



Christian Healthcare Ministries

The biblical solution to healthcare costs

July 2009

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What Christians can do about rising health care costs

Insurance. Socialized medicine. Health care reform. Deductibles. Consumer-driven health care. The uninsured. These are words and phrases with which most Americans are familiar, but that are not easily understood.

directions and opinions about managing health care costs are more prevalent than facts. However, one piece of information is undisputed: health care costs are rising rapidly.

health care costs, the United States spent \$2.2 trillion (about \$7,400 per person) on health care in 2007. In addition, health care spending has exceeded economic growth for the last four decades, now comprising 16.2 percent of the U.S. economy (up from 7.2 percent in 1970).

Political winds blow in all

According to a 2009 Kaiser Family Foundation study on

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.

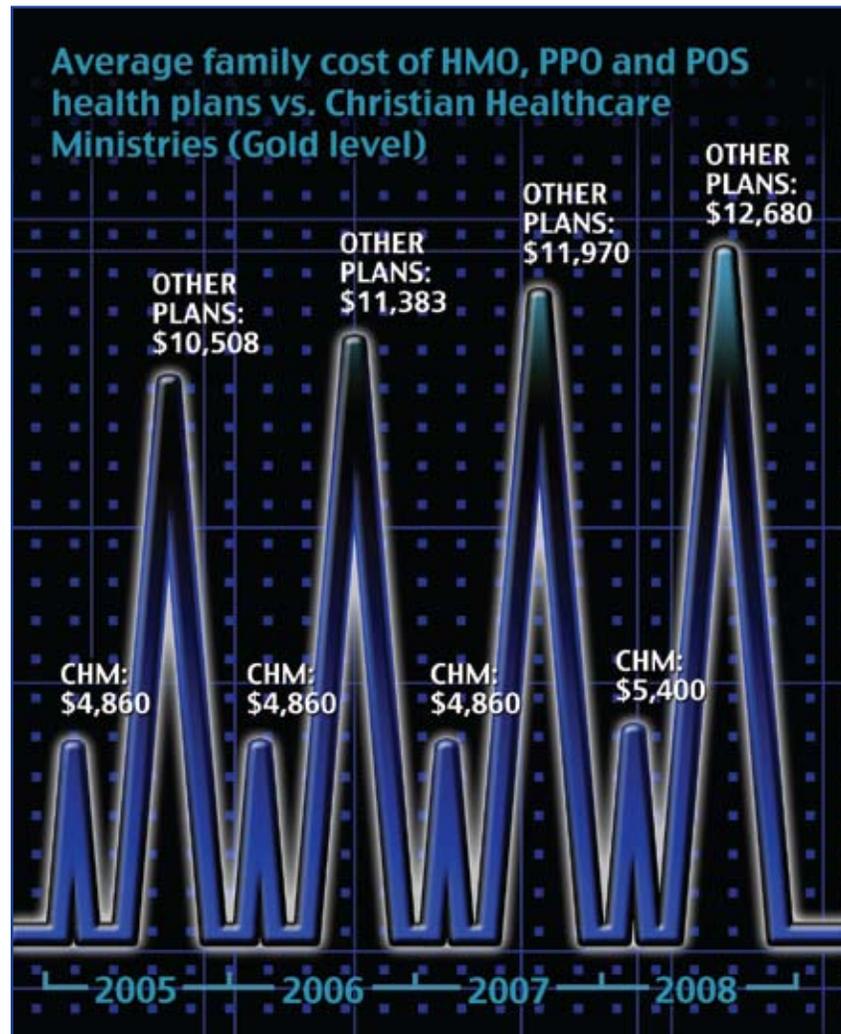
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More bad news is that health insurance companies typically pass along these cost increases to policyholders. The Kaiser Family Foundation/HRET reports in its 2008 Survey of Employer-Sponsored Health Benefits that American families pay 119 percent more for health insurance premiums than they paid in 1999. The average family premium in 2008 was \$12,680.

With these overwhelming figures (and many others not cited here), Christian

Source: Kaiser Family Foundation/HRET Employer Health Benefits Survey 2005-2008

See "Rising health care costs," page 5

Freedom to make health care choices



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

July 4, 1776. Independence Day. An international symbol of freedom.

Within our country we enjoy the freedom to work, strive, achieve and succeed. With the freedom to expand our horizons comes the possibility of coming up short, of failing.

Some fail to achieve their dreams, but not for a lack of trying. They do their best and soldier on. There are others, sadly, who fall short of their goals and blame others for the result and expect, even demand, that others see to their wants and needs.

I have ministered to people who have tried and failed in one life endeavor or another. I have ministered to others who simply fail to try. In many cases their reflexive response was to seek the easy way out, not counting the

long-term cost.

Having said that, let me say this: we who are part of this ministry know that there is no shortcut to meeting health care costs and no “free” government-provided health care. As a ministry



member, you are doing the responsible thing and providing for yourself and for your loved ones through a Bible-based solution to health care costs.

Various news reports tell us that some 48 million Americans are

without any provision for health care costs, specifically health insurance because that is the system with which the secular media is most familiar.

The implication is that 48 million people cannot provide for their health cost needs regardless of how hard they try. That is not true.

I know of people who have chosen not to take care of their health care costs but pay for the “necessity” of cable TV or extra time at the hair salon, expensive hunting trips or any number of other items.

They’re apparently waiting for the government to “take care” of them.

Last month I shared a story about a young lady who decided not to join this ministry or buy

See “Freedom,” page 13

Church denominations showing interest in CHM *Share the Message paves the way for interaction with church leaders, congregations*

Christian Healthcare Ministries is making strides in ministry awareness among church denominations. Building relationships with denominational leaders is opening doors for more people to hear the good news of what CHM offers to Christians.

A recent and potentially far-

reaching contact was with Bishop Samuel Smith of the Apostolic World Christian Fellowship (AWCF). Bishop Smith, who joined the ministry at the recommendation of fellow AWCF official David Fuller, was contacted by CHM staff about the ministry’s Share the Message initiative. (Share the Message is an outreach to local

church congregations to share with them information about CHM.) Bishop Smith invited CHM staff to attend the annual AWCF International Conference in Evansville, Ind.

“We were extremely well received at the AWCF conference,” said

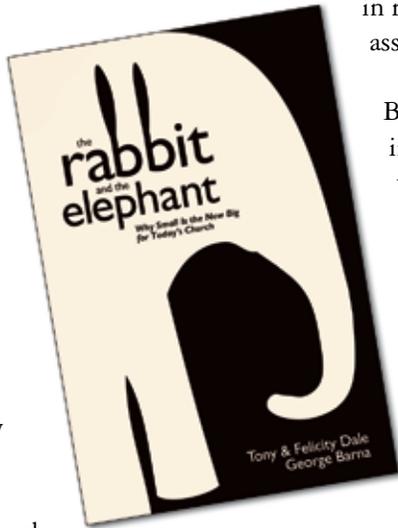
See “Denominations,” page 11

Friends of CHM co-author book with George Barna

New release contains key to 21st century evangelism

If you put two elephants in a room together and close the door, if you're lucky, in three years you may have one baby elephant. But when you put two rabbits together for the same amount of time, you'll get thousands of baby rabbits.

In their new book, *The Rabbit and the Elephant: Why Small is the New Big for Today's Church* (June 2009, Tyndale House Publishers), "micro-church" planters Tony and Felicity Dale, with acclaimed researcher George Barna, use the rabbit illustration to show the pace at which the Christian faith can (and should) be growing—through a way of life that is explosive and transformational. Through observations supported by the Barna Group research, the Dales document how "church" across the world is changing from being event-based to life and relationship-based.



Dr. Tony Dale is founder of The Karis Group, a Christian patient advocacy organization based in Austin, Texas. The Karis Group has assisted CHM members in obtaining millions of dollars in reductions and financial assistance since 2002.

Because of the Dales' interest in medical mission work, The Karis Group has always maintained a particular interest in helping individuals and groups that have not been able to afford adequate health coverage. Tony and Felicity frequently travel abroad on mission trips, bringing medical care and the Gospel to the nations. They also are actively involved in the house church movement, spending much of their free time supporting the publishing company they started, House2House Ministries, and publishing books on the subject of

simplifying churches.

George Barna is Directing Leader of The Barna Group of Ventura, Calif. The firm analyzes American culture and creates resources and experiences designed to facilitate moral and spiritual transformation. The Barna Research division has served several hundred parachurch ministries and thousands of Christian churches throughout the country.

Some examples are the Billy Graham Evangelistic Association, World Vision, American Bible Society, Campus Crusade for Christ, Thomas Nelson Publishers, Zondervan, Tyndale House Publishers, EMI, Compassion International, Trinity Broadcasting Network, Strang Communications, North American Missions Board, Prison Fellowship, Youth for Christ and Josh McDowell Ministries. It also has supplied research to for-profit corporations such as Ford Motor Company, Walt Disney Company, Visa USA, and Prudential, as well as assisting the U.S.

See "New book," page 11

Point your health care providers in the right direction

Have you ever searched for the right words to explain Christian Healthcare Ministries to your health care providers? If so, there's a simple way to give them information about this community of thousands of Christians who share each other's medical needs.

The ministry's website contains a helpful section for health care providers that can be accessed at www.chministries.org/forproviders.asp or through the link "For health care providers" at the top of

the CHM homepage. The page answers questions providers may have about how the ministry works, member participation and how payment will be received.

Some providers are not familiar with the ministry and may have questions. Remember that they are used to dealing with health insurance companies—which operate in a different way—and simply need assurance that CHM is a viable means of meeting health care costs.



See "Health care providers," page 5

“Why am I sick?” (part 5)

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Editor's note: This is the fifth 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.

Scripture has a great deal to say about health and disease. As we've discussed in this series, God gives numerous conditional promises of health and long life if we do the following:

- Diligently and carefully keep God's commandments.
- Honor your parents.
- Be honest in business.
- Do not speak evil.
- Pursue wisdom.
- Fear God.
- Keep a merry heart.

Conversely, a study of the Bible reveals six root causes of disease:

- Sickness unto death
- Sickness to glorify God through healing
- Sickness to test or develop character
- Sickness due to chastisement for sin in either our own lives or in the lives of those whose failures affect us (such as those in authority). This can come through divine judgment, demonic influence or a violated conscience and includes immorality, taking communion unworthily, misrepresenting the truth, bitterness and

rebellion.

Today, we examine the last two root causes for sickness we will address.

Sickness from a broken spirit (i.e. depression, etc.) See also Proverbs 18:14 and Luke 21:25-26

Scripture tells us that when Abigail told her husband Nabal that she had interceded for his life before David, Nabal's heart “became as a stone” and he died 10 days later (1 Samuel 25:37-38).

A Georgia pastor related the story of how he asked God for wisdom as to how to help a woman whose immune system was so weak that she literally lived in a sterile bubble to protect her from the environment. While on his way to see her, the answer came to him in Proverbs 17:22: “A merry heart doeth good like a medicine: but a broken spirit drieth the bones.”

When he arrived, he asked about the woman's background and if anyone had ever hurt her deeply. This was indeed the case, and the emotional trauma preceded the onset of her devastating illness. As he helped her deal with the hurt and pain by forgiving her offenders, her health was restored.

Soon, others came to this pastor for help with similar immune system-related illnesses: chronic fatigue, multiple chemical

sensitivity/environmental illness, fibromyalgia, and so on. In each case, he identified a “broken spirit,” a person who had been deeply hurt through one or more of four ways:

- Physical abuse
- Sexual abuse
- Emotional or verbal abuse
- Being raised in a very strict environment with lots of rules, but little or no love and affection



Others have made similar observations. A psychologist attending one of my seminars reported that in a hospital support group for patients with serious illness, every one of them indicated that there was a serious emotionally (or spiritually) traumatic event that immediately preceded the onset of their illness.

Similarly, a research study showed that men recovering from a heart attack who had major depression were eight times more likely to die of sudden cardiac death than

See “Why am I sick?,” page 5



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

Rising health care costs (continued from page 1)

Healthcare Ministries is a means for Christians to trim their health care costs while being a godly testimony to the world and to each other.

The ministry offers an affordable and practical solution for Christians seeking a better alternative.

It's good news worth sharing. In CHM your friends and family will find a compassionate means of meeting health care costs while helping other Christians in need. Monthly financial gifts are used to meet Christians' medical bills rather than to meet profit margins or build steel-and-glass skyscrapers.

CHM monthly gift amounts have been

raised only once in the past nine years despite soaring health care costs. Even at the highest level (Gold), CHM annual participation for a family of three or more is \$5,400, 43 percent of the average family health insurance premium. In addition, participants pay nothing out of pocket when they obtain medical bill reductions equal or greater to their personal responsibility amount.

Could the Christian Healthcare Ministries model work on a national scale? Perhaps some aspects of the ministry would prove useful in answering the bigger question of how all U.S. citizens can afford their health care. For now, our biblical, time-tested approach to meeting Christians' medical needs is working remarkably well.



Editor's note: The CHM Bring-a-Friend program allows members to earn free months of participation for bringing other Christians into the ministry. Please consider telling your family and friends about CHM today. More information is available at www.cbministries.org/bringafriend.asp or by calling the Ministry Information department at 1-800-791-6225.

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

those who came out of the experience happy to be alive. "The spirit of a man will sustain his infirmity; but a wounded spirit who can bear?" (Proverbs 18:14)

Sickness due to physical causes/natural law

Finally, there are some illnesses with no apparent underlying cause other than perhaps a function of natural law. These illnesses seem to be due to the fact that we are physical beings living in a physical world. Isaac became blind in his old age, with no reason given as to why (Genesis 27). Timothy was warned by Paul not to

drink water but "use a little wine for thy stomach's sake and thine often infirmities" (1 Timothy 5:23). Here is Paul, whose handkerchief was even an instrument of healing during the early days of his ministry, essentially telling his beloved son in the faith to employ a home remedy (actually a change in diet) because he was frequently sick.

Many diseases of our day are strongly associated with what we put into our mouths. Regarding nutrition, we find that God's Word has enduring time-tested and scientifically established principles that, if followed, can greatly reduce sicknesses that

are due to physical causes.

Conclusion

With only one of six root causes of disease related to the physical body, why is medicine the exclusive domain of scientists, doctors and nurses? I used to wonder why the Israelites associated disease so much with sin and the need for sacrifices. Now, I wonder why we see so little place for the spiritual dimension, which Scripture indicates is of primary importance to our physical well being.

Health care providers (continued from page 3)

We recommend telling providers about this webpage in addition to using your CHM membership card. Providers unfamiliar with the program should be made aware that Christian Healthcare

Ministries has worked with more than 40,000 health care providers nationwide since 1998 and that CHM members have shared more than \$450 million in each other's medical bills in the past 15 years.

Our Reductions department will assist you if you need further help communicating with your providers. Please contact our Reductions staff at 1-800-791-6225 or reductions@chministries.org.

SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

Meet the Prayer Page participants

Note: The Prayer Page begins on page 7.

Janice Fink
Henderson, NE

- Total amount of need: \$1,635 for back condition
- Prayer Page gifts received: \$125
- Other gifts received: \$1,295
- Need remaining: \$215

My name is Janice Fink and I would like to share my testimony with Christian Healthcare Ministries members. We have been CHM members for three years.

I was born in 1950 to a Christian family in Guernsey, Iowa. I attended church every Sunday and heard the life-changing messages of the Bible. I became a Christian when I was six years old. I attended a Bible college and there felt called to minister as a missionary or a pastor's wife.

I married my high school sweetheart, Mike, who attended the same church I did while growing up. He also attended a Bible college and later became a pastor. We have been ministering together since 1973 and are now at the Faith Evangelical Bible Church in Henderson, Neb.

God has blessed us with three children. Our oldest daughter is in heaven. Our second daughter and her family live nearby in Henderson and our son and his wife live in Dallas, Texas. We have five grandchildren.

I am listed on the newsletter's Prayer Page because I underwent an MRI for a pre-existing back condition. I have consistently seen a chiropractor, who helps me manage my constant pain. I told the hospital about Christian Healthcare Ministries and the staff members were

very understanding. They helped us set up a payment plan that we could afford.

We are so thankful for the financial gifts and notes of encouragement from CHM members. I love to send a financial gift each month to the individual to whom I am assigned on the Prayer Page. Now I know what it feels like to be on the receiving end of these gifts and cards. May God bless everyone who steps out in faith to give every month. We praise God for His provision.

Raymond Hall
Broken Arrow, OK

- Total amount of need: \$60,762 for back condition
- Bill reductions received: \$35,276
- Prayer Page gifts received: \$1,550
- Need remaining: \$23,936

I heard about Christian Healthcare Ministries years ago from a friend who was a member. I decided to join because I couldn't get health insurance where I work.

About five years ago my shoulder became very painful. After a lot of testing I was diagnosed with thoracic outlet syndrome (TOS). It was most likely caused by scar tissue from a



Member Janice Fink with her family during Thanksgiving 2008

car accident I had many years ago.

I had an operation on my right shoulder in September 2008 and still need to undergo surgery on my left shoulder. It will take up to two years to recover completely. It will be a long road. The hardest part is that I can no longer play my guitar at church due to the pain.

I was put on the Prayer Page because my TOS is pre-existing. I have been very blessed by the cards, prayers and financial blessings. It's so good to know we can help each other in times of need. Thank you to all who have prayed and donated.

FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month: \$662,722

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

- \$78.41 this month -or-
- \$26.14 for the next three months -or-
- \$13.07 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

JULY 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 \$10,439 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 \$6,009 in gifts, bringing the amount needed to \$22,991.*
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 \$14,937 in gifts, reducing*

the amount needed to \$12,445.

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. *UPDATE: Liliana reports \$85 in gifts, bringing the total needed to \$8,251.*
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 \$16,067 so far in gifts, leaving \$54,596 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 \$5,183 in gifts, bringing the total needed to \$9,316.*

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 \$110 in gifts, bringing the total needed to \$4,598.*
13. **Janice Fink: PO Box 122, Henderson, NE 68371** Janice underwent an 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 \$125 in gifts and \$1,295 in gifts from her church, bringing her total to \$215.*
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 \$245 in gifts, bringing the total to \$2,755.*
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 \$7,361 in gifts, reducing the amount needed to \$5,005.*
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.

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.*

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 \$1,550 in gifts, bringing the total to \$23,936.*

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 \$2,872 in gifts, bringing the amount needed to \$30,380.*

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 \$1,349 in gifts; the amount still needed is \$3,119.*

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 \$1,115 in gifts, bringing the total needed to \$2,781.*

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 \$9,617 in gifts, bringing the total amount needed to \$5,800.*

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 \$235 in gifts, bringing the amount needed to \$3,646.*

26. 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 \$130 in gifts, bringing the total needed to \$4,723.*

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 \$3,533 in gifts and has added \$1,228 in bills, bringing the total needed to \$11,341.*

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 \$1,135 in gifts, bringing the total needed to \$5,451.*

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 \$25,255 in gifts, bringing the total needed to \$74,213.*

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 43055 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 \$828 in gifts, bringing the amount needed to \$1,563.*

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

33. Diana Manners: PO Box 102, Damascus, OH 44691 Diana suffers from a gallbladder condition and asks for help with bills totaling \$11,907. **UPDATE:** *Diana reports \$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 \$29,163 in gifts, reducing the amount needed to \$14,187.

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. Jill Nissila: 1185 NW Lanaia's Way, Roseburg, OR 97471

Jill had surgery for a chronic ankle condition resulting from injuries to her ATF ligament. She asks the CHM family for help with bills totaling \$10,586. **UPDATE: Jill reports \$1,537 in gifts, \$542 in reductions and \$3,492 in added**

bills, bringing the total needed to \$11,999.

39. 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.

40. 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 \$3,653 in gifts, bringing the total needed to \$35,300.

41. 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. **UPDATE: Julie has received \$80 in gifts, bringing the total needed to \$7,889.**

42. 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.**

43. Genie Plumlee: 1105 Independence Springs, Sherman, TX 75090

Genie was injured and underwent knee surgery. Her bills total \$2,288. **UPDATE: Genie reports a total of \$1,426 in gifts, bringing the total needed to \$862.**

44. 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 \$5,500 in gifts, reducing the amount needed to \$4,500.**

GIVING GUIDE

Membership #	Need #	Membership #	Need #
100025-100044	46	109100-109453	41
100050-100178	50	109455-109808	06
100183-100250	49	109811-110103	33
100258-100424	43	110104-110438	47
100425-100551	55	110440-110736	36
100553-100722	10	110738-111046	11
100723-100954	31	111050-111314	53
100986-101245	13	111315-111632	27
101251-101607	56	111633-111980	38
101608-101940	30	111981-112293	05
101942-102281	32	112294-112631	16
102310-102672	24	112634-113092	07
102680-102944	09	113093-113440	35
102952-103411	03	113441-113792	52
103471-103971	14	113793-114140	42
103982-104370	22	114142-114520	39
104400-104757	21	114521-114843	02
104767-105248	25	114844-115271	01
105254-105753	44	115272-116050	48
105757-106298	12	116051-117657	34
106301-106783	26	117659-119570	04
106784-107164	15	119574-121674	19
107166-107464	18	121682-124098	17
107465-107846	28	124110-126805	20
107848-108257	45	126808-129541	37
108261-108527	23	129547-133060	40
108536-108794	51	133065-138123	08
108798-109094	54	138124-143275	29

Important note: Your membership number has changed. You can find your new number by looking at your July Member Gift Form statement, which you received mid-June. 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 #33.

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.

45. 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.**

46. 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 \$11,003 in gifts, bringing the total needed to \$166.**

47. Sally Roe: 2899 Sylvania Rd., Troy, PA 16947
Sally incurred \$9,417 in bills for a congenital kidney condition. **UPDATE: Sally received \$745 in gifts, bringing the total needed to \$8,672.**

48. 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 \$1,952 in gifts, bringing the total needed to \$21,753.**

49. 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 \$85 in gifts, bringing the total needed to \$812.**

50. 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.

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 \$6,808 in gifts, bringing the total needed to \$16,991.**

53. 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 \$10,207 in gifts, reducing his need to \$9,345.**

54. 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 \$21,366 in gifts, bringing the total needed to \$6,649.**

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 \$4,583 in gifts, bringing the amount needed to \$12,117.**

Denominations (continued from page 2)

Norma Mull, CHM Ministry Information department supervisor. “Ministers and church officials who came by our booth were interested in a solution to their own health care costs as well as providing help to people in their congregations. They said it was imperative that people in churches learn about Christian Healthcare Ministries.” One bishop asked for 50 CHM

CHM was the answer to what we were looking for,” Smith said. AWCF officials invited CHM staff to attend three future conferences.

Other promising contacts with denominational groups include The Wesleyan Church and Church of God (Anderson).

Sharing CHM with your denomination/group

Are you or do you know someone in a position of influence in your church denomination or group? Please help us spread the good news of CHM and what it offers to Christians who may not be aware of this biblical solution to health care costs. Contact us today at 330-798-5233 or sharethemessage@chministries.org.

Information Packs to pass along to people in his church.

The Rev. Howard Russell, CHM Executive Director, also spoke briefly at a meeting of the AWCF Executive Board. Church leaders from around the world listened as Russell explained that Christian Healthcare Ministries is a reflection of the practices of the first-century Church. “We found that

Russell and CHM staff member Rev. Dick Lupton in May met with General Treasurer Kevin Batman and Dr. Jo Anne Lyon, one of three general superintendents of The Wesleyan Church. Lyon is a former board member of World Vision and a current board member of the Evangelical Council for Financial Accountability. Russell and Lupton described how CHM membership is an advantage for Wesleyan ministers and church members. Lyon agreed to bring CHM to the attention of the other general superintendents for consideration.

Another Share the Message contact was member Larry Mobley, a Church of God (Anderson) pastor in Florida. Caught up in the vision of Christian Healthcare Ministries, Mobley wrote a letter to hundreds of Church of God pastors encouraging them to visit the CHM booth at the General Assembly of the Church of God. He is a musical evangelist who also promotes CHM at his events.

Sharing the CHM message at conventions



CHM staff promote the ministry at the Christian Community Health Fellowship (CCHF)

conference in Nashville (top) and the Moody Bible Institute's pastors' conference in Chicago.



“It is exciting to see God move as He addresses the needs of His children,” said Russell. “Health care costs are becoming more prominent in today’s political climate. God is opening doors previously unopened for the sake of His family. As a result, we are finding favor in increasing measure with the Body of Christ.”



Drs. Tony and Felicity Dale of The Karis Group

New book (continued from page 3)

Navy and U.S. Army.

The Rabbit and the Elephant explores the simple church phenomenon and the ideas and experiences behind its concept of “every member ministry.” Readers will learn how to incorporate spiritual growth and outreach into every aspect of their lives, while discovering the key to 21st century evangelism.

To order a copy of *The Rabbit and the Elephant*, visit your local Christian bookstore or order online at www.amazon.com.

Editor's note: To learn more about The Karis Group, visit www.thekarisgroup.com or contact the CHM Reductions department at reductions@chministries.org or 1-800-791-6225.

Grape juice has polyphenols, too

Compiled by Dr. Michael D. Jacobson

I have to confess that for years I've looked at research reports about the heart-disease risk-lowering benefits of wine with a little bit of envy. Finally, however, I'm pleased to tell you that a study has some good news for us non-alcohol types.

The study was done at the University Louis Pasteur de Strasbourg, which tested Concord grape juice and found that it had similar levels of polyphenols as wine. Polyphenols are antioxidants give fruit

its rich color. They also act on blood vessels to make nitric oxide, which causes vessels to dilate, improves blood pressure and appears to protect from heart disease.

Granted, the study is very preliminary and it was funded at least in part by Welch Foods, which is the leading producer of grape juice.



Still, there is reason for hope. "Drink no longer water, but use a little wine [fruit of the grape] for thy stomach's sake and thine often infirmities" (1 Timothy 5:23).

Anselm, E., M. Chataigneau, et al. (2007). Grape juice causes endothelium-dependent relaxation via a redox-sensitive Src- and Akt-dependent activation of eNOS. Cardiovascular Research 73(2): 404-13.

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-served 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.

Lifestyle changes cut diabetes risk in half

Compiled by Dr. Michael D. Jacobson

Those who are at greatest risk for developing diabetes in adulthood can cut that risk nearly in half if they make some tough but necessary lifestyle changes. So says the Finnish Diabetes Prevention Study, which involved 172 middle-aged men and 350 women, all of whom were overweight and had abnormal glucose tests (but were not yet diabetic).

Study participants were divided into two groups, one of which was given intensive exercise and diet counseling (reduced intake of total and saturated fat, increased fiber intake and weight loss) over the four-year study period. Those that were still diabetes-free after the four years were followed for another three years without further counseling.

The degree of risk reduction was directly proportional to how compliant the participants were in making lifestyle changes throughout the seven-year period. This reminds us of Galatians 6:7, which says, "Be not deceived; God is not mocked: for whatsoever a man sows, that shall He also reap."

Lindstrom, J., P. Ilanne-Parikka, et al. (2006). Sustained reduction in the incidence of type 2 diabetes by lifestyle intervention: follow-up of the Finnish Diabetes Prevention Study. Lancet 368(9548): 1673-9.

Freedom (continued from page 2)

health insurance because the new president was going to “give” it to her. She made a decision to not be responsible for her own well being. When she had to pay for a health care need she complained about it.

As we—or at least, most of us—know, health care is not and will never be free. Spending on Social Security and Medicare alone last year totaled more than \$1 trillion, a third of the entire federal budget. The Medicare trust fund is now projected to become insolvent by 2017, two years earlier than previously predicted. Expand the Medicare system to cover the entire country, as some have called for, and what do you get? Financial disaster of the first order. The figures are in front of us, and they’re not lying.

Through Christian Healthcare Ministries, you are being responsible and participating in a faith-based organization that provides a health care cost solution for thousands of Christians in all 50 states.

You were free to make that choice, and you made a good one.

Today we all know a fellow Christian who has not provided for his or her health cost needs. Talk to them about the wonderful privilege we have as free Americans to choose this Bible-based solution to health care costs.

We are on the precipice of having government force upon us a program of its own making, for which we will all pay. If the Medicare history is any example, we

will pay dearly.

I understand that there are some who truly cannot afford any kind of health care cost provision. They are the ones who truly need help. But let’s not confuse them with others who simply do not want to spend their own money or give up their personal pleasures.

Our freedom must not be taken from us. That includes the freedom to choose how we will care for ourselves and our families.

Thank you for being a CHM member and for the testimony that shares with the world about your dedication to our Savior and, in its own way, contributes to the cause of freedom.

Fast facts

Courtesy Saurage Research “Key Findings” newsletter

- The number of visits Americans made to doctors offices, hospitals and emergency rooms increased 26 percent from 1996 to 2006; the U.S. population only increased 11 percent during that time.

- Some 20 percent of Americans in the highest socio-economic group (as measured by maternal education level) are obese by age 40, compared to 31 percent of those in the lowest socio-economic group.

- Three in 10 children who live apart from their father (30 percent) do not have any contact with him.

- Some 16 percent of Americans have used cocaine and 42 percent have used marijuana. Less than two percent of citizens of most other countries have used cocaine and less than 19 percent have used marijuana.



- One-quarter of men and women over age 40 (25 percent) have skipped scheduled mammograms or prostate cancer screenings.

- Most married people (57 percent) are happy in their marriage, with 56 percent saying they would definitely marry the same person again given the chance to start over. Only seven percent say they are

in unhappy marriages.

- Almost two-thirds of women (64 percent) say that shopping for clothes negatively affects their self-confidence. For those who want to lose 30 pounds or more, that jumps to 80 percent.

- Some 53 percent of Americans think the legal driving age should be 18. This includes 67 percent of women and 49 percent of men.

Letters to Christian Healthcare Ministries

Just as the church of Christ is not a building, Christian Healthcare Ministries is not an office in Ohio.

You, through your collective and faith-based sharing and support, make this ministry possible. We are privileged to serve you. We are privileged to serve Him.

These letters represent what you who participate in CHM are accomplishing for each other and for the cause of Christ.

-Rev. Howard Russell

We'd love to hear from you! Send us your letters:

Christian Healthcare Ministries

Attn: Editor
127 Hazelwood Ave.
Barberton, OH 44203

editor@chministries.org

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

Dear Christian Healthcare Ministries:

It is with deep sadness that I am writing to let you know that I will be withdrawing my CHM membership to go on Medicare.* My wife, Peggy, will remain a CHM and Brother's Keeper participant.

We deeply appreciate this ministry of which we have been a part since 1997. Thankfully, we have not had to ask for assistance often, but you have been such a blessing whenever we needed help! We are thrilled to be able to share in helping other Christians with their medical expenses.

We are full-time pastors and we consider CHM just one more arm of ministry in which we have a part. We keep CHM information available in our church foyer so that others can learn about this fine program.

We especially appreciate the way Rev. Russell and the Christian Healthcare Ministries staff have in recent years led this ministry on sound, ethical footing. Your ministry continues to improve and becomes more professional with each passing year.

Once again, please accept my sincere thanks for all you have done for us. We pray that each new year brings you more success and more members to share each other's burdens.

Sincerely yours,

Pastor L.J. Harrison
London, KY

**Editor's note: You do not need to cancel your CHM participation once you are eligible for Medicare. For more information, please see CHM Guideline H or call the ministry office at 1-800-791-6225, ext. 5993.*

To learn more about how to share CHM with people in your church, visit www.cbministries.org/sharingcbm. [asp](mailto:asp@sharethemessage@cbministries.org) or contact us at sharethemessage@cbministries.org.

Dear Christian Healthcare Ministries:

Thank you for the financial help to cover the expenses of our son's birth. Levi Jonathan is our third child and was born last October. The check from CHM arrived the week before his birth and was a great encouragement to us. It reminded us that the Lord was providing for all of our needs.

It is a blessing to be a part of this ministry and know that our monthly gifts go to help other believers in Christ.

Sincerely,

David & Shari Boshart
Durham, NC

Dear Christian Healthcare Ministries:

We want to thank our Savior, the Lord Jesus Christ. We are debt-free once again thanks to Christian Healthcare Ministries and our brothers and sisters in Christ! All our hospital and doctor bills have been paid in full.

We have four daughters—two registered nurses, a physical therapist and a social worker—who like to tell others what Christian Healthcare Ministries has done for their dad. They can hardly believe it.

Thank you for the cards and all of your prayers. It has been so uplifting. We thank God for this ministry of Christians helping Christians. May God continue to bless each one of you.

Sincerely,

Larry & Julie Waid
Albany, KY

Dear Christian Healthcare Ministries:

I am listed on the newsletter Prayer Page and I want to thank everyone who has sent me money and cards of encouragement. This past month has been such a blessing; several of my medical bills were due and money to help came right on time.

I deeply appreciate all of the prayers and lovely cards and notes. It has been a joy going to the mailbox to see where my next blessing came from instead of just receiving bills and junk mail.

What a testimony of what God can do when the Body of Christ is of one mind and one accord! Thanks be to God for His obedient servants.

Sincerely,

Sally Long
Newark, OH

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.*

Paul Cox: 914 SW Coast Hwy #104, Newport, OR 97365 Paul was recently diagnosed with Hepatitis C and became very ill from his medication. Please remember him in prayer.

Nancy Gordon: 216 Kim Dr., Avilla, IN 46710 Nancy's health is frail and she is physically unable to attend church.

Sandra Lee Bellair: 499 Prairie Knoll Dr., Poplar Grove, IL 61065 Sandra recently had sinus surgery and was able to obtain reductions on her medical bills.

Anneta Beaver: 2142 Edendale Court, Katy, TX 77450 Anneta is undergoing

cancer treatment and requests prayer.

Tex Stone: 8125 Craig Court, Bailey, NC 27807 Tex suffers from memory loss and a rare form of bone cancer and prostate cancer. His family requests prayer for his healing so he can continue preaching God's Word.

Christopher & Jacquelyn Seaberg: 2165 Wilton Dr., Cambria, CA 93428 The Seabergs' nine-year-old daughter, Evie, was attacked by a dog and bitten numerous times on her face. The bites became infected and the family requests prayer.

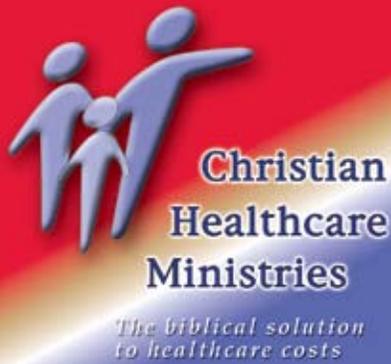
Cindy Brett: 742 Tilley Creek Rd., Cullowhee, NC 28723 Cindy has been in

the hospital and requests prayer for healing.

Renee Phillips: 3404 5th Ave N., Great Falls, MT 59401 Renee recently suffered the loss of her husband, Phillip, to lung cancer. She has five young children at home.

Bessie Johnson: 50109 Kate Mae Rd., Amory, MS 38821 Bessie was recently hospitalized for infections and requests prayer for healing and finances.

Kimberly Hill: 14307 Sonnenburg Dr., Chester, VA 23831 Kimberly was diagnosed with a heart condition. Please remember her, her husband and two small children in prayer.



CHRISTIAN HEALTHCARE MINISTRIES

July 2009

IN THIS ISSUE:

What Christians can do about rising health care costs • Freedom to make health care choices • Church denominations showing interest in CHM • Friends of CHM co-author book with George Barna Point health care providers in the right direction • Healthwatch Prayer Page • Letters to CHM • Monthly prayer requests



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