800-791-6225, ext. 8075.*

## “Why am I sick?” (continued from page 4)

confrontation with the sibling rivals, Miriam was struck with leprosy. In an instant, she had gone from self-proclaimed “co-leader” to social outcast. Rebellion, another possible cause of sickness, is very costly.

1 Samuel 15:23 says, “For rebellion is as the sin of witchcraft, and stubbornness is as iniquity and idolatry.” When we rebel, we “step out” from under God's ordained protective authority and, just like one who practices witchcraft, we expose ourselves to the realm and power of Satan. Rebellion is dangerous.

### Bitterness

A woman I know who was suffering from a nightmare in which she was repeatedly followed by someone and strangled saw the dreams stop when she forgave a person who had offended her. Another woman with osteoporosis saw her bone density increase fifty percent over a matter of weeks after she forgave offenders against whom she had become embittered.

The Bible says, “A merry heart doeth good like a medicine: but a broken spirit drieth

the bones” (Proverbs 17:22). Jesus said that if we don't forgive an offender from the heart, we would suffer at the hands of tormentors (Mathew 18). Physical illness may be one of those tormentors.

### A violated conscience

Has wrong been done and never confessed? I have heard multiple times that many people are in mental institutions because of the inability to cope with guilt. A violated conscience exacts a heavy toll on our physical well-being. “For my life is spent with grief and my years with sighing: my strength faileth because of mine iniquity, and my bones are consumed” (Psalms 31:10).

In Numbers 5:27 there is a fascinating Old Testament version of the lie detector test. A woman wrongfully accused of adultery could clear her name by drinking a glass of water containing dirt scraped from the tabernacle floor. If she was guilty, her belly would swell and her thigh would rot. But if she was innocent, neither would happen and she would conceive children. Same water—same dirt, opposite results. The difference: a clear conscience.

### Next month: The final two biblical causes for sickness

*Jacobson, Michael D. The Word on Health: A Biblical and Medical Overview of How to Care for Your Body and Mind. Chicago: Moody Press, 2000.*

## Correction

Last month's newsletter issue reported that Christian Healthcare Ministries would be represented at The General Assembly of the Church of the Nazarene in Orlando, Fla., June 23-29. These plans have changed and the ministry staff will not be present at the conference.

In related news, overwhelmingly positive response to CHM's presence at the recent Apostolic World Christian Fellowship World Congress April 29 to May 1 has led to several invitations to the ministry to attend future Apostolic conferences. We will print more information when details have been finalized.

# 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](mailto:editor@chministries.org)

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

**Dear Friends:**

In one of your letters a while back you reminded us as members to pray for each other that we all remain healthy. That is a wonderful idea. May God be pleased to keep us healthy so we can be an example to the world of how He answers prayer! Please keep reminding us to do that.

Sincerely,

Rosalie Pannebaker  
Dillsburg, PA

having a bit of a discouraging day and when I read the letter it gave me courage to press on.

I know God is in control, but we all need encouragement at times. Prayer and bearing each other's burdens to fulfill the law of Christ is a vital part of accomplishing that.

Blessings,

Edna Raber  
Navarre, OH

be listed on the Prayer Page and have received more than \$300 so far in financial support from CHM members. We are very thankful for your generosity.

In Christ,

Sheldon & Lesley Rennie  
Middletown, DE

**Dear Christian Healthcare Ministries:**

Wow! What a blessing it is to have this group of people to share my medical bills. Thanks to all of you and may God richly bless you.

Thankfully,

Mary McGann  
Plains, MT

**Dear Christian Healthcare Ministries:**

I just wanted to send a special thank you for the encouraging letter I received from Rev. Russell. I was

**Dear Brothers and Sisters in Christ:**

Thank you for your prayers and financial support in connection with Lesley's outstanding medical bills. We have been very blessed to

---

## Miraculous healing (continued from page 1)

"All I could tell him was, 'I don't know, but it's the Lord's eye and He will do what He thinks is best,'" Steven recalled.

Paramedics arriving shortly thereafter agreed that the eye should not be touched. The paramedics transported Aaron and his family to receive specialized care at a children's hospital in Buffalo, about an hour away.

The next several hours were grueling. At the hospital, a nurse, resident doctor and primary emergency room doctor examined

Aaron. All agreed that the best course of action was to call in an ophthalmologist.

"Throughout the ordeal we prayed together and an amazing peace came over all of us," Steven said.

"The paramedics, nurses and doctors couldn't believe how calm Aaron was. They kept taking his vital signs to see if he was in shock, but he was fine. It was a great witness to the medical personnel."

The eye doctor, expecting to have to perform surgery, arrived after Aaron underwent a CAT scan. As

she removed the bandage from Aaron's face, everyone saw that the piece of wood was lying on his cheek! A complete eye examination revealed that the eye had been completely restored without as much as a scratch.

"We immediately started praising God," Steven said. "We are grateful to the many people—including our church and the family of the missionary who had been visiting us—who were praying and interceding for us before God's throne."

## 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.*

**Plato & Ann Shepherd:** 803 W A Street, Hillsboro, KS 67063 Ann underwent surgery due to a mass outside her bladder. The Shepherds praise God that the mass wasn't cancerous as they feared. They have large medical bills and request prayer.

**Bobby & Rosie Gates:** 4346 North Galloway, Mesquite, TX 75150 Rosie is very ill with a life-threatening liver condition. Please remember them in prayer.

**Ray & Jane Showalter:** 794 Fairview Rd., Manheim, PA 17545 Ray suffered a stroke and had to be life-flighted. He is now in a nursing home and the Showalters ask the CHM family for prayer.

**Aaron & Colleen Conner:** 2022 W Clarendon Ave., Phoenix, AZ 85015 Colleen was diagnosed with colon cancer and Aaron recently lost his job. Please remember the Conners during this difficult time.

**Theresa Gurske:** 10735 W Abbott Ave., Sun City, AZ 85351 Theresa was diagnosed with breast cancer and asks for prayer.

**Kevin & Gwen Buscher:** 97 Orchard Lane, Durango, CO 81301 The Buschers are going through a difficult time after Gwen's back surgery and an office fire that caused her to be out of work for a while.

**Jim & Ruby Mattingly:** 3894 State Rd. 142, Moody, MO 65777 The Mattinglys praise God that a tumor Ruby had was not cancerous and that they received large reductions on her medical bills.

**Richard Faulds:** 7130 North Rd., Lakeport, MI 48059 Richard has extreme back pain and is slowly recovering from a cracked vertebrae.

**Rev. Bill & Brenda Donaldson:** PO Box 686, Rogue River, OR 97537 Brenda has breast cancer and recently underwent a double mastectomy. Please remember the Donaldsons in your prayers.



# CHRISTIAN HEALTHCARE MINISTRIES

*June 2009*

## IN THIS ISSUE:

*Member's six-year-old son miraculously healed • Thinking of adding to your family? Go for—and stay with—the Gold Mistakes and misunderstandings about health care and the CHM solution • We want to follow in your electronic footsteps Healthwatch • Member recognition • Brother's Keeper growing at a rapid rate • Prayer Page • Illness strikes close to home Letters to CHM • Monthly prayer requests*



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

ADDRESS SERVICE REQUESTED



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