



# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

October 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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## CNN features CHM in news story aired nationally

Christian Healthcare Ministries was featured twice on the international news network CNN in August,

first on the afternoon news show "The Situation Room," on Aug. 12, then again on the network's early program, "American Morning" on Aug. 14.



CHM Executive Director Rev. Howard Russell is filmed during an interview aired on CNN in August.

The report, titled "Christians Share Medical Costs," featured CHM member Shane Claiborne, a Christian author and speaker and one of the founding members of an outreach called The

Simple Way in Philadelphia's inner city.

The segment by reporter Kate Bolduan focused on Shane, his work in Philadelphia and how CHM members shared the medical bills for his hospitalization after he was assaulted, receiving a broken jaw and concussion.

"We ended up paying \$6,000 and because I had thousands of people carrying that bill with me we just wrote a check for it," he said.

See "CNN," page 13

**CHM PROPOSED AMENDMENT LANGUAGE** *Please share this information with your U.S. legislators to ensure that health cost sharing ministries like CHM are included in any health care legislation passed by Congress. If you need help identifying your legislators, visit [www.votesmart.org](http://www.votesmart.org) or e-mail [editor@chministries.org](mailto:editor@chministries.org).*

### 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 above 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.

# Important information about your participation level and Share the Message



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

Every day I think about how much I enjoy serving you through this ministry. Everything from federal health care reform efforts to daily questions about a specific part of this ministry is an opportunity to serve God by serving you.

I sometimes hear from members who haven't read our printed materials or website. I know that seems strange, given the amount of effort we put into communications, but it is nevertheless true. As a result, we find that misunderstandings often occur from the specifics of what is shared under our three participation levels. The time of a medical need is the wrong time to learn the specifics.

## Participation levels and you

We have three CHM participation levels: Gold, Silver and Bronze. Which one is yours? Once you've answered that question, here's the next: what does that mean?

If you are unsure of either answer, now is the time to find out, not when you have a medical need.

Gold provides the highest level of support. At \$150 per month for individuals and a maximum of \$450 for families, Gold is far more affordable than health

insurance. Silver and Bronze are even less costly, but they offer less support.

We prefer that no members ever have to share with us at a crisis point that they didn't take time to

I can tell them is that such a policy on our part would not be fair to all of our other members.

One pertinent question is this: can you afford the out of pocket expense under Silver or Bronze? If so, then these are great programs for you. If not, Gold is your answer.

It is important that if you are not at Gold level that you not expect Gold level support if or when you have an illness.

That's why I ask you to please reconfirm that you have chosen the participation level that is most appropriate for you or your family.

Do it now. Please. Don't wait. We don't want you to be frustrated,

uncertain or confused. If you have any questions, contact our Member Assistance department at 1-800-791-6225, ext. 5993, or [nnull@chministries.org](mailto:nnull@chministries.org).

## Share the Message

Sharing the message through Share the Message is smart and effective (and it's good for you).

The Aug. 12 story on CNN about Christian Healthcare Ministries has opened the door to tell others about CHM, and Share the Message is a great way to make that happen.

*See "Levels & STM," page 12*



evaluate their participation level. This is particularly true if they ask for Gold sharing support but are members at the Silver or Bronze level.

When people contact me to say that they have been Silver members for many years and therefore believe their new medical need should be shared at the Gold level, the only thing

## Missionary members receive reduction of nearly 90 percent on hospital bill

Christian Healthcare Ministries members Mark and Marina Dotson witnessed firsthand God's provision for their health care costs after Mark underwent a heart procedure called heart ablation.

According to the Mayo Clinic website, "Cardiac ablation works by scarring or destroying tissue that blocks the electrical signal that travels through your heart to make it beat. By clearing the signal pathway of the abnormal tissue, your heart may beat normally again."

Missionaries to Russia since 1996, the Dotsons returned home to Billings, Mont. in November 2007 on furlough. Meanwhile, Mark was experiencing atrial flutter (abnormal heart rhythm). Counseling from doctors revealed that Mark needed to undergo a heart ablation.

The procedure immediately reduced Mark's heartbeat from 130 beats per minute to 80.

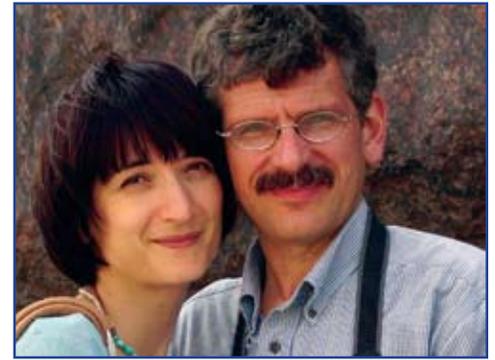
He spent the night in the hospital and was released the next day. However, his medical bills totaled \$26,000.

"As members of CHM, we knew to tell the hospital staff that we are self-pay patients and to apply for financial assistance," Mark said.

The Dotsons returned to Russia to resume missionary work in February 2008, one month after Mark's procedure.

Mark's mother called in April to tell the Dotsons that the hospital had reduced Mark's charges nearly 90 percent to \$2,900.

"We were in awe," Mark said. The Dotsons were further surprised when they discovered that the reduction could be applied toward their \$5,000 personal responsibility amount. "We didn't have to pay anything out of our own pocket, and



*Mark and Marina Dotson are CHM members and missionaries to Russia.*

we decided to return the donations our supporters had sent us to cover the personal responsibility amount," he said. "It was more than I could ever ask or think, hope for or imagine."

Soon after the procedure, Mark returned to his favorite fitness activity: long-distance

*See "Missionaries' reduction," page 11*

## Members sharing CHM with friends and community spurs ministry growth

Christian Healthcare Ministries continues to grow at a consistent rate thanks to members' efforts to share the good news of what CHM offers with family members and friends. In addition, members are increasing ministry awareness by telling people in their churches and communities about CHM.

One such member is Jerry McGillivray from Chinook, Mont. Here's his story:

*"This summer I asked the*

*pastor of a local Assembly of God church if I could have five minutes to share my testimony about Christian Healthcare Ministries with his congregation. He told me that he and his family had not had health insurance for 18 years and that God had watched over them and kept them safe from illness or injury.*

*"I felt compelled to share my story with him. I had fallen*

*off a roof, spent more than two weeks in the hospital and underwent three surgeries. Later I had additional back surgery and my wife fell and broke her ankle. All of these events transpired within a two-year period.*

*"God rescues some of us from the fire, but walks through the fire with others," I told the*

*See "Share the Message," page 11*

## Prolotherapy: effective treatment for chronic pain (part 2)

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

I had been practicing medicine for years before hearing about prolotherapy at a 1989 medical conference. In fact, at the time I learned of this outstanding treatment, I had a chronic low back pain problem myself. I was unable to stand for long periods of time without aching and a burning pain shooting down my leg into my foot.

One prolotherapy treatment (especially targeting the sacroiliac joint) eliminated 80 percent of my pain. A second, more specific procedure eliminated the rest.

Within a few months, I became trained in the procedure and have used it successfully on hundreds of patients since. I cannot fathom anyone treating chronic pain effectively without it. Only now is it beginning to get the favorable attention that it deserves.

If you have a chronic pain problem, please consider being evaluated by a physician trained in prolotherapy.

### Proper use of scans

In many cases, an MRI isn't necessary until after an evaluation for prolotherapy. The reason is that scan results don't often correlate or accurately portray why an individual has back pain.

I recall a study done a few years ago in which many people who

had never had low back pain underwent MRI scans. Based on the scan results alone, surgeons (who were unaware of the patient histories) recommended surgery in more than half of the cases!

An MRI (or CT) can mislead regarding the cause of (or solution to) pain. In addition, it is usually unnecessary unless more conservative therapy has failed and surgery is being considered as a last resort. (Similarly, plain film X-rays show the cause of back pain in only a small percentage of cases.)

In other words, don't bother spending the money to get a test done if it is not going to change what you and your doctor plan to do. The best test for determining the cause of chronic back pain is a thorough history and examination by a physician properly trained to evaluate connective tissue injuries.

### How is prolotherapy done?

There are three basic approaches to prolotherapy:

**1. The original "Hackett" method:** Multiple injections of a complete area are made, usually in one appointment. Re-evaluation takes place after six weeks. Repeat injections are made every six weeks as needed. Average requirement: two or three treatments.

**2. Injections of complete area:** A follow-up takes place in one to two weeks. There are three sets of injections in six weeks, then a period of waiting for at least six weeks. This method is often combined with a cortisone injection (which seems counter-intuitive to me).

**3. Injections every week for 15 to 18 weeks.**

I have used the first approach almost exclusively. As far as I can tell, results are similar among the three methods, but the costs are far less with the Hackett approach. It is possible that the second method may bring a quicker return to full activity in some cases. I see no advantage in or rationale for the third approach.

The average cost, regardless of the method used, ranges from \$200 to more than \$800 per treatment session.

### Finding a prolotherapist

Please be aware that as recently as a few years ago, there were only approximately 500 doctors across the country providing prolotherapy services. Although the number appears to be growing slowly, I hope it will soon accelerate.

You can obtain a registry of

See "Prolotherapy," page 13

## The Prayer Page blesses hundreds of CHM members

The Christian Healthcare Ministries Prayer Page is a one-of-a-kind sharing ministry that assists hundreds of members in need.

Both the regular CHM sharing program and the Prayer Page help with medical bills incurred after joining CHM. However, the Prayer Page's specific purpose is to aid members with pre-existing conditions through member-to-member donations. (Details of how the Prayer Page works appear in the sidebars on pages 7 - 10).

Please read what members (on the giving and receiving ends) have said about the Prayer Page:

"I never understood how the Prayer Page worked and how it fit in with the ministry until I read the explanation printed in the new Prayer Page section [of the newsletter]. I can certainly contribute a small amount each month to help those in need!" -*Leann Turley Montgomery, AL*

"We are so thankful for the Prayer Page and all of the help we have received. Our medical bills are entirely paid. We really appreciate the encouragement we received through prayer, notes and cards. Thank you and to God be the glory!" -*Alan & Kathy Potts, Belgrade, MT*

"Through the Prayer Page, Christian Healthcare Ministries members have written and sent money to help with my bills. Most send between five and \$25, and one sent \$100. That was such a blessing! The smaller amounts also have helped tremendously. I am so thankful to all the people who have sent me notes and financial gifts. Thank you to everyone who has been praying for me." -*Paula Byler, Apple Creek, OH*

"I wanted to send a heartfelt thank you for the generous donations CHM members sent for my medical bills listed on the newsletter Prayer Page. This past month



I received nearly \$500 in assistance... The day on which the bills are paid in full is drawing near and I am looking forward to it! I praise God for inspiring His

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*"I understand that not everyone is able to contribute financially {to Prayer Page needs}, but I hope and pray that those who can will do so....Ten dollars is a small sacrifice to make to be greatly blessed. Try it and see what God can do!"*

-*Heather Link, Charlotte, NC*

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children to love others enough to respond to the needs of strangers. Together, we can accomplish much more than we ever could alone. I also am grateful for the CHM staff members who coordinate these wonderful programs that bring solutions to difficult situations. God bless you all." -*Mary Trotzke, Dot Lake, AK*

"We can never thank you enough for helping us with our medical needs... We show our friends and acquaintances copies of checks sent as Prayer Page gifts as evidence of how much this ministry has helped us. That is what Christians are supposed to do—join together and

*See "Prayer Page blessings," page 13*

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## CHM e-newsletter successfully launched

The first Christian Healthcare Ministries e-newsletter—the September issue—was e-mailed last month to hundreds of CHM members who requested the free service. The e-newsletter contains the same information as the printed newsletter.

Signing up for the e-newsletter is fast, convenient and helps save the ministry money on printing and mailing costs. To

sign up, write your e-mail address in the tear-off section of your next Member Gift Form statement and send it to the CHM office, or e-mail the editor at [editor@chministries.org](mailto:editor@chministries.org) indicating your interest in the e-newsletter, your full name and CHM member number.

Members who already signed up for the e-newsletter also will receive the printed

newsletter for the month of October; subsequent issues will be e-mail only. It is not necessary to sign up on the Member Gift Form again.

Members who prefer their newsletter in regular printed format will continue to receive the newsletter via U.S. mail unless they indicate otherwise.

## SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

# Meet the Prayer Page participants

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

**Marcia Fackler**  
Fairfield, OH

- Total amount of need: \$4,708 for rotator cuff surgery
- Prayer Page gifts received: \$300
- Need remaining: \$4,408

I had rotator cuff surgery in September 2008. My surgeon was a capable, encouraging and caring doctor who was a great blessing to my husband, Phil, and me. He offered his services at no charge and also was able to help reduce the cost of my much-needed MRI scan.

To regain range of motion, I underwent sessions with a therapist as well as undertaking some special exercises at home each morning and evening. Eventually my therapist said that I could not progress any further because I had "healed too quickly." The result was a frozen shoulder.

Both my therapist and surgeon recommended more surgery to remedy the problem. Basically, I would have to start over. I hesitated to do so because I had already worked for three months to regain strength and movement. The light at the end of the tunnel seemed further away as I considered that I would have to take more time off work and spend more money if I chose to undergo surgery.

Further consultation with my surgeon revealed another option. He mentioned that some people with my condition had had success with chiropractic treatment. The Lord led me to a Christian chiropractor and to purchase an ultrasound machine to break up scar tissue and gain mobility.

God is so good. The whole process took nearly a year, but today I am able to raise my arm up and give God the praise that is due Him. I thank Him for healing my body.

## FINANCIAL: PRAYER PAGE GIVING

### Prayer Page total needs remaining this month: \$689,187

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

- \$81.33 this month -or-
- \$27.11 for the next three months -or-
- \$13.56 for the next six months

*Together, we can make eliminating these bills a reality! These amounts are suggestions; please consider giving today.*

## Prayer Page testimony update

Lesley Rennie of Middletown, Del., was featured in the March 2009 newsletter. The March newsletter was sent to be printed before Lesley's February due date.



Lesley gave birth to a son, Shiloh Sheldon Kevin Rennie, on February 14. The Rennies had prayed that Lesley would be able to give birth naturally, something she had not been able to do with her daughters. After a risky pregnancy, Lesley had a natural delivery and the Rennies thank God that Shiloh was born healthy and strong.

Shiloh is pictured with his sisters, Indya and Jahziel. Lesley has received \$410 in Prayer Page gifts and still has \$10,270 in bills to be met for Shiloh's birth.

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: 1113 Murfreesboro Rd., Suite 106-340, Franklin, TN 37064** Gene had surgery for gallstone removal and requests prayer and financial assistance for bills totaling \$19,834. **UPDATE: Gene reports \$757 in gifts, bringing the total to \$19,077.**

**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 \$10,824 in gifts, bringing the total need to \$19,288.**

**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 \$495 in gifts, bringing the total needed to \$2,228.**

**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 \$7,748 in gifts, bringing the amount needed to \$21,252.**

**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 \$340 in gifts, bringing the total needed to \$7,996.**

**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 \$265 in gifts, bringing the total amount needed to \$13,573.**

**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 \$18,344 so far in gifts, leaving \$52,319 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 \$1,216 in gifts, bringing the total to \$1,736.**

**12. 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 \$270 in gifts, bringing his total to \$730.**

**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 \$5,633 in gifts, bringing the total needed to \$8,866.**

**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 \$300 in gifts, bringing the total needed to \$4,408.**

**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 \$398 in gifts, bringing the total to \$2,602.**

**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 \$7,556 in gifts, reducing the amount needed to \$4,810.**

**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 \$2,079 in gifts. They thank God Timothy is on the mend. Remaining bills total \$11,822.*

**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 \$592 in gifts, bringing the total needed to \$24,595.*

**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 \$1,615 in gifts, bringing the amount needed to \$4,697.*

**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 \$2,353 in gifts, bringing the total to \$23,133.*

**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 \$4,319 in gifts, bringing the amount needed to \$28,933.*

**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 \$1,469 in gifts; the amount still needed is \$2,999.*

**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 \$1,255 in gifts, bringing the total needed to \$2,641.*

**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 \$9,867 in gifts, bringing the total amount needed to \$5,550.*

**25. Joy Hirth: 2150 S Wagner Rd., Ann Arbor, MI 48103** Joy has metastatic breast cancer and asks for your help with her bills for \$3,886. **UPDATE:** *Joy has received \$1,864 in gifts, bringing her need to \$2,022.*

**26. 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 \$330 in gifts, bringing the amount needed to \$3,551.*

**27. 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 \$250 in gifts, bringing the total needed to \$4,603.*

**28. 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 \$3,971 in gifts, bringing the total needed to \$10,903.*

**29. Lisa Kurtz: 3772 Hunter Rd., Perrysville, OH 44864** Lisa has bills totaling \$6,586 from emergency surgery resulting from an ectopic (tubal) pregnancy. **UPDATE:** *Lisa reports \$1,610 in gifts, bringing the total needed to \$4,976.*

**30. 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 \$26,290 in gifts, bringing the total needed to \$73,178.*

**31. 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 \$102 in gifts, bringing the total needed to \$1,724.*

**32. 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 \$1,533 in gifts, bringing the amount needed to \$858.*

**33. Rebekah Maberry: 1001 Gulf, Lamar, MO 64759** Rebekah asks the CHM family for help with cardiology bills totaling \$1,968. **UPDATE:** *Rebekah has received \$130 in gifts, bringing the amount needed to \$1,838.*

**34. 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 \$3,748 in gifts, bringing total bills to \$8,159.**

**35. Bobby D. Memory, Jr.: PO Box 3943, Wilmington, NC 28406**

Bobby was born with a condition requiring numerous surgeries. He now needs help with \$27,534 in bills from a pacemaker replacement operation. **UPDATE: Bobby reports \$3,437 in reductions and \$2,639 in gifts. He now needs \$21,458.**

**36. Thomas Miller: 7 Beverly Dr., Laurel, MS 39443**

Thomas had two surgeries that did not qualify for sharing. His bills total \$43,350. **UPDATE: Thomas has received a total of \$29,528 in gifts, reducing the amount needed to \$13,822.**

**37. Ed Murray: 203 Rendezvous Rd., Riverton, WY 82501**

Ed was diagnosed with polycythemia, a red blood cell disorder. After reductions, his bills total \$8,983. **UPDATE: Ed has received \$235 in gifts, leaving \$8,748 in bills to be met.**

**38. 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 \$2,537 in gifts, bringing the total amount to \$32,945.**

**39. 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 \$2,296 in gifts and \$542 in reductions, bringing the total needed to \$11,240.**

**40. Debra Panter: 2711 Nickel Ave., Crescent City, CA 95531**

Debra had ongoing female problems and underwent a hysterectomy. She

**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 \$330 in gifts, bringing the total needed to \$7,639.**

**42. 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 \$404 in gifts, bringing the total needed to \$18,546.**

**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 \$1,930 in gifts, bringing the total needed to \$358.**

**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 \$5,865 in gifts, reducing the amount needed to \$4,135.**

**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 \$10,680 in bills. **UPDATE: Lesley has received \$410 in gifts, bringing the total to \$10,270.**

**GIVING GUIDE**

Membership #	Need #	Membership #	Need #
100025-100066	43	109349-109704	34
100093-100176	07	109707-110022	46
100178-100206	48	110023-110352	37
100215-100327	56	110355-110651	13
100331-100442	12	110652-110927	54
100445-100561	32	110929-111243	45
100599-100787	57	111245-111532	28
100816-101079	53	111533-111860	39
101082-101333	31	111866-112184	17
101338-101659	11	112188-112539	09
101673-102023	33	112540-112915	36
102047-102418	25	112918-113423	51
102423-102730	03	113426-113816	42
102731-103088	15	113817-114193	01
103099-103759	23	114194-114577	04
103765-104197	22	114579-114887	02
104202-104650	06	114888-115342	47
104655-105110	26	115343-116180	05
105116-105598	44	116181-117918	35
105601-106083	14	117922-119893	20
106090-106602	27	119898-122032	18
106606-107075	19	122036-124804	21
107076-107345	16	124806-127273	50
107353-107670	29	127289-129850	52
107674-108019	49	129865-133012	38
108020-108355	24	133020-136145	40
108356-108639	55	136147-140769	10
108642-108997	41	140774-143652	30
109007-109348	08		

asks the CHM family for help with bills totaling \$39,185. **UPDATE: Debra has received \$232 in reductions and \$5,959 in gifts, bringing the total needed to \$32,994.**

*How do I use the Giving Guide?*

In the Giving Guide, find the range of membership numbers in which your number falls. You can send a gift to the need number that corresponds to your member number.

For example, if your number is 110000, you would send to need #46.

These directions are only suggestions; if you are not a CHM member or feel led by the Lord to give to a need other than the one suggested, please do so!

*How do I send my gift?*  
(Continued from the page 8 sidebar)

**Option 2:** You can send financial gifts to the CHM office and they will be forwarded to the recipient you choose. The advantage is that gifts sent in this manner are tax deductible.

Please make your check out to CHM and write "Prayer Page" and the name of the gift recipient in the memo line. We will deposit your check and generate another check to send to the recipient of your choice. We will forward any card or encouraging note that you include, or you can send it directly to the recipient.

*Continued on the page 10 sidebar*

*How do I send my gift?*  
(Continued from the page 9 sidebar)

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.

46. **Sally Roe: 2899 Sylvania Rd., Troy, PA 16947** Sally incurred \$9,417 in bills for a congenital kidney condition. *UPDATE: Sally received \$1,230 in gifts, bringing the total needed to \$8,187.*

47. **Mary Ann Scott: 1800 Alice Hall Rd., Golden, MS 38847** Mary Ann's husband, Aubrey, had prostate cancer and passed away. Mary Ann is thankful for the gifts they've received but she still needs help to meet his \$97,622 in bills. *UPDATE: Mary Ann received \$73,917 in reductions and \$3,112 in gifts, bringing the total needed to \$20,593.*

48. **Wilma Sechrest: 504 Grant St., Chenoa, IL 61726** Wilma incurred \$897 in bills for a painful leg condition causing sores, blisters, and discoloration. Please remember Wilma with your prayers and gifts. *UPDATE: Wilma reports \$335 in gifts, bringing the total needed to \$562.*

49. **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 \$4,051 in gifts, bringing his bills to \$5,489.*

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

51. **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 \$7,053 in gifts, bringing the total needed to \$16,746.*

52. **Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227** Lessie underwent bladder surgery and asks

for help with bills totaling \$4,711. *UPDATE: Lessie has added \$24,894 in bills, bringing the total needed to \$29,605.*

53. **Mary Trotzke: PO Box 72765, c/o Steer, Fairbanks, AK 99707-2765** Mary is a longtime missionary who had bunion/foot surgery. She received a \$10,000 bill reduction and her remaining bills total \$6,142. *UPDATE: Mary has received \$4,558 in gifts, bringing her need to \$1,584.*

54. **Kenneth Roy Tuffy: PO Box 144, Dixon, MT 59831** Roy had surgery for a partial knee replacement. His bills total \$19,552. *UPDATE: Roy reports a total of \$10,677 in gifts, reducing his need to \$8,875.*

55. **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 \$21,541 in gifts, bringing the total needed to \$6,474.*

56. **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 \$184 in gifts, bringing the total needed to \$656.*

57. **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 \$635 in gifts, bringing the total needed to \$1,280.*

**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 \$5,573 in gifts, bringing the amount needed to \$11,127.*

### Missionaries' reduction (continued from page 3)

running. Doctors recommended that he continue to run.

Glad to have their medical expenses behind them in order to focus on missionary work, the Dotsons spent June 2009 in Florence, Italy, teaching Russian art to academy students. After a brief period of rest in the United States, they returned again to Russia in September.



*Mark Dotson spends time with Russian orphans.*

The couple plans to start an organization—Studio Troitsa—in which they will use art and creativity to teach and present the Gospel to adults and orphaned children. Mark explained that “Troitsa”

means “Trinity” in Russian. Mark also will visit orphanages in St. Petersburg and participate in humanitarian aid projects for children.

Marina will teach in a state-run art school and an international school for the children of missionaries, diplomats and businesspeople.

Mark asks CHM members for prayer since he once again is experiencing heart trouble. He knows from experience that God can handle any medical situation that comes

their way.

“It is a great comfort to know that Christians on the other side of the world



*Marina Dotson teaches an art class.*

are there to support us if our health takes a turn for the worst,” Mark said. “We are humbled and amazed at the ways God has taken care of us so we can do His work.” He quoted Psalm 104: 28: “You give to them, they gather it up; You open Your hand, they are satisfied with good.”

### Share the Message (continued from page 3)

*pastor. 'Christian Healthcare Ministries met all of our needs and we are so grateful!'*

*"Soon after the pastor allowed me to share CHM with the church. There were about 40 people present that Sunday. I showed the ministry's three minute promotional DVD and then simply shared from my heart how God had used CHM to meet our needs. I gave out eight Information Packs and gave the DVD to the pastor, who wanted to show it again in the fall when more church members would be in attendance.*

*"It is easy to share about*

*something that has been such a blessing in our lives. The response was very positive; people took Information Packs not only for themselves but for family members or friends who have no way of meeting health care costs.*

*"I requested more packets from the CHM office and will continue to seek out churches that will let me share this good news. To other members, I offer this advice: Don't be intimidated to step out and trust the Lord to open doors for you. Just as we share the Gospel with people who don't know God, we should joyously share CHM with our*

*brothers and sisters in Christ."*

*Editor's note: Share the Message is a personal, loving outreach to people in churches and community groups across the country who want and need what Christian Healthcare Ministries offers. The best ambassadors for CHM are the people who are part of it, who are sharing their financial gifts to support their fellow Christians even as their fellow Christians are supporting them.*

*Share the Message can be completely customized to fit an individual church's specific preferences, schedule, needs and capabilities.*

*To learn more about Share the Message, please visit [www.cbministries.org/sharingcbm.asp](http://www.cbministries.org/sharingcbm.asp), e-mail [sharethemessage@cbministries.org](mailto:sharethemessage@cbministries.org), or call 1-800-791-6225, ext. 5233.*

## Scarred for life

Compiled by Dr. Michael D. Jacobson

Individuals severely abused as children are often emotionally scarred for the rest of their lives and they also carry elevated levels of substances linked with heart attacks and strokes.

Researchers at King's College in London analyzed data from 866 people born in Dunedin, New Zealand, between April 1972 and March 1973. Volunteers underwent medical and psychological tests at regular intervals from ages three to 32. Reports from parents and children, as well as observations at home, identified 83 study participants who by age 11 had experienced abuse or significant trauma.

At age 32, previously abused individuals exhibited markedly higher concentrations

of two inflammatory substances compared to others of the same age who had not suffered such abuse and trauma. These substances are C-reactive protein and fibrinogen and higher levels of white blood cells (responders to infection). Elevated C-reactive protein is associated with inflammation. Fibrinogen is directly involved in the blood's clotting system. Both have been implicated in clot formation in heart attack and stroke.

The study further points to the devastation that abuse wreaks on the lives of children—and to the great need for total healing that comes through Christ and a loving Christian community.

*Danese, A., C. M. Pariante, et al. (2007).*



Childhood maltreatment predicts adult inflammation in a life-course study. *Proceedings of the National Academy of Sciences* 104(4): 1319-24.

### Levels & STM (continued from page 2)

Share the Message is a primary CHM program to grow the ministry, which is good for you for two reasons:

1. It gives you the opportunity to earn free months of membership by bringing others into the ministry.
2. The more members we have, the more members there are to share medical needs, making the burden lighter for all.

Since health care is at the top of the domestic issue discussion agenda, now is the time to make the best and broadest use of the Share the Message program. It enables our members to tell their fellow church members about the ministry.

How does it work? There are two parts, a Sample Kit and an Event Kit.

The Sample Kit contains detailed information on the ways to introduce CHM

to your pastor and to your church. When you have a “green light” from your church leader to proceed, you move on to the Event Kit, which contains brochures, videos, a table for display – everything you need to set up and present the ministry.

The CNN story did a good job of explaining our ministry by focusing on one of our highest-profile members, Shane Claiborne, one of the founders of The Simple Way ministry in Philadelphia, Pa. Shane is a well known Christian author and speaker. He also happens to be an effective ambassador for CHM, having brought more than 80 people into the ministry.

Showing the CNN and CHM videos to your pastor and discussing with him that there are undoubtedly people in your church who need health care support is a good way to ask for an opportunity to present Share the Message to the congregation.

An advantage for you is free months of CHM membership for new members who come into the ministry through your efforts.

Please contact us at [sharethemessage@chministries.org](mailto:sharethemessage@chministries.org) or 1-800-791-6225, ext. 1002 for the CNN video or for information about how to share the message with Share the Message.

As always, thank you for your prayers, your support, and your faithfulness to God and to the work we are doing here at CHM for His glory and in your service.

*Editor's note: To learn how members are taking advantage of Share the Message, please see “Members sharing CHM with friends and community spurs ministry growth” on page 3.*

### CNN (continued from page 1)

Shane has been a CHM member for 10 years and is one of the ministry's most active members in the Bring-a-Friend program. He has brought more than 80 people into the ministry.

During the CNN report he said, "I wanted my money to go...directly to meet the medical needs of folks that are really carrying those burdens."

The Rev. Howard Russell, CHM executive

director, also was quoted in the story, saying, "If everybody in America had the provision our members have, there wouldn't be a health care crisis."

The CHM Ministry Information department saw a significant jump in inquiries after the CNN report aired, said department supervisor Norma Mull.

"Most of the people who called or e-mailed as a result of the CNN story were interested

in learning about how we operate and how we differ from insurance companies," Mull said. "We sent out a higher than normal number of ministry Information Packs, and we always are glad to do that."

*Editor's note: DVD copies of the CNN story are available to ministry members free of charge by calling Ministry Information at 1-800-791-6225, ext. 1002, or by e-mailing [editor@cbministries.org](mailto:editor@cbministries.org). (For e-mail inquiries, please be sure to include your member number.)*

### Prolotherapy (continued from page 4)

prolotherapy physicians through the website of the American Academy of Orthopedic Medicine (AAOM) at [www.aaomed.org](http://www.aaomed.org) or by looking in your phone book under physicians providing prolotherapy in your area. A third option is to call the AAOM at 1-800-992-2063. Another website to consider is [www.getprolo.com](http://www.getprolo.com).

Before you schedule an appointment, it is important to contact the doctor's office to obtain more information about his or her practice.

Consider asking the following questions:

- Does the doctor regularly administer prolotherapy? Or does he or she do ligament or tendon injections with autologous blood? (The latter is a practice that was presented at a recent board review course, has growing evidence of its effectiveness, is based upon the same principles as prolotherapy, and is growing in popularity.) You may want to avoid doctors who rarely perform the treatment. A physician may have attended a seminar, heard presentations on how to do prolotherapy, or become listed as a provider, but never actually became engaged in providing the service.

- How often do most patients come back for repeat treatment? (This question determines what method they are using. Refer to the aforementioned three approaches to prolotherapy.)

- What is the cost of each treatment?

*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.*

### Prayer Page blessings (continued from page 5)

help each other... We are so thankful for the prayers and financial contributions of brothers and sisters across the nation."  
-Billy & Patricia Cox, Conway, SC

"I understand that not everyone is able to contribute financially [to Prayer Page needs], but I hope and pray that those who can will do so...If we all do a small part to help and pray for these individuals, they can have the peace of mind that comes with having medical bills behind them....Please

join me in fulfilling Galatians 6:2, to carry each other's burdens. I would love to see the Prayer Page become a "praise page" about all the needs God has met through us. Ten dollars is a small sacrifice to make to be greatly blessed. Try it and see what God can do!" -Heather Link, Charlotte, NC

*"We show our friends and acquaintances copies of checks sent as Prayer Page gifts as evidence of how much this ministry has helped us. That is what Christians are supposed to do—join together and help each other..."*

-Billy & Patricia Cox  
Conway, SC

## Letters to Christian Healthcare Ministries

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

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

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

*-Rev. Howard Russell*

**We'd love to hear from you! Send us your letters:**  
**Christian Healthcare Ministries**  
Attn: Editor  
127 Hazelwood Ave.  
Barberton, OH 44203  
[editor@chministries.org](mailto:editor@chministries.org)

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

**Dear Friends at CHM:**

This letter is to acknowledge and thank you very much for the help I received with my medical expenses. May the Lord bless you as you continue to meet the needs of those in the Christian community across the nation.

Thanks again,

Louella Burkholder  
Myerstown, PA

**Dear Christian Healthcare Ministries:**

We are missionaries to Mexico and want to thank you for the check we recently received for David's medical bills. We trust the ministry continues to grow and that many people will be helped.

Sincerely,

David & Jean Legters  
Laredo, TX

**Dear Christian Healthcare Ministries:**

For a few years, I have been sending \$25 per month to people on the newsletter Prayer Page. I have always been blessed by lending a helping hand to these people. I think, "That could be me on the Prayer Page." God bless you all for the work you do.

Sincerely,

Alta Mims  
Lake City, SC

**Dear Christian Healthcare Ministries:**

We would like to thank the CHM family for the support we recently received. The check we received from the ministry is such a great help to pay our medical bills for Elaine's recent health issue.

We believe that this ministry is one way God looks after His children in need. We pray God protects the right we have as Christians to help each other in this way.

Sincerely,

Gary & Elaine Gillmore  
South Bend, IN

**Dear Christian Healthcare Ministries staff:**

Thank you for the work you do to provide affordable medical care to all of us. We have been members since 1989 and God has used this ministry through the ups and downs to meet our needs—and we've had many throughout the years!

Your work is truly a blessing and a comfort to us. Thank you. Keep up the good work!

In Christ,

Pastor Brian & Daun Dunlop  
San Dimas, CA

**Dear Christian Healthcare Ministries:**

Thank you for your many prayers as I have been undergoing treatment for my back condition. The doctors can't seem to agree and I ask for your prayers that everything can be resolved without surgery.

I appreciate so much the cards and words of encouragement I have received. Thank you for being there for me!

Sincerely,

Jean Wilhoit  
Owings Mills, MD

**Dear Christian Healthcare Ministries:**

Thank you for your faithfulness and excellence in coordinating financial gifts and medical needs. We are enclosing an extra gift and ask you to apply it where needed.

In His grace,

Harold & Nancy Kennedy  
Kinston, NC

## 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.

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**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.

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**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.*

**David & Sally Long: 187 Custer Rd., Heath, OH 43056** David suffered a brain hemorrhage and is in a coma. Please remember the Longs during this difficult time.

**Jean Wilhoit: 102 Dolfield Rd N, Owings Mills, MD 21117** Jean requests prayer for a potentially serious back problem.

**Heather Loper & family (no address provided)** Heather's husband, Randy, recently drowned in Lake Huron after his raft overturned. Please keep Heather and her four children in prayer.

**Dorothy Didier: 618 N Vista Ave.,**

**Lombard, IL 60148** Dorothy has a neurological disorder that causes her constant pain. Please keep her in prayer.

**Jillian Maxcy: 12523 Piping Rock Dr., Houston, TX 77077** Twelve-year-old Jillian recently underwent back surgery and is confined to bed for six weeks.

**William & Ernestine Meier: 743 Stallion Cir., Angleton, TX 77515** The Meiers have serious medical and financial problems; they are facing hospitalization and foreclosure on their home and business.

**Mark Engel: 1841-A W Morse Ave., Chicago, IL 60626** Mark recently had an

elevated PSA and underwent a biopsy.

**Lester & Linda Cowan: 654 Rothell Rd., Toccoa, GA 30577** Lester recently was in the hospital with a bacterial infection.

**JoAnne Chick (no address provided)** JoAnne is in pain daily and needs to have a spinal surgery for which doctors are demanding more than \$60,000 upfront.

**Stanley Henson (no address provided)** Stanley was undergoing a stress test when something went wrong and he had to go to the emergency room. Now he needs to have an angioplasty procedure. Please keep the Hensons in prayer for health and finances.



# CHRISTIAN HEALTHCARE MINISTRIES

*October 2009*

## IN THIS ISSUE:

*CNN features CHM in news story aired nationally • Amendment language to share with your legislators • Your CHM participation level and Share the Message • Missionary members receive reduction of nearly 90 percent • Members sharing CHM spurs ministry growth • Healthwatch • The Prayer Page blesses hundreds of members • Prayer Page • Letters to CHM  
Monthly prayer requests*



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