



# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

September 2009

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

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## Vote delay means CHM members should keep contacting Congress

With Congress putting off any vote on health care until the fall, Christian Healthcare Ministries' members have more time to let their representatives and senators know that this Christian health cost-sharing ministry must not be harmed by the federal government.

The change of schedule also provides more time to go to God in prayer, something many members are already doing.

The ministry is sharing with CHM members the specific

language of an amendment to the proposed legislation that can put the issue to rest. Members are asked to send



a copy of the amendment to their Washington legislators.

"We encourage our members

to put this amendment in their legislators' hands because it will ensure the protection of CHM in any bill that may be passed by Congress," said the Rev. Howard Russell, CHM executive director.

"We are confident that if any legislation is voted on—and we don't know if anything will be—a strong case can be made for our ministry on First Amendment freedom of religion grounds," Russell added. "Nevertheless, we'd very much like our members' help in ensuring that it doesn't

*See "Vote delay," page 12*

## Getting a form letter from Congress? Here's the next step

Many Christian Healthcare Ministries members are contacting their U.S. representatives and senators to talk to them about CHM and health care legislation. Those who receive back form letters in the mail or by e-mail should follow up with a second contact, a draft of which CHM has already prepared.

"Congressional offices are

receiving dozens or even hundreds of contacts each day about the proposed health care legislation, and chances are they'll answer the first contact with a form letter," said Lauren Selleck, CHM communications director. "A follow-up communication is important to make sure a direct response is received."

Generally, form letters to constituents present the

senator's or representative's general philosophy and may not address the citizen's specific concern.

"That's why the follow-up is so important," Selleck said. "It brings the issue to their attention a second time, and it asks for a specific answer to the direct communication about the need to ensure

*See "Form letter," page 13*

# Universal health care, CHM participation levels and taking action on both



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

Universal health care and Christian Healthcare Ministries' member participation levels are on my heart this month for different reasons.

I want to express my deepest appreciation to every member who has contacted me to share their communications with their elected officials concerning the health care reform measures now before Congress.

While we are confident that our ministry will continue as an expression of the religious and personal freedom enjoyed by Americans, there are enough uncertainties with respect to the size, power and reach of the government's foray into health care that in this case action is preferable to waiting to see the results, whatever those results might be.

For that reason we asked you, our members, to contact your members of the U.S. House of Representatives and U.S. Senators to tell them you want CHM recognized as a continuing health care option for you regardless of what Congress does or doesn't do.

To help you, we prepared suggested communications you could send to their offices. I asked that you send me the responses you received from your elected representatives. Reading them has been informative.

Clearly, members of Congress are being inundated with phone

calls, letters and e-mails.

As a result, most of the initial responses were form letters. While that may seem disappointing in some respects, it is a positive nevertheless.

It means someone received the communication, logged it, and at the same time noticed that this ministry is something a little out of the ordinary. *A faith-based healthcare ministry? What is this person talking about?*

Nevertheless, the form letters generally contained the representative's or senator's boiler-plate response. That's why we at the ministry also prepared a follow-up communications piece, one that essentially says, "You may have missed my point; I'm asking for a direct response to my concerns about my voluntary cost-sharing ministry. I want you to support it."

We're just now starting to see the results. One response, from Sen. Max Baucus of Montana, a key player in the Senate's health care deliberations, said this: "Faith-based sharing ministries play an important role in providing health care for many Montanans, and I will consider their situation as I work for reform."

There's no commitment, but there is acknowledgement.

Folks, this is important. Contact your federal legislators. Don't

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*"While we are confident that our ministry will continue as an expression of religious freedom...there are enough uncertainties with respect to the size, power and reach of the government's foray into health care that...action is preferable to waiting around to see the results..."*

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settle for just a form letter. Keep at it until you get back something specific. Then let us know what he or she says. Thank you so much for your help to strengthen this ministry, which exists for two reasons: to glorify God and to serve you.

With respect to service, I want to remind you once again how vitally important it is for you to know what services are provided in each CHM participation level: Gold, Silver and Bronze.

Just the other day I received a request from a member at the Silver level who said that because he has been a member for a number of years he hoped we would share his request at the Gold level.

That's not allowed under our Guidelines and it would not be fair to all of our other members to arbitrarily do for one what we cannot do for all.

*See "Taking action," page 13*

# A perspective on changes proposed to the American health care system

Compiled by Dr. Tony Dale, founder of The Karis Group

*Editor's note: Dr. Tony Dale is a British-born former resident of England who has witnessed firsthand the workings of a national health care system. This article was written in July 2009, during debate about pending U.S. health care legislation.*

*Dr. Dale is Chairman and Founder of The Karis Group, a Christian patient advocacy group located in Austin, Texas. The Karis Group since 2002 has assisted CHM members in obtaining millions of dollars in bill reductions and financial assistance.*

When King Solomon said 3,000 years ago that there is “nothing new under the sun,” he underlined something that all politicians need to understand. Their wonderful, “new” ideas—such as health care reform—have been tried before in different countries under various guises.

Here are some starting points to understand what is now being discussed in the

United States:

- People come to the United States from all over the world because of the quality of the health care available here—if you know where to look for it and if you can afford access.

- Current national thinking and policy is apparently being driven by a desire to make sure that the uninsured and the

underinsured have access to quality health care.

- The often quoted numbers—47 million uninsured and about the same number underinsured—are open to question and debate.

- Of these numbers, about one-third probably choose to be uninsured or underinsured because people

don't think current policies are worth their price. They are prepared to risk that they won't get seriously ill. Many young adults

See “Health care changes,” page 11



## Last call to send in your Member Update Form

If you have not yet submitted your completed Member Update Form to the CHM office, please take a few minutes to do so today.

**We need a completed Member Update Form from each member** to ensure that our computer system is accurate and up-to-date. This in turn will allow our staff to serve you quickly and efficiently.

At newsletter publication date, slightly more than half of all members have completed and returned the form to the CHM office.

Those members who had not submitted a Member Update Form were mailed an extra copy in August.

**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 to those who have already submitted their form.

If you have misplaced your Member Update Form, contact the Member Assistance department at [nnull@chministries.org](mailto:nnull@chministries.org) or 1-800-791-6225, ext. 5993.



## Prolotherapy: effective treatment for chronic pain

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Most chronic pain results from injury to very pain-sensitive ligaments, joint capsules and muscle tendons (also known as connective tissue or CT). During an injury, force overloads the CT and causes it to excessively stretch or tear. Such injuries can be extremely painful. Most are either caused by a major event (such as an auto accident) or by chronic low-grade stress (such as poor posture, sleeping habits, etc).

Ordinarily, the body repairs CT damage within six weeks. Consequences to tissue not repaired include laxity in the connective tissue and an “unstable” joint, which eventually results in degenerative joint disease (arthritis).

Furthermore, the spine can be affected by the breakdown of an inter-vertebral disc, which can become herniated. Surgical removal of a herniated disc is often inadequate to “cure” back pain problems because it does not address the underlying tissue injury.

Following an acute injury, treatment usually consists of a combination of rest, ice (heat is usually not recommended in the first 24 hours), manipulation (osteopathic or chiropractic) and medication. Scans and x-rays are rarely necessary except in the case of significant trauma (such as in an auto accident).

### Treating the chronic condition

Some injured patients never recover completely. They sometimes experience intermittent back pain flare-ups, often for the rest of their lives. They typically don't respond to physical therapy.

They may find that manipulation helps relieve the severe pain in acute flare-ups, but it does not resolve the underlying injury; they have to keep going back for “adjustments.” The reason is that manipulation restores the bones, joint and connective tissue to their proper position. It doesn't do much (at least in chronic cases) to restore or reconstruct the damaged connective tissue.

Prolotherapy (also known as reconstructive therapy) involves injections of a proliferant solution into damaged ligaments, joints or tendons (all connective tissue). A proliferant is a solution that stimulates an inflammatory response that results in the multiplication of cells. Prolotherapy stimulates inflammation that initially may cause a slight increase in pain,

but provides a much-needed “kick-start” to healing. In other words, prolotherapy accomplishes the exact opposite of cortisone (the most common medication used for injection purposes in chronic pain), which blocks the body's inflammatory response and can therefore actually weaken the tissue into which it is injected.

In the six weeks following prolotherapy, the body responds by recruiting inflammatory products to the injected or injured area, then laying down new collagen, an important component of connective tissue.

As the collagen “matures,” it “shrinks,” resulting in a tighter, thickened, stronger ligament (or tendon).

There are many known proliferants. I usually use a dextrose solution; dextrose is a starch that breaks down into glucose (blood sugar). It's the same stuff that's in IV (intravenous) fluid, so it's very safe and it works. In order to minimize pain, dextrose is typically combined with a standard anesthetic, such as lidocaine. Lidocaine can be toxic; however, the total dose used in



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## More members, fewer bills keep Brother's Keeper contribution amounts low

The latest quarter's Brother's Keeper gift amount of only \$10 per unit shows that the program—which provides CHM members with health cost support of up to \$1 million per incident—is benefiting in part from increased Brother's Keeper membership.

The Brother's Keeper July 2009 quarterly gift amount was only \$10 per unit. The April gift was \$26—closer to the estimated \$25 quarterly gift per unit—but the January gift was just \$12 per unit.

“We have seen exciting transformations in this part of our ministry,” said Brother's Keeper program administrator Norma Mull. “In the last year Brother's Keeper memberships have jumped more than 12 percent, and it's making an impact.”

CHM members are becoming increasingly aware of the importance of having a safeguard against disastrous medical events, Mull said, adding that many have reported that without CHM and Brother's Keeper, they would have faced financial ruin.

Others have not incurred medical bills exceeding the ministry's \$125,000 per incident limit, but choose to be prepared for possible catastrophic illness.

“Our members are unique in the fact that they want to help fellow believers in time of need,” said CHM Executive Director Rev. Howard Russell. “They look to others' needs in addition to their own. The

Brother's Keeper program is biblically-based and is an affordable expression of that care and concern.”

Mull said that the ministry is grateful to God that a lower number of serious illnesses mean fewer medical bills submitted to the program. “We pray that this trend will continue, not because we're concerned about where the money will come from to pay large bills but because we want our members to be blessed with good health,” she said.

Russell said that since the quarterly gift was so low, Brother's Keeper members are asked to consider giving to Prayer Page needs. The Prayer Page is printed in the ministry's monthly newsletter (pages 7-10) and lists medical bills from members' pre-existing conditions.

“God always provides ways for

His children to be generous,” Russell said. “Many of our members give selflessly through both Brother's Keeper and the Prayer Page, and we thank God for them.”

*Editor's note: For more information on Brother's Keeper, visit [www.cbministries.org/brotherskeeper.asp](http://www.cbministries.org/brotherskeeper.asp) or contact us at [nnull@cbministries.org](mailto:nnull@cbministries.org) or 1-800-791-6225, ext. 5993.*



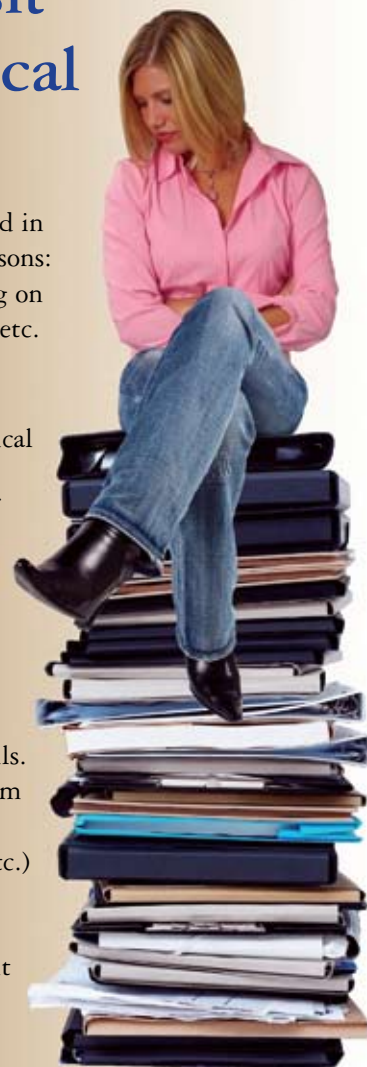
### Please don't sit on your medical bills!

Some CHM members wait to send in their medical bills for various reasons: obtaining bill reductions, waiting on assistance program qualification, etc.

Christian Healthcare Ministries Guideline F.1 states that all medical bills must be submitted to the CHM office within six months of the date of service.

**The earlier eligible bills are submitted to CHM, the earlier they will be presented for sharing.** In other words, don't delay in sending your medical bills. You still can obtain assistance from other sources (Medicare, financial assistance programs, insurance, etc.) in the meantime.

For instructions on how to submit medical bills to the CHM office, see CHM Guideline F.



## SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

# Meet the Prayer Page participants

*Note: The Prayer Page begins on page 7.*

### Sally Roe

Troy, PA

- Total amount of need: \$9,417 for correction of congenital kidney condition
- Prayer Page gifts received: \$1,060
- Need remaining: \$8,357

My husband and I own a small dairy industry business. In recent years our income diminished increasingly as dairy farmers have given up their livelihood in pursuit of other careers.



*CHM members Thomas and Sally Roe with son, Thomas Jr., at his high school graduation*

In Spring 2007 we decided our health insurance premiums were too high and switched health insurance companies. We assumed the task would be simple and sought coverage with another plan associated with small businesses like ours.

We were denied coverage because of my past diagnosis of hydronephrosis; a “kink” in the plumbing of my right kidney kept it from operating as efficiently as it should. The condition had been noted in medical records and none of my doctors had indicated that any corrective measures were necessary.

With a potential health need and no insurance, it became clear that two things were necessary: to find out if my condition had deteriorated and thus required action and to find some kind of health care cost assistance.

Consultation with my doctor and undergoing an ultrasound revealed that surgery was advisable since my condition had grown worse. Meanwhile, we had heard of Christian Healthcare Ministries from a friend in church whose family were members. We read more about it and decided to apply for membership.

Since my kidney condition was pre-existing, it was not eligible for sharing through CHM. The staff member I spoke with during the enrollment process was kind and shared experiences from her own life. She asked if the ministry could pray for me and offered to print my need on the Christian Healthcare Ministries newsletter Prayer Page.

She explained that members often give gifts to people with pre-existing needs like mine and that they learn of such needs by reading the Prayer Page. I thought, “What a practical expression of the love of Christ to those in need—and what an encouragement to the recipients.” Through the

Prayer Page, financial needs are met and trust in God’s provision is reinforced.

Since that time, I have received \$1,060 in gifts from the Prayer Page.

My surgery went well, and as far as I can tell, my body is completely healed. We continue to pay my medical bill out of our own pockets and with Prayer Page gifts and should be finished soon.

Through Prayer Page gifts and the assistance of local health care practitioners, God provided for an unexpected need and reminded us that we have the privilege of doing more than paying bills; we have the opportunity to be part of a community whose members “. . . bear one another’s burdens and so fulfill the law of Christ” (Galatians 6:2).

Since my surgery, my husband and I both had a check-up for possible health issues, both of which ended up being nothing. They did, however require expensive testing. Christian Healthcare Ministries

*See “Roe testimony,” page 10*

### FINANCIAL: PRAYER PAGE GIVING

**Prayer Page total needs remaining this month: \$659,182**

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

- \$78.25 this month -or-
- \$26.09 for the next three months -or-
- \$13.05 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

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## 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 \$19,834. **UPDATE: Gene reports \$722 in gifts, bringing the total to \$19,112.**

**2. Leon Baertschi: 3793 N State Hwy AB, Springfield, MO 65803** Leon underwent quintuple bypass surgery and incurred bills for \$80,957. He received a \$50,845 bill write-off, bringing his total to \$30,112. **UPDATE: Leon reports \$10,779 in gifts, bringing the total need to \$19,333.**

**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 \$405 in gifts, bringing the total needed to \$2,318.**

**4. Shirley Beverly: PO Box 3967, Eagle Pass, TX 78853** Shirley suffered a herniated disc and incurred bills totaling \$19,126. She asks the CHM family for help.

**5. 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 \$7,263 in gifts, bringing the amount needed to \$21,737.**

**6. Michael Bradford: 11 County Rd. 1616, Cullman, AL 35058** Michael suffers from sleep apnea and

asks the CHM family for help with bills totaling \$3,439.

**7. Paula Byler: PO Box 45, Apple Creek, OH 44606** Paula has breast cancer and asks the CHM family for help to meet her bills of \$1,566. **UPDATE: Paula's Prayer Page need was met previously, but she has since added bills totaling \$371.**

**8. 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 \$170 in gifts, bringing the total needed to \$8,166.**

**9. 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 and \$140 in gifts, bringing the total amount needed to \$13,698.**

**10. 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 \$17,746 so far in gifts, leaving \$52,917 in bills to be met.**

**11. Douglas DeLuca: 4145 Sunrise Dr., Park City, UT 84098** Douglas suffers from chronic migraine headaches. His bills total \$2,952. **UPDATE: Douglas reports \$1,116 in gifts, bringing the total to \$1,836.**

**12. Raymond Dombek: 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 \$170 in gifts, bringing his total to \$830.**

**13. 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 \$5,563 in gifts, bringing the total needed to \$8,936.**

**14. 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 \$180 in gifts, bringing the total needed to \$4,528.**

**15. Leuretha Fluty: 2005 Sprinkle Creek Rd., Mars Hill, NC 28754** Leuretha had to have surgery for a pre-existing vein condition and incurred bills for \$3,000. **UPDATE: Leuretha reports \$322 in gifts, bringing the total to \$2,678.**

**16. Shelley B. Ford: RR1 Box 275, Rome, PA 18837** Shelley underwent an operation to treat fibroids and pre-cancerous cells. Her bills total \$17,741. **UPDATE: Praise God! Shelley reports \$5,375 in bill reductions and a total of \$7,501 in gifts, reducing the amount needed to \$4,865.**

**17. Timothy D. Galbreath: 922 Hill Hollow Dr., Sevierville, TN 37876** Timothy underwent triple bypass surgery for a heart condition and received \$120,466 in bill reductions! He requests help with \$13,901 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 \$2,019 in gifts. They thank God Timothy is on the mend. Remaining bills total \$11,882.*

**18. 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. **UPDATE:** *Rochelle has received \$287 in gifts, bringing the total needed to \$24,900.*

**19. Abe & Clara Graber: 15130 Grabill Rd., Grabill, IN 46741** 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 \$1,570 in gifts, bringing the amount needed to \$4,742.*

**20. 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 \$2,298 in gifts, bringing the total to \$23,188.*

**21. 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 \$4,081 in gifts, bringing the amount needed to \$29,171.*

**22. Crystal Helman: 5 Jackson St., Norwalk, OH 44857** Crystal

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 \$1,414 in gifts; the amount still needed is \$3,054.*

**23. Christine Hewett: 118 Forest Dr., Shallotte, NC 28470-4454** Christine recently had surgery for pre-existing Carpal Tunnel Syndrome. She asks the CHM family for help sharing her bills for \$3,896. **UPDATE:** *Christine reports \$1,165 in gifts, bringing the total needed to \$2,731.*

**24. Ruth Heyer: 105 N. Oak St., George, IA 51237** Ruth has incurred \$15,417 in medical bills for bladder repair and hysterectomy. **UPDATE:** *Ruth reports \$9,692 in gifts, bringing the total amount needed to \$5,725.*

**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 \$275 in gifts, bringing the amount needed to \$3,606.*

**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 \$180 in gifts, bringing the total needed to \$4,673.*

**27. Anne Jones: 340 Greenleaf Lane, Bryan, TX 77808** Anne underwent an emergency hysterectomy. She obtained \$39,461 in bill reductions and still has \$14,874 remaining. **UPDATE:** *Anne has received \$3,908 in gifts, bringing the total needed to \$10,966.*

**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 \$1,570 in gifts, bringing the total needed to \$5,016.*

**29. Waldo S. Legendre, Jr.: 217 Walnut St., Covington, LA 70433** Waldo suffered from congestive heart failure and had to have stents inserted. He asks for help with \$159,763 in bills. **UPDATE:** *Waldo reports \$60,295 in reductions and \$25,910 in gifts, bringing the total needed to \$73,558.*

**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. **UPDATE:** *David reports \$40 in gifts, bringing the total needed to \$1,786.*

**31. Sally Long: 187 Custer Rd., Heath, OH 43056** 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 \$1,362 in gifts, bringing the amount needed to \$1,029.*

**32. Rebekah Maberry: 1001 Gulf, Lamar, MO 64759** Rebekah asks the CHM family for help with cardiology bills totaling \$1,968. **UPDATE:** *Rebekah has received \$30 in gifts, bringing the amount needed to \$1,938.*

**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 \$3,713 in gifts, bringing total bills to \$8,194.*



**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 \$2,539 in gifts. He now needs \$21,558.**

**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 \$29,458 in gifts, reducing the amount needed to \$13,892.*

**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. **UPDATE: Ed has received \$155 in gifts, leaving \$8,828 in bills to be met.**

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

Frank incurred bills from a heart condition for \$38,075. **UPDATE: Frank has received \$2,593 in reductions and \$2,044 in gifts, bringing the total amount to \$33,438.**

**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 \$14,078. **UPDATE: Jill reports \$2,216 in gifts and \$542 in reductions,**

*bringing the total needed to \$11,320.*

**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 \$5,377 in gifts, bringing the total needed to \$33,576.**

**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. **UPDATE: Julie has received \$270 in gifts, bringing the total needed to \$7,699.**

**41. Frank Pezzulo: 739 Plainfield Rd., Knoxville, TN 37923**

Frank 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 and \$304 in gifts, bringing the total needed to \$18,646.**

**42. 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 \$1,821 in gifts, bringing the total needed to \$467.**

**43. 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 \$5,695 in gifts, reducing the amount needed to \$4,305.**

**44. Sally Roe: 2899 Sylvania Rd., Troy, PA 16947**

Sally incurred \$9,417 in bills for a congenital kidney condition. **UPDATE: Sally received \$1,060 in gifts, bringing the total needed to \$8,357.**

## GIVING GUIDE

Membership #	Need #	Membership #	Need #
100025-100066	07	109348-109709	08
100093-100178	42	109711-110039	33
100183-100218	46	110040-110362	44
100223-100355	54	110370-110676	36
100375-100510	12	110678-110957	13
100527-100681	31	110958-111251	52
100684-100911	55	111252-111558	27
100935-101232	51	111562-111899	38
101239-101574	30	111902-112230	17
101607-101899	11	112232-112595	09
101940-102281	32	112597-113056	35
102310-102686	03	113062-113499	49
102687-103050	15	113504-113887	41
103051-103750	23	113888-114279	01
103759-104197	22	114280-114674	04
104202-104659	06	114675-114978	02
104673-105127	25	114979-115523	45
105130-105638	43	115524-116902	34
105640-106182	14	116910-118711	05
106215-106710	26	118712-120938	20
106722-107150	50	120940-123315	18
107152-107422	19	123321-125659	48
107425-107768	16	125673-128306	21
107771-108096	28	128310-131592	37
108108-108424	47	131595-134980	39
108425-108678	24	135002-139655	10
108679-108995	53	139656-143561	29
108997-109339	40		

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

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

Any gifts designated for a person no longer on the Prayer Page will be forwarded to another recipient.

*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)

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. 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 \$2,962 in gifts, bringing the total needed to \$20,743.**

**46. 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 \$235 in gifts, bringing the total needed to \$662.**

**47. 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 \$3,974 in gifts, bringing his bills to \$5,566.**

**Prayer Page needs met:**

**Patricia Casteel: Westminster, CO** Pat incurred \$28,152 in bills for treatment of chest pain. **UPDATE: Pat reports that her provider(s) offered to settle the remaining portion of her bills. She is very thankful for all of the help from CHM members.**

**Janice Fink: Henderson, NE** 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: Praise God! Janice's need has been met in full. Thanks to all who gave generously.**

**48. Kathleen Stambaugh: 208 Sherman Ave., Sheridan, WY 82801** Kathleen underwent surgery to fuse her vertebrae. She has medical bills totaling \$28,977.

**49. Rev. Myron Stump: PO Box 245, Union City, IN 47390** Rev. Stump incurred \$38,593 in bills for heart surgery and asks the CHM family for help. **UPDATE: Rev. Stump has received \$14,794 in reductions and \$6,958 in gifts, bringing the total needed to \$16,841.**

**50. Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227** Lessie underwent bladder surgery and asks for help with bills totaling \$4,711.

**51. 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 \$4,438 in gifts, bringing her need to \$1,704.**

**52. Kenneth Roy Tuflly: 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 \$10,397 in gifts, reducing his need to \$9,155.**

**53. 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 \$28,015. **UPDATE: Daniel received \$21,446 in gifts, bringing the total needed to \$6,569.**

**54. 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. **UPDATE: The Willis' have received \$82 in gifts,**

**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 \$5,093 in gifts, bringing the amount needed to \$11,607.**

*bringing the total needed to \$758.*

**55. 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 \$555 in gifts, bringing the total needed to \$1,360.**

**Roe testimony (continued from page 6)**

and the local medical group's discount have enabled us to take care of those bills entirely.

God has used my initial surprise diagnosis to put me in a place where I can practice trusting Him more and where I can be blessed and surprised as I see my needs met in ways I did not expect. For a person who loves five-year plans and likes to know how events will play out ahead of time, this is part of another type of cure: the building up of trust in the care of our heavenly Father.

## Health care changes (continued from page 3)

fit into this category.

- Another one-third would likely have access if they looked for it or signed up for assistance programs for which they are already eligible.
- The final one-third is probably genuinely uninsured and currently not able to get or afford coverage.

One option is to build on the historical open marketplace for ideas and entrepreneurship and find ways to make the current system work better for everyone. There are huge areas of waste and inefficiencies in the current system that should be corrected. This is no easy task; government already controls 45 percent of all health care expenditure through programs such as Medicare and Medicaid. The “private” insurance system cannot be examined in isolation because it already is directly impacted by government-run programs.

Another option is to undergo a major shift—which some would say has already begun—to view health care as a “right” rather than a “responsibility.” The government would then provide that “right” to its citizens.

A national health care initiative will be very expensive and is a way to redistribute wealth—taking from those who possess greater resources to help provide for those who have less. It is unlikely that such a plan will save money and is more likely that it will be very costly. Current projections of \$1 trillion over the next 10 years are almost certainly underestimated.

The current unfunded liability of government programs (Medicaid, Medicare and Social Security) is likely to put the entire country in the position in which California finds itself, namely, bankrupt. Experts project these events to begin unfolding as early as 2017. Any thought

of further spending is foolhardy when the whole nation’s economic health is so desperate. Such plans are also potentially catastrophic. Historically, no nation has been able to spend more than it produces without moving into hyperinflation and subsequent serious economic decline.

As a result, there are two terms being widely discussed that we need to understand. These are “public option” and group or individual “mandates.” These terms are key components of legislation backed by many Democrats in Congress.

Public option means that the government will provide a competing insurance plan to those already offered by private health insurance companies. The plan may be based on what is currently provided to members of Congress, but at a subsidized price based on ability to pay.

For example, one person might pay \$150 per month, another \$450 and another \$950. Each would receive the same benefits; the price differences would be entirely based on income. The plan would actually cost at least \$950 per month, and the rest would come from taxes and wealth redistribution. As simple as it sounds, however, the proposition is seriously flawed in both the short and long term.

Consider this scenario: An employer has 10 employees who make an average of \$35,000 per year. The employer pays \$450 per month for health insurance for each employee at whatever level of coverage is available for that price. Suddenly, the employer learns of the government’s public option, which offers any employee making \$40,000 or less per year the same level of coverage for \$250 per month. The employer opts for the government-run plan.

In the short term, the employee wants the company to give the money previously used to buy health insurance to the employee

as income, allowing the employee to simultaneously receive the same level of coverage and a significantly higher income.

In the long term, more and more insurance companies lose customers (employers). Private companies cannot compete with the public option and are “squeezed out” of the market. Healthy competition erodes, driving prices up.

To prevent the above scenario, the government introduces the concept of an individual or group mandate. Under the mandate, individuals or groups must have medical insurance (similar to how the law stipulates that you must have car insurance) or they will be fined or heavily taxed as punishment. The government again decides what is best for its citizens and still claims that it can save money and improve services.

This situation directly impacts Christian Healthcare Ministries members. Unless there is a religious exception clause included in health care legislation, it is conceivable that the government will force CHM members to have insurance even though they have chosen to handle their health care costs through membership in CHM.

The reality is that people in Congress have the power to change how health care works in this nation. We need to pray that they have the humility to carefully consider these massive issues that impact the whole country. We need to make our voices heard by contacting our legislators to protect our rights. Lawmakers must think through the many unintended consequences of action on this scale, including what happens to ministries like CHM that are doing a great job containing health care costs.

If the ultimate goal is to reduce health care costs, the government could learn a lot from Christian Healthcare Ministries.

Vote delay (continued from page 1)

come down to us having to make that argument.”

The amendment language is:

Qualifying Coverage

Membership in a health care sharing ministry.

Health Care Sharing Ministry – The term “health care sharing ministry” means an organization:

- Which is described in section 501 (c)

(3) of the Internal Revenue Code and is exempt from taxation under section 501 (a) of the Internal Revenue Code;

- Which shares medical expenses (as defined in section 213 (d) of the Internal Revenue Code) among members who share a common set of ethical or religious beliefs and which sharing occurs in accordance with those beliefs;

- Where the sharing of medical expenses as provided in (B) is fully portable and not dependent upon a member’s state of residence or place of employment;

- Where no member’s membership is canceled due to the subsequent development of any medical condition;

- Which conducts an annual audit performed by an independent certified public accounting firm in accordance with U.S. generally accepted accounting principles which is made available to the public upon request.

Russell said that many CHM members have been contacting the ministry by letter, phone and e-mail to say that they have answered CHM’s request that legislators be contacted.

“The response is a tribute to our members and their strong belief in the service they are providing their fellow Christians through this ministry,” said Russell.

The ministry also is active in contacting members of Congress.

“We’re not going to ask our members to do something we won’t do ourselves,” he said. Russell has met personally with a number of members of Congress and has met with Obama administration officials.

“The size of this legislation can scarcely be imagined,” Russell said. “Any number of things are capable of falling through the cracks. We are asking for God’s blessing on our individual efforts to ensure that does not happen.”

## 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 gatherings.

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](mailto:editor@chministries.org).



### Form letter (continued from page 1)

CHM is not inadvertently damaged in any legislation Congress might consider.”

Selleck said that the ministry has prepared follow-up communications for congressional offices.

“The more members of Congress hear from

the people they represent, the greater the probability that what the people want will be noticed and acted upon.”

The ministry has prepared information for members to send to their congressional offices, which can be amended or revised according to a member’s wishes or

priorities. To receive this information, e-mail [editor@chministries.org](mailto:editor@chministries.org) or call 1-800-791-6225, ext. 5796. E-mail contact is preferred.

“We’re calling on God’s people to pray and act,” Selleck said. “That’s a combination with power.”

### Taking action (continued from page 2)

Please, please, please make sure you are at the right level for yourself or for your family. The bottom line is that Gold is the best of the three. It’s still far less expensive than health insurance and provides you with the most service options. If you’re not at Gold, please consider changing if you think there is any chance you might need it in the future.

It’s important that you not wait to make this decision until an illness strikes. You cannot switch to Gold at that time and

have the need shared at the higher level. Also, if you are at Gold level and become ill, your need cannot be shared at Gold if you switch to Silver or Bronze. This guideline ensures fairness for all CHM members.

If you are not sure of your participation level, have questions or want to change your level, please contact our Member Assistance department at 1-800-791-6225, ext. 5993.

Thank you so much for being part of this ministry, its mission and its future. We thank God for you and look forward to working with and for you for as long into the future as God grants us the ability to serve.

*Editor’s note: For more information about CHM participation levels, consult your Guidelines booklet, especially CHM Guideline D.*

### Prolotherapy (continued from page 4)

a prolotherapy treatment is usually so low that this is rarely a concern.

Since the effectiveness of repair through prolotherapy depends on a good inflammatory response, all anti-inflammatory medications (such as aspirin, ibuprofen, etc.) must be discontinued one to two weeks prior to prolotherapy and during the six-week recovery phase. (If someone has taken cortisone or steroids, a longer, medication-free wait may be required.)

After injections, the patient is typically placed on rest for a day or two, then light duty for two to six weeks, depending on the nature of their work and injury. In

most cases I’ve seen, pain relief improves by at least 50 percent after one treatment. Usually, the procedure must be repeated at least once to obtain maximum benefit.

Overall, prolotherapy has proven to be a relatively safe and effective treatment for chronic pain. As confirmed in clinical studies, even patients with a dismal back pain history show a significant response rate to prolotherapy.

It also is effective in treating a variety of other pain problems, including headaches, TMJ, and joint pain in the shoulder, knee, ankle, elbow, etc. While there are risks, complications are rare.

*Note: This article contains general information only. It is not intended to diagnose or treat a specific individual or disorder or to replace the care of a competent physician. No claim is made as to the effectiveness or accuracy of any particular procedure or treatment for any specific case.*

**Next month: Prolotherapy (part 2)**

## 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 Christian Healthcare Ministries:**

We are so thankful to be a part of this great team of Christians sharing one another's burdens. Our hearts have been blessed again by your help in paying for our medical needs. It makes our load lighter just knowing that you are there for us.

We never hesitate to ask for discounts on our bills to save money for other members. Also, we are able to pay some of our smaller bills through funds from our part-time window washing business. It's another small way to reduce expenses so more of our brothers' and sisters' medical needs can be met.

This ministry has been a real blessing to us in our time of need and we are so grateful. Thanks a bunch!

Sincerely,

David & Beverly Adams  
Batesville, AR

**Dear CHM Staff:**

I just wanted to thank you for being there and for your service to God.

I look forward to a day when I'll be able to give, give, and give some more to help meet the needs of CHM members. God knows how to meet our needs. If we're trusting in Jesus we know He will "meet all our needs according to His riches in glory." We know there are no limits to His riches!

I believe God is meeting the needs of all CHM members in His time and in His way.

God bless you all for your love and service to our savior and Lord, Jesus Christ.

Love,

Brenda Winerberger  
Battle Creek, MI

**Dear Christian Healthcare Ministries:**

Thanks to all of you who have prayed for me during my recent medical tests for cancer. I praise God that there is no cancer, although doctors have called my lab test results "disturbing."

Thank you for easing the financial burden of the lab tests and doctor visits. The ministry's faith-based sharing support is a blessing!

In Christ,

Karen Poindexter  
Faulkton, SD

**Dear Christian Healthcare Ministries:**

We would like to share with you how God has been working in our lives.

We have been teaching children at our church for nearly 20 years. Marvin has periodically served on our

church board since the 1980s. Judy was the church secretary for eight years and then moved on to help Marvin with the family business. We like to witness to people about the good news of the Gospel through our business as much as possible.

We heard about Christian Healthcare Ministries through a missionary at our church and we thank God for this ministry.

Sincerely,

Marvin & Judy Netz  
Alamo, TX

**Dear Christian Healthcare Ministries:**

We recently had the opportunity to hand out the two Information Packs CHM mailed to us. We gave them to friends interested in the ministry and would like to request that more be sent so we can get them into the hands of others in need of CHM.

We were excited to read in the monthly newsletter that the Brother's Keeper program has grown so dramatically in the last year. We pray that CHM will grow even more to bless many Christians.

Thank you,

Lloyd & Mary Nell Ott  
Marysville, WA

## 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.*

**Raymond & Jane Cardona:** 45 North Rd., Detroit, ME 04929 Raymond has been out of work for some time and requests prayer.

**Ladona Blue:** PO Box 8205, Belleville, IL 62222 Ladona suffers from aggressive rheumatoid arthritis, which has affected many of her organs.

**Thomas & Stacy Blossom:** PO Box 1193, Barboursville, WV 25504 Stacy recently had surgery for a herniated stomach.

**Diane Lewis:** 16011 Broad Water Dr., Crosby, TX 77532 Diane needs to have a biopsy of her esophagus and requests prayer.

**Nancy Landahl:** 1931 Shining Stream Lane, Richmond, TX 77469 Nancy suffered heart and kidney failure and is in serious condition. Her family asks the CHM family for prayer.

**Linda Payne:** 6086 FM 2287, Cross Plains, TX 76443 Linda requests prayer for her finances and for comfort after recently losing her mother.

**Alfred & Wilma Barkman:** 6841 Lingle-Veteran Rd., Lingle, WY 82223 The Barkmans' 16-year-old daughter, Lena, recently passed away. Please remember the Barkmans in prayer during this hard time.

**Larry Brakenhoff:** 306 Grant, Alta Vista, KS 66834 Larry recently underwent brain surgery and his family requests prayer for his recovery.

**Ira & Mary North:** 2022 Timberlake Dr., Lynchburg, VA 24502 Ira has been battling cancer and has begun radiation treatment.

**Virginia Roberts:** PO Box 1171, York, SC 29745 Virginia's son recently passed away and her daughter has fallen ill. Please keep the Roberts family in your prayers.



# CHRISTIAN HEALTHCARE MINISTRIES

*September 2009*

## IN THIS ISSUE:

*Vote delay means CHM members should keep contacting Congress  
Responding to form letters from Congress • Taking action on  
universal health care and CHM participation levels • A perspective  
on health care changes • Healthwatch • More members, fewer bills  
keep Brother's Keeper amounts low • Prayer Page  
Letters to CHM • Monthly prayer requests*



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