



# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

November 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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## Members experience "tiny" miracle: Mother and child survive life-threatening pregnancy

David Allen of Rowlett, Texas, in 2008 to a husband's worst  
 awoke on a summer morning nightmare: his wife, Linda,  
 was bleeding profusely and imploring him to call 911.



*One-year-old Annslee-Hope Allen of Rowlett, Texas, discovers the joy of birthday cake.*

With trembling hands, David grabbed the phone and dialed the number. Linda was 31 weeks pregnant and had been ordered on bed rest.

Their first child, Annelise, had been born three weeks early after a difficult pregnancy and a second pregnancy ended in a miscarriage. The couple knew the risks, but David was shocked to see his wife hemorrhaging so severely.

The emergency phone operator instructed David to lay Linda down and wait. As her face turned white and she began

*See "Tiny' miracle," page 11*

## Health care co-ops and CHM

Is CHM a health care co-op?

That's a question Christian Healthcare Ministries has been receiving of late from people around the country as a result of the Aug. 12 CNN story that described CHM as a Christian health care co-op.

Health care co-ops are a much-discussed subject in the debate surrounding possible health care reform. Some tout co-ops as a health care solution. Others say they are a problem.

Roger Kittelson, CHM chief financial officer, said CHM does not fit neatly into any co-

op definition.

"The CNN story accurately described the services the ministry provides," he said. "However, in terms of CHM being a co-op, it is and it isn't. We are and we aren't.

Kittelson added that the definition of a co-op is vague and that it is difficult to determine its true meaning as it has been used by the government and news media.

"We are an association of Christians coming together to share in paying each other's medical bills cooperatively

and voluntarily. We are not insurance and CHM will not be turned into an insurance company. To the extent co-ops are defined or recognized as insurance, that's not us."

Kittelson suggested that CHM members not try to explain CHM to Christian non-members in the context of a co-op.

"The best way to explain CHM is to say we are a voluntary health cost sharing ministry through which Christians share in paying each

*See "Health care co-ops," page 5*

# McDonald's, a Good Samaritan and thankfulness



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

Free food tastes great, particularly when it's unexpected and provided in an act of selfless giving.

My son, Stephen, and I were recently in a McDonald's drive-thru line. We ordered our food through a microphone and were then directed to drive around the building to the pick-up window.

As we came around the corner of the restaurant, we saw a car in front of us. I didn't recognize it and had no idea who was driving. The lady behind the wheel waved at us but did not identify herself. Why should she? I didn't know her; she didn't know me. She received her food, paid, and drove away.

I opened my car window and was handed the bag containing our breakfast. As I reached for my wallet, the McDonald's employee said, "That person who was just here paid for your order."

I looked up, but the car and its Good Samaritan had driven away. I don't know why she paid for our food other than to make a gesture of kindness and generosity.

Our small order did not cost a lot of money. I didn't need help to pay for it. Regardless, one person

decided to do something nice for another person.

Stephen said, "You need to talk about that in chapel," meaning our weekly chapel service here at Christian Healthcare Ministries. And I did.

I was grateful, naturally, for the thoughtful act of someone I will probably never meet.

As I contemplate this experience, I think of our thousands of members throughout the United States and in many foreign countries. Most of us will never meet, talk on the phone or even share an e-mail.

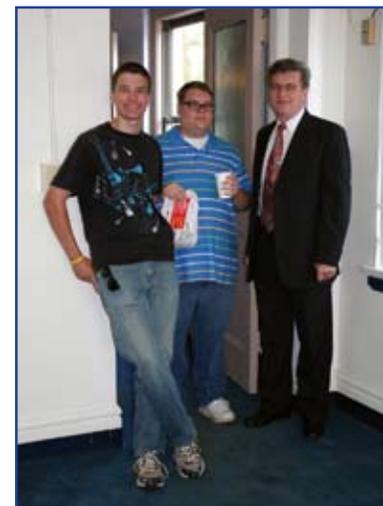
Yet, our members are engaging in a selfless act every time a financial gift is sent to the ministry to help someone in need.



Yes, it's true that your financial gift is providing for health care support for

you and your family. At the same time, your monthly gift is being used to encourage and provide financial assistance to a fellow member of the Body of Christ.

It is an important, visible and meaningful statement of your faith and your desire to



*Executive Director Rev. Howard Russell with sons Joseph (left) and Stephen.*

to carry each other's burdens, thus fulfilling the law of Christ (Galatians 6:2).

Stephen and I were thankful for our unknown benefactor that day at McDonald's. I get an immeasurably greater sense of gratitude—particularly appropriate during this Thanksgiving season—for you and for every member of Christian Healthcare Ministries.

You may not realize it, but you are changing lives and making them better. You are affecting people you may never personally know. You are glorifying God and presenting a testimony to the world of His love.

For that, all of us at Christian Healthcare Ministries are truly thankful.

## A handy guide to understand multiple CHM ministries

Do you have questions about where your monthly financial gift goes? Are you confused about the Prayer Page or Brother's Keeper program? Are you unsure of what it means when someone's name and address is printed in the CHM monthly newsletter?

If so, we can help.

The following guide will help you understand the many ways CHM members minister to and help each other. Our ministries fall into two categories: (1) helping one another with financial gifts, and (2) offering spiritual support through prayer and encouragement.

### The CHM sharing program: helping through financial gifts

The CHM health cost sharing program is in its 28th year and is the original ministry of Christians sharing each other's medical needs. In the past 15 years, members have shared more than \$500 million of each

other's bills.

Members choose one of three participation levels—Gold, Silver or Bronze—and send monthly to the CHM office the financial gift amount for their level. These monthly financial gifts are the shared funds used to meet medical costs.

The program shares up to \$125,000 per diagnosis. Members submit their bills and the appropriate paperwork within six months of the date they receive treatment. Sharing eligibility is determined for each bill according to the CHM Guidelines and the member's participation level.

To learn how to submit your bills, please see CHM Guideline F.1 or contact the Needs Processing department at 1-800-791-6225.

### Brother's Keeper: helping through financial gifts, prayer and encouragement

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*Do you have questions about where your monthly financial gift goes? Are you confused about the Prayer Page or Brother's Keeper? Are you unsure of what it means when someone's name and address is printed in the CHM monthly newsletter? If so, we can help.*

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The Brother's Keeper program exists to help with catastrophic medical needs; specifically, needs exceeding the \$125,000 limit in the CHM sharing program. CHM members are *not* automatically enrolled in Brother's Keeper.

Signing up for Brother's Keeper provides an extra \$100,000 of health care cost support each year—up to \$1 million per diagnosis after nine years of participation.

*See "CHM guide," page 12*

## Quarterly financial gift makes case for Brother's Keeper membership

The latest Brother's Keeper quarterly financial gift makes the case that Christian Healthcare Ministries members should also be members of Brother's Keeper, says Norma Mull, CHM Brother's Keeper program administrator.

"At \$28 per unit for the entire quarter it's close to our average gift amount," said Mull. "In two previous quarters of 2009—January and July—the gifts were

\$12 and \$10 because our members' needs were lower. However, this quarter being closer to normal says that we have members who are experiencing serious and expensive illnesses."

The \$28 quarterly gift amount is a reminder that serious illness can strike any time and affect anyone, Mull said.

"That's why Brother's Keeper was created,

to enable Christians to help each other with catastrophic medical bills," she added.

Cancer, heart attacks, kidney failure and other expensive illnesses can exceed the CHM regular program per-incident limit of \$125,000, which makes Brother's Keeper a low-cost support mechanism that is there if needed.

*See "Case for Brother's Keeper," page 13*

## Should you buy organic?

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

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

As U.S. consumers become increasingly concerned over food quality and purity, the organic food industry is “mushrooming,” increasing sales by 20 percent for the last several years. As a result, even conventional grocery stores have created or increased their organic food selection and shelf space to meet the growing demand.

### Why organic foods seem like the better choice

Why all the fuss? Why do people choose to pay much more for the same kind of food simply because it is labeled “organic?”

The first reason is a desire to avoid pesticides. Conventional farmers use several hundred different chemicals to kill unwanted weeds and insects. Part of the problem is that their food products are not just sprayed once, but multiple times. Certain non-organic apples are sprayed as many as sixteen times with up to three dozen chemicals!

It doesn't take a rocket scientist to understand why pesticides and herbicides might be harmful to human health. These chemicals are manufactured to harm the biological systems of plants and insects. It follows that they might have similar effects on humans.

It should come as no surprise that

organophosphates—biochemicals found in pesticides—have a well-established link with cancer, infertility and Parkinson's disease.

People who work directly with the manufacturing or application of these chemicals are at the highest risk of developing biochemical-related problems. However, pesticide residues also are found in the blood of



people who don't work in these industries. For example, pesticide levels in the blood of women with breast cancer tend to be much higher (more than five times higher) than in women without breast cancer. In another study, pesticide presence in the urine of healthy children virtually vanished within five days of being placed on an all-organic diet.

In addition, organic foods generally use less food coloring and preservatives and are devoid of growth hormone and genetically modified organisms.

Finally, organic foods may be the best choice not only for the

harmful chemicals they lack but also for the good things they offer. Although some researchers disagree, some studies have shown that organically grown foods have a higher nutrient density of vitamins, minerals, antioxidants and essential fatty acids. If that is true, organic foods can help lower the risk of cancer, heart disease, allergies and other problems.

### Is it worth the extra cost?

**Yes:** According to the Environmental Working Group, fruits and vegetables highest in pesticide level if conventionally grown include: apples, bell peppers, celery, cherries, imported grapes, nectarines, peaches, pears, potatoes, red raspberries, spinach and strawberries.

Beef, poultry, eggs and dairy are also considered better if grown organically because they are free of hormones, antibiotics and the bacteria that cause mad-cow disease. Baby food from organic sources is best because children need food that promotes healthy growth and development; condensed foods tend to concentrate harmful chemicals.

Some researchers say that the evidence does not always support paying extra money for the organic option. It may depend on the type of food under

See “Buy organic?,” page 13



## Attention CHM members in northeast Ohio

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

To expand outreach efforts to our local community, the CHM staff is compiling a list of medical and dental health care providers in northeast Ohio.

If your doctor, dentist, or other medical professional is a Christian or is someone you think might consider CHM a good option for his or her patients, please let us know by filling out as much information as possible below.

We also welcome information about Christian nurses, physician assistants, office workers, hospital employees or other people in the medical field you know.

Christian Healthcare Ministries will not share, sell, or rent this information to third parties for their marketing purposes.



Your name: \_\_\_\_\_

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

Medical professional's name: \_\_\_\_\_

Specialization/occupation: \_\_\_\_\_ Phone: \_\_\_\_\_

Address/city/state/zip: \_\_\_\_\_

Medical professional's name: \_\_\_\_\_

Specialization/occupation: \_\_\_\_\_ Phone: \_\_\_\_\_

Address/city/state/zip: \_\_\_\_\_

Medical professional's name: \_\_\_\_\_

Specialization/occupation: \_\_\_\_\_ Phone: \_\_\_\_\_

Address/city/state/zip: \_\_\_\_\_

### Health care co-ops (continued from page 1)

other's medical bills," he said. "That's the simplest and most effective way to describe our work, and it's exactly what we've been doing for nearly 30 years."

*Editor's note: If you have not yet done so, please contact your U.S. Senators and Representatives and urge them to make provision for Christian health cost sharing ministries in any health*

*legislation on which Congress votes. All CHM members received with their October Member Gift Form statement a copy of the amendment language CHM is proposing for inclusion in health care legislation. Please send this information to your U.S. legislators. For more information or help finding your legislators' contact information, contact CHM communications director Lauren Selleck at*

*editor@cbministries.org or 1-800-791-6225, ext. 5796.*

*Contact the CHM Ministry Information department at 1-800-791-6225 for information on the Bring-a-Friend and Share the Message programs, through which CHM members can earn free months of participation for bringing new joiners into the ministry.*

## SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

# Meet the Prayer Page participants

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

### Nancy Berg

Apple Valley, MN

- Total amount of need: \$2,723 for cataract surgery
- Prayer Page gifts received: \$670
- Need remaining: \$2,053

I grew up in a college town in southern Minnesota and attended a Protestant church. Although I received religious instruction, I was not taught that salvation from sin comes through faith rather than works. I also was taught about the Trinity, but did not know much about the Holy Spirit.

After high school and college, I decided to go my own way and stopped serving the Lord. I got married and had two children; however, the marriage ended in divorce. I then started going back to church but never really connected with the Body of Christ.

After many mistakes and tears, I went

through the Alpha program, a 10-week course that explores questions about God and the meaning of life. I learned how to read the Bible and the Holy Spirit convicted me to make some changes in my life. I got down on my knees and repented of my sins.

I have since joined a small church in Burnsville, Minn., and have received biblical instruction and counseling. I am happy to say that I am now on a prayer team and serve as one of the worship leaders for our children's ministry.

I already had a cataract in my right eye when I joined Christian Healthcare Ministries. I underwent surgery in October 2008. The procedure was a success and I now have 20/10 vision (better than 20/20) in my right eye! I give God the glory for my medical success.

I am grateful for all of the wonderful cards and financial gifts I have received



*CHM member Nancy Berg*

through the Prayer Page from people across the United States. These blessings have encouraged me and strengthened my faith. I pray God richly blesses all who have given in obedience.

The Lord has truly changed my life. I am headed in the right direction and I praise God. I will never turn back or stop serving Him.

### Are you thankful for the Prayer Page? Make it known by sending in your testimony!

Send your testimony and photos (if desired) to:

Christian Healthcare Ministries  
 Attn: Editor  
 127 Hazelwood Ave.  
 Barberton, OH 44203  
 -or-  
[editor@chministries.org](mailto:editor@chministries.org)



## FINANCIAL: PRAYER PAGE GIVING

**Prayer Page total needs remaining this month:**  
**\$677,905**

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

- \$79.35 this month -or-
- \$26.45 for the next three months -or-
- \$13.23 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

NOVEMBER 2009

## What is the Prayer Page?

The Prayer Page is an additional means by which CHM members help other Christians.

Most of the medical needs listed on these pages are ongoing bills from pre-existing conditions, which do not qualify for sharing under Christian Healthcare Ministries Guidelines. They are *not* bills incurred before members joined CHM.

Giving to needs listed on these pages is not your CHM monthly gift. It is an opportunity to give over and above your gift amount. We urge you to send cards of encouragement even if you are unable to contribute financially.

See the sidebars on pages 8-10 for more information on how to give.

### Christian Healthcare Ministries Prayer Page

127 Hazelwood Ave  
Attn: Prayer Page  
Barberton, OH 44203

Phone: 800-791-6225  
(ask for the Prayer Page)  
Fax: 330-798-6105

[www.cbministries.org](http://www.cbministries.org)  
E-mail: [prayerpage@cbministries.org](mailto:prayerpage@cbministries.org)

## The Prayer Page: CHM's long-existing solution to pre-existing conditions

Pre-existing conditions. Everyone talks about them. Christian Healthcare Ministries is actually doing something about them, and has for many years.

The Prayer Page, found in the monthly CHM newsletter, enables ministry members to come to the financial aid of many fellow

members whose pre-existing conditions are not eligible for sharing under CHM guidelines.

Billy and Patricia Cox of Conway, S.C., are members who receive help through the Prayer Page—and they are very grateful to CHM members, as they expressed in a letter to the ministry:

“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

See “Prayer Page solution,” page 12

**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 \$982 in gifts, bringing the total to \$18,852.**

**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 \$11,054 in gifts, bringing the total need to \$19,058.**

**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 \$670 in gifts, bringing the total needed to \$2,053.**

**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 \$8,500 in gifts, bringing the amount needed to \$20,500.**

**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. 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 \$415 in gifts, bringing the total needed to \$7,921.**

**8. Dennis Clark: 3002 Greenwood Glen Dr., Kingwood,**

**TX 77345** Dennis was diagnosed with diverticulosis and incurred bills totaling \$14,576. **UPDATE: Dennis received \$738 in reductions and \$320 in gifts, bringing the total amount needed to \$13,518.**

**9. Ronny & Kathy Cooksey: 2709 NE McDonald Lane, McMinnville, OR 97128** The Cookseys' five-year-old son, Andrew, suffers from asthma and incurred medical bills totaling \$892. The Cookseys ask the CHM family for help to meet this need.

**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 \$19,585 so far in gifts, leaving \$51,078 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 \$1,278 in gifts, bringing the total to \$1,674.**

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*

**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 \$560 in gifts, bringing his total to \$440.**

**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 \$5,728 in gifts, bringing the total needed to \$8,771.**

**14. Linda Eash: 13169 Martinsburg Rd., Utica, OH 43080** Linda had surgery on both legs to remove varicose veins. She has \$1,000 in bills and requests help from the CHM family.

**15. 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 \$345 in gifts, bringing the total needed to \$4,363.**

**16. 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 \$450 in gifts, bringing the total to \$2,550.**

**17. 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 \$7,721 in gifts, reducing the amount needed to \$4,645.**

**18. 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. **UPDATE: The Galbreaths have received \$2,321 in gifts. They thank God Timothy is on the mend. Remaining bills total \$11,580.**

**19. 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 \$905 in gifts, bringing the total needed to \$24,282.**

**20. 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 \$1,975 in gifts, bringing the amount needed to \$4,337.**

**21. 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 \$3,183 in gifts, bringing the total to \$22,303.**

**22. 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 \$4,967 in gifts, bringing the amount needed to \$28,285.**

**23. 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 \$1,530 in gifts; the amount still needed is \$2,938.**

**24. 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 \$1,307 in gifts, bringing the total needed to \$2,589.**

**25. 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 \$9,912 in gifts, bringing the total amount needed to \$5,505.**

**26. Joy Hirth: 2150 S Wagner Rd., Ann Arbor, MI 48103** Joy has metastatic breast cancer and asks for your help with her bills for \$3,886. **UPDATE: Joy has received \$1,919 in gifts, bringing her need to \$1,967.**

**27. Steven Hoggatt: PO Box 25, Philipsburg, MT 59858** Steven incurred \$3,881 in bills for surgery for varicose veins. He asks the CHM family for help. **UPDATE: Steven reports \$345 in gifts, bringing the amount needed to \$3,536.**

**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 \$4,226 in gifts, bringing the total needed**

to \$10,648.

**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 \$1,635 in gifts, bringing the total needed to \$4,951.**

**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 \$26,868 in gifts, bringing the total needed to \$72,600.**

**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. Sally's husband, David, also was listed on the Prayer Page but recently passed away. He still has bills for a brain seizure he suffered previously. Please remember the Longs with your prayers and financial gifts. **UPDATE: Sally has received \$1,653 in gifts, bringing the amount needed to \$738. She has received \$127 for David's bills and still has \$1,699 remaining.**

**32. 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 \$3,818 in gifts, bringing total bills**

to \$8,089.

**33. 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 \$2,769 in gifts. He now needs \$21,328.**

**34. 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 \$29,648 in gifts, reducing the amount needed to \$13,702.**

**35. 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 \$3,240 in gifts, bringing the total amount to \$32,242.**

**36. 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 \$2,401 in gifts and \$542 in reductions, bringing the total needed to \$11,135.**

**37. 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 \$6,376 in gifts, bringing the total needed to \$32,577.**

**38. 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 \$618 in gifts, bringing the total needed to \$7,351.**

**39. 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 \$714 in gifts,**

### GIVING GUIDE

Membership #	Need #	Membership #	Need #
100025-100050	40	109457-109817	43
100056-100170	12	109818-110133	13
100176-100201	45	110134-110481	51
100202-100268	53	110483-110817	42
100278-100437	09	110819-111156	28
100442-100599	14	111157-111478	36
100629-100786	55	111480-111817	18
100816-101011	50	111824-112204	08
101054-101318	11	112205-112565	34
101326-101694	26	112568-113051	54
101704-102097	03	113053-113496	48
102100-102571	31	113498-113881	39
102582-102859	16	113882-114273	01
102863-103411	24	114274-114673	02
103471-104043	23	114674-114980	04
104061-104542	06	114981-115522	44
104559-104975	27	115523-116802	05
104981-105421	41	116806-118528	33
105433-105963	20	118529-120640	21
105975-106435	15	120643-123035	19
106439-106984	17	123044-125296	22
106991-107279	29	125301-127855	47
107283-107647	46	127859-130763	49
107663-108007	25	130770-134009	35
108016-108374	52	134011-136823	37
108383-108712	38	136834-142148	10
108719-109088	07	142150-143814	30
109093-109456	32		

## 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 #13.

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.

bringing the total needed to \$18,236.

**40. 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 \$2,150 in gifts, bringing the total needed to \$138.*

**41. 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 \$6,080 in gifts, reducing the amount needed to \$3,920.*

**42. 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 \$669 in gifts, bringing the total to \$10,011.*

**43. Sally Roe: 2899 Sylvania Rd., Troy, PA 16947** Sally incurred \$9,417 in bills for a congenital kidney condition. *UPDATE: Sally received \$1,285 in gifts, bringing the total needed to \$8,132.*

**44. 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 \$3,437 in gifts, bringing the total needed to \$20,268.*

**45. 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 \$437 in gifts, bringing the total needed to \$460.*

**46. 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 \$4,228 in gifts, bringing his bills to \$5,312.*

**47. Kathleen Stambaugh: 208 Sherman Ave., Sheridan, WY 82801** Kathleen underwent surgery to fuse her vertebrae. She has medical bills totaling \$28,977. *UPDATE: Kathleen has received \$316 in gifts, bringing the total needed to \$28,661.*

**48. 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 \$7,083 in gifts, bringing the total needed to \$16,716.*

**49. 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 and has received \$10 in gifts, bringing the total needed to \$29,595.*

**50. 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 \$4,818 in gifts, bringing her need to \$1,324.*

**51. 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 \$10,732 in gifts, reducing his need to \$8,820.*

#### 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 \$5,613 in gifts, bringing the amount needed to \$11,087.*

**52. 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 \$21,934 in gifts, bringing the total needed to \$6,081.*

**53. 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 \$319 in gifts, bringing the total needed to \$521.*

**54. Robert Winkel: N4651 State Rd. 26, Waupun, WI 53963** Robert had back surgery for a ruptured disc. He praises God that he is able to sit and walk again. Robert asks the CHM family for help with bills totaling \$14,369.

**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 \$835 in gifts, bringing the total needed to \$1,080.*

### “Tiny” miracle (continued from page 1)

to lose consciousness, David told her how much he loved her.

Believing that both she and the baby were dying, Linda whispered, “Take care of my baby,”—meaning Annelise. “I will,” David responded. “We both will, just hang on!”



*Annslee-Hope dons a fireman's hat for her first birthday celebration at the Rowlett fire station.*

The ambulance arrived three minutes later and two firemen trained as emergency medical technicians immediately set to work. “It looked like a crime scene,” David said. “There was blood everywhere.”

As the EMTs continued to stabilize Linda, another fireman arrived to drive the ambulance. David climbed into the front seat and the group sped to the hospital.

Upon arrival, Linda was whisked to the emergency room. David had nothing left to do but pray fervently for his wife and unborn child.

A half hour passed. A doctor appeared and congratulated David on the birth of his new daughter, delivered by emergency C-section.

Dumbfounded, David asked if he'd heard correctly. The doctor assured him that

the baby was very healthy for a child two months premature. Linda had obviously lost a lot of blood but would be fine.

Later, an operating room nurse pulled David aside and told him that the survival of his loved ones was a miracle. The situation was unusual in that both a neonatologist and obstetrician were present when Linda arrived. The nurse explained that in similar situations, medical staff often were able to save the mother but not the child.

Whether the child lived depended on a matter of seconds of emergency response time. Recalling that a new fire station had recently been built only a mile from their house, David marveled at God's perfect timing and provision for their needs.

David and Linda named the baby Annslee-Hope. “Loosely translated, our daughter's name means “Trust in God's gracious shelter from the storm,” David said.

Annslee-Hope remained in the hospital's neonatal intensive care unit (NICU) for five weeks. She was released to come home on August 22, David's birthday.

To celebrate their daughter's first birthday, David and Linda in July 2009 loaded the family into the car for some special errands.



*Annslee-Hope weighed in at birth at four pounds, eight ounces.*

Their first stop was the fire station, where they delivered a birthday cake to the two emergency medical technicians who had been instrumental in saving Linda and the baby. The men met Annslee-Hope for the first time and a photographer captured the moment. The next stop was the NICU to surprise the nurses who had cared for the baby during the first weeks of her life.

“We have been blessed with two wonderful gifts from the Lord,” David said. “We can't imagine life without them.” He added that he and Linda are content and do not desire any more children. “Two is exactly the right number!”

*Editor's note: The Allens had more than \$180,000 in medical bills for Annslee-Hope and Linda. Their health insurance policy covered most of the bills. CHM members shared the remaining \$8,847.*

A higher-than-usual number of CHM members have reported a breast cancer diagnosis. Please join us in praying for those who have contacted us recently (below) and for those who have not who also suffer from this devastating illness. Please consider sending them cards or notes of encouragement. (More prayer requests appear on page 15).

**Joellen Espeseth:** 30760 Oak Ave., Aitkin, MN 56431

**Rose Ella Phillips:** 1039 N Main St., Adairville, KY 42202

**Roxanne Eldridge:** 18867 Lawrence 2079, Ash Grove, MO 65604



**CHM guide (continued from page 3)**

Although medical need eligibility is determined by CHM Guidelines, the Brother's Keeper program is not funded by members' monthly financial gifts. Instead, Brother's Keeper participants send a designated quarterly gift amount (averaging \$25 per unit) to the CHM office. The quarterly gift amount is determined by the dollar amount of bills exceeding \$125,000 divided among the number of Brother's Keeper participants.

Participants receive a quarterly Brother's Keeper letter containing a list of people whose needs exceed \$125,000. Participants are asked to send cards and letters of encouragement to these fellow Christians.

To sign up for or learn more about Brother's Keeper, visit [www.chministries.org/brotherskeeper.asp](http://www.chministries.org/brotherskeeper.asp) or call 1-800-791-6225 and ask for Brother's Keeper.

**The Prayer Page: helping through financial gifts, prayer and encouragement**

The Prayer Page appears on pages 7-10 of the CHM monthly newsletter and in the monthly e-newsletter.

The Prayer Page is primarily for bills for pre-existing conditions, which do not qualify for the regular CHM sharing program. Opportunity to request listing

on the Prayer Page results when members receive notice that such bills do not meet CHM sharing Guidelines.

Members' names, addresses, medical need explanation and gift updates are included on the Prayer Page. All newsletter readers are invited to give to Prayer Page needs (over and above their regular monthly financial gift) as they feel led.

Prayer Page gifts can be sent directly to members listed on the Prayer Page or through the CHM office. Detailed instructions appear on the Prayer Page. Members listed on the Prayer Page submit gift update reports to the CHM office each month and Prayer Page totals are adjusted accordingly.

To learn more about the Prayer Page, e-mail [prayerpage@chministries.org](mailto:prayerpage@chministries.org) or call 1-800-791-6225 and ask for the Prayer Page.

**The Member Gift Form prayer card and the monthly newsletter prayer requests: spiritual support through prayer and encouragement**

Enclosed with CHM members' monthly

Member Gift Form statement is a prayer card that can be posted on a refrigerator or bulletin board or placed in a purse, car, or anywhere members will be reminded to pray for each other.

Similar to the Member Gift Form prayer card, the monthly newsletter contains requests for prayer only in the e-newsletter and on page 15 of the printed version.

The prayer card and the newsletter prayer requests contain the names and addresses of people who have called or e-mailed the CHM office requesting prayer. CHM members are asked to send a card, Bible verse, or note of encouragement.

*It's important to note that the people requesting prayer usually have not asked for financial assistance or have already submitted their medical bills to the regular CHM sharing program. Therefore, members are asked not to send financial gifts to those listed on the prayer card and on the newsletter prayer requests page.*

**Prayer Page solution (continued from page 7)**

and help each other... We are so thankful for the prayers and financial contributions of brothers and sisters across the nation."

Prayer Page help is another factor that separates CHM from insurance companies, said the Rev. Howard Russell, CHM executive director.

"Insurance companies have no mechanism for helping with pre-existing conditions,

but CHM does," said Russell. "Our Guidelines do not allow support for pre-existing conditions through the regular CHM sharing program because we would have to raise monthly gift amounts immediately and to prohibitive levels.

"That's why we encourage people not to delay becoming members, so pre-existing conditions won't be a factor."

However, if a person comes in to the ministry with a pre-existing condition, listing it on the Prayer Page gives other members the opportunity to help them pay for that need.

"The Prayer Page needs are listed by the individual's name, medical situation, the amount of money owed on the bills, and

*See "Prayer Page solution," page 13*

### Case for Brother's Keeper (continued from page 3)

Health cost support under the Brother's Keeper program grows by \$100,000 per year of membership, to a maximum of \$1 million.

"For Brother's Keeper members—also CHM members—the first-year per-incident limit increases to \$225,000," Mull said. "The second year would be \$325,000, and so on until it reaches \$1 million."

Since January, membership in Brother's Keeper has grown by 10 percent, said the Rev. Howard Russell, CHM executive director. He attributes the increase to two factors.

"First, our members realize that they are protecting themselves and their loved ones when they become Brother's Keeper members," he said. "This is a reason we are different from and better than insurance companies. The Brother's Keeper cost of providing support in times of expensive illness is small compared to insurance companies.

"Second, we have made a consistent effort during the past year to make our members aware of the advantages of Brother's Keeper. The results are gratifying. We want every CHM member to be aware of the program so they can make an informed decision

about joining Brother's Keeper."

"We've seen remarkable testimonies from members who might very well have been financially ruined if they did not have Brother's Keeper membership," Mull said. "It's very rewarding to know that we have a program here at CHM that is doing so much good for people in difficult circumstances."

*Editor's note: Brother's Keeper applications are available either online at [www.chministries.org/brotherskeeper.asp](http://www.chministries.org/brotherskeeper.asp), or by calling the Ministry Information department at 1-800-791-6225.*

### Buy organic? (continued from page 4)

consideration.

**Probably not:** There is little to no apparent benefit in choosing organic options of numerous other fruits and vegetables, such as asparagus, avocados, bananas, broccoli, cauliflower, corn, kiwi, mangos, onions, papaya, pineapples and peas. The same is true for breads, cereals and pasta. Finally, since no federal organic standards have been set for seafood, it is difficult to determine the significance of an organic label on the packaging.

### U.S. Department of Agriculture organic labeling rules

According to the USDA, a product labeled as "100% organic" must contain only organic ingredients. Such foods are permitted to display the USDA seal. "Organic" means that at least 95 percent of the food's ingredients are organic. Except for water and salt, the other five percent must be from non-agricultural sources that are from an approved list, or not commercially available in an organic form.

These products may also display the USDA seal.

Products labeled as "made with organic ingredients" must contain at least 70 percent organic ingredients and cannot display the USDA seal. Products that contain less than 70 percent organic ingredients may not label the product as organic. However, the ingredients list can identify those specific organic components.

(2007). *Everybody's Going Organic - Should You?* *Tufts University Health & Nutrition Letter* 24(6): 4-5.

### Prayer Page solution (continued from page 12)

the amount CHM members have shared through their voluntary giving," said Lauren Selleck, who manages the Prayer Page. "It is important to note that bills listed on the Prayer Page are from pre-existing conditions but are incurred after the member's join date.

"It's a true blessing to receive letters and testimonies from Prayer Page members

who are so grateful to God and to their fellow Christians for coming to their aid as the Bible says we should," she added.

For information about Prayer Page giving, please refer to the Prayer Page—which appears in each edition of the CHM monthly newsletter—call 1-800-791-6225 and ask for the Prayer Page, or e-mail [prayerpage@chministries.org](mailto:prayerpage@chministries.org).

## 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:**

Good news! My husband's cancerous tumor (located behind his ear) appears to be dissolving. Praise the Lord!

Many thanks to CHM members for their prayers and encouragement. We are living Philippians 3:10; we are included in the fellowship of those sharing in Jesus' sufferings.

We still ask for your prayers that God's will be done. May you continue to be blessed as you serve Him.

In His loving care,

Mary North  
Lynchburg, VA

**Dear Rev. Russell:**

I just wanted to say thank you so much to CHM members for sharing medical bills for my wife's heart surgery. We have been members for many years and are so happy with Christian Healthcare Ministries. Thank you for your leadership and for being there for us. May God's continued favor rest on CHM and may He bless it in every way possible.

Sincerely,

James Eby  
Houston, TX

**Dear Ms. Perko:**

I wanted to thank you for all of your help in obtaining reductions from the hospital on my wife's medical bill. We received checks and paid the bills this week.

My wife is doing very well and her surgeon told her he believes that she has an almost 100 percent chance of being cured. Praise God! We know that God makes these decisions but it was reassuring to hear it from a doctor.

We rejoice that God led us to join a ministry as honest and trustworthy as CHM. We pray God's richest blessings on the Christian Healthcare Ministries members and staff. Thanks again for all of the prayers, help, and support.

Sincerely,

Dennis Vailes  
Marion, KY

*Editor's note: Lori Perko works in the CHM Reductions department.*

**Dear Norma:**

I don't know if we've ever said so to you, but we broadcast it from the rooftops here: CHM has been a tremendous blessing in our lives.

I always ask people, "What insurance company do you know of that prays for you?" Enough said.

Thank you for everything.

Blessings,

Linda Bruno  
Ocala, FL

*Editor's note: Norma Mull is supervisor of the Member Assistance department.*

**Dear Friends at CHM:**

The Apostle Paul said, "I thank my God upon every remembrance of you." That is certainly true for us when we think of CHM. We appreciate very much every card, phone call and financial gift. After my heart surgery, the response from CHM members was unbelievable.

One of the greatest truths I have come to realize is that the Lord cares about every phase of our lives. Nothing can happen to us without first coming through His hands (Romans 8:28).

I am still recovering and tire easily, but through the prayers of many people I am growing stronger every day.

I don't have the vocabulary to adequately express myself, but from my heart and soul I ask God to bless you for coming to the aid of my family and me. I live for the day when there is no sorrow, sickness, or separation.

With heartfelt thanks and appreciation,

Melvin Sisson  
West Somerset, KY

## 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.*

**Sally Long: 187 Custer Rd., Heath, OH 43056** Sally's husband, David, recently passed away after suffering a brain hemorrhage and lapsing into a coma. Please remember Sally during this difficult time.

**Alice Gaither: 2624 N Evergreen St., Phoenix, AZ 85006** Alice recently underwent a biopsy and doctors found many nodules on her liver and lungs. Please keep Alice in prayer.

**Cathleen Disney: 2582 Bear Creek Rd., Libby, MT 59923** Cathleen asks the CHM family for prayer because she was recently diagnosed with Stage 4 chronic lymphatic leukemia.

**Daniel Williams: 418 Highland Ave., Maryville, TN 37803** Daniel has pulmonary fibrosis and asks for prayer for healing, strength and God's guidance.

**Grover Dixon: HC 71 Box 67A, Asbury, WV 24916** Grover is recovering from pneumonia and requests prayer.

**Diego & Betsabe Velasco: 8406 Antietam Lane, Houston, TX 77083** The Velascos request prayer that God will bless them with a child.

**Beth Namminga: 40879 305th St., Avon, SD 57315** Beth needs to have surgery for a large mass found in her colon. Please

remember Beth in your prayers.

**The LaRue family: PO Box 12203, Wilmington, NC 28405** Clyde LaRue passed away suddenly. Please pray for his family during this difficult time.

**Amber Lineberry: PO Box 2638, Columbia Falls, MT 59912** Amber is a college student who needs surgery to remove a brain tumor. Please pray for Amber.

**Alan & Harriett Rowe: 2352 Silverthorn Dr., Rockford, IL 61107** Alan had surgery for a brain tumor and recently came home. He is under hospice care. Please remember the Rowes in your prayers.



# CHRISTIAN HEALTHCARE MINISTRIES

*November 2009*

## IN THIS ISSUE:

*Members experience "tiny" miracle: Mother and child survive life-threatening pregnancy • Health care co-ops and CHM McDonald's, a Good Samaritan and thankfulness • A handy guide to understanding multiple CHM ministries • The case for Brother's Keeper • Healthwatch • Attention northeast Ohio members CHM's long-existing solution to pre-existing conditions • Prayer Page • Letters to CHM • Monthly prayer requests*



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