



Christian Healthcare Ministries

The biblical solution to healthcare costs

December 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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Member receives reduction of 91 percent on more than \$150,000 in medical bills

CHM member Debra Spivey of Dothan, Ala., can testify that asking medical providers for reductions and write-offs can significantly lower medical care costs for patients and all CHM members. She learned this first-hand after undergoing treatment for pancreatitis.

Debra's medical trouble began in November 2008. She was admitted to a hospital in Warner Robins, Ga., for

gallbladder surgery. Released six days later, she was readmitted for another five days due to complications.

Three weeks later, Debra suffered even more complications and was taken to a local hospital in Dothan, where doctors found a pancreatic pseudocyst the size of a football. She was transferred to a larger

"I really had never been sick before, but when I became ill I certainly made up for all of the times I was healthy! Learning to trust God and other Christians to help us was a great comfort. It was as though a heavy load had been taken off our shoulders."

**-Member Debra Spivey,
 Dothan, Ala.**

See "Reduction," page 12

Couple shares experience with CHM maternity program



Caleb and Jen Nichols with baby Rebekah Lea outside their home in Barberton, Ohio.

Caleb and Jen Nichols of Barberton, Ohio, are the proud parents of a new baby daughter, thanks to God and some financial help from the Christian Healthcare Ministries maternity program.

Rebekah Lea was born healthy at seven pounds, 12 ounces on August 27, 2009. Jen's participation as a CHM Gold level member enabled the couple not to worry about how the bills would be paid. When the anticipated

moment arrived they were free to focus on the birth and their new life with their daughter.

They did their homework ahead of time. Before the pregnancy, Caleb had health insurance coverage as a U.S. Army National Guard veteran. Jen, however, worked as a waitress and had limited options.

"We were passively looking into health insurance," Jen said. "We wanted to start

See "Maternity," page 11

There's something in this article for you



Rev. Howard Russell
Executive Director,
Christian Healthcare
Ministries

Another December. Another wonderful year at Christian Healthcare Ministries is ending. Another year of reasons to reflect on the greatness of God and the beauty of His bride—His people.

Some random thoughts:

- If you're thinking about an end-of-year charitable donation for tax purposes, let me encourage you to make that contribution to Christian Healthcare Ministries. Here's why: 100 percent of extra giving goes to meet members' medical needs. Extra giving contributions also are tax-deductible. You can accomplish a spiritual goal as you meet a financial goal. Most importantly, a fellow Christian is helped through your generosity. Everyone wins, particularly the Kingdom of God.

- There is no way that I can properly describe the appreciation and humility we at CHM feel when we learn that our members are praying for us. We covet those prayers. We need them. They mean more than I can describe. Thank you from all of us at the CHM office.

- Possibly the most disheartening moments at this ministry occur when I am talking to a member who failed to know what health care support is available under

his or her ministry participation level: Gold, Silver or Bronze. Sometimes, people who have been at the Silver level for years assume that because of their longevity we will share their medical bills as if they were Gold. We can't—and won't—do that; we must be good stewards of the funds sent to us and that means doing what is best for all



members. All ministry members should—must—know what is included in their participation level. If you desire Gold support, be a Gold level member. It cannot happen otherwise. We want to help our members, but we cannot do so if they don't make the right choice regarding their participation level.

- The growth of the Brother's Keeper program is nothing short of thrilling. This year we're up 12 percent in Brother's Keeper membership. That means thousands of members now have health care support exceeding the ministry's \$125,000 per-incident limit. Brother's Keeper is low-cost and provides an additional \$100,000 in health care support annually up to a maximum of \$1 million.

- At the CHM office we work very hard to communicate with members about things that are important to all of us. We want you to get the most benefit from the ministry. Not long ago I spoke with a member who said he wasn't aware of a particular aspect of our ministry requirements. I said that we had published multiple articles in the monthly newsletter and had sent out monthly Member Gift Form statements with letters explaining the policy. His answer: "I don't read anything you send me." Somehow, he translated that into being the ministry's fault. Please read what we send you. (I understand that if you're not reading this it won't make much difference.)

- If you haven't engaged in either our Share the Message or Bring-a-Friend programs, remember that you can receive

End-of-year giving a double blessing

A tax-deductible, end-of-year financial gift to Christian Healthcare Ministries is a great option for individuals who plan on making an end-of-year donation to a charitable cause.

There are two reasons, says Roger Kittelson, chief financial officer.

“First, it will be a great help to the ministry as we serve Christians in all 50 states,” he said.

“Second, all extra giving to the ministry is tax-deductible, a financial benefit many people employ at the end of the year.”

One hundred percent of extra giving goes to meet medical bills of CHM members, Kittelson said. Ministry administrative costs, only four percent of the total CHM budget, come from regular monthly gifts.

“That’s why we can direct every cent of extra giving to meeting medical needs,” he added.

The tax-deductibility of these contributions enables contributors to realize a financial benefit for themselves even as they are sharing funds to enable fellow Christians to pay their medical bills.

Kittelson said he is touched emotionally and spiritually by the number of Christians who contribute to the well-being of fellow believers.

“We’ve seen individual contributions of more than \$6,000 and a Prayer Page gift of \$10,000 this year,” said Kittelson.

“Most gifts come with stories or examples from contributors of how the ministry has touched them in some way. Others tell of their desire to make a difference in the life

of another Christian. Some of the people who send money to us aren’t even CHM members; they just want to help.”

To make an end-of-year, tax-deductible contribution to CHM, simply write “2009 extra giving” on your check memo line and send it with your January 2010 Member Gift Form, which you will receive by December 15. To make an extra gift by credit card or direct withdrawal from your bank account, please call the CHM Member Assistance department at 1-800-791-6225, ext. 5993.

“We know that the economy is making things difficult for many people, which is another reason why extra giving is so valuable and means so much,” Kittelson said. “Whatever someone can send, it will be deeply appreciated by another Christian in need.”

New CHM employees on board to better serve members

Christian Healthcare Ministries has added four new employees to our staff to better serve our growing membership.

“As a nonprofit cost-sharing ministry, our goal is to achieve maximum staff efficiency

to keep administrative costs down,” said Roger Kittelson, CHM chief financial officer.

He added that ministry administrative costs remain at about four percent, a very low number in comparison with other nonprofit organizations. “Each staff member performs multiple duties and many are cross-trained,” he said. “However, we needed to add a few employees to our family for the sake of making everything run smoothly for our members and potential members.”

New CHM employees

Bryan Schultz is CHM chief information officer. His key duties include procuring and maintaining

ministry hardware and software; creating and updating CHM medical billing software; website development; and safeguarding important data.

Bryan previously served as a senior applications developer at DeVore Technologies, an information technology corporation near Cleveland. He was instrumental in designing and developing CHM’s medical billing and member management software, which is used daily by nearly every CHM employee.

“It wasn’t long after I met Bryan that I recognized his amazing technical skills and his heart for this ministry,” said CHM executive director Rev. Howard Russell. “Bryan’s eager readiness to assist our



New CHM employees (L-R): Ann Mathis, Bryan Schultz, Gordon Mull and Terry Lawrence.

See “New employees,” page 13

How to get the best buy on medications

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

Although apprehensive of the anticipated damage to his savings account, John P. Consumer went to his local car dealership to replace his “ailing” vehicle. After hearing his problem, the salesman wrote out an order for John’s new car and told him to proceed to the cashier where he could pay the “prescribed” price for the car and pick up his keys. “By the way, there are no refunds, returns or warranties,” the salesman said.

This illustration might lead you to ask, “Who would ever buy a car that way?” No one, I am sure. However, did you know that is how most Americans buy medical care?

Consider another scenario: You wake up with a sore throat and fever and quickly call the doctor’s office. Upon examination your doctor says that you have strep throat and automatically hands you a prescription for Augmentin®.

You go to the pharmacy to pick up your prescription and are shocked when the cashier says that the price is \$125. Unbeknownst to you, a prescription for penicillin would probably have taken care of the same problem for about the price of a sandwich.

These illustrations point out a fundamental flaw in the way Americans (and most consumers worldwide) purchase medications.

The pharmaceutical industry

Drugs have been around a long time. However, the pharmaceutical industry as we know it did not begin until 1941 when penicillin was purified and produced in large quantities. Since then, prescription drugs have grown into a multi-billion dollar industry.

Costs have risen as new regulations have been written to protect the public from unsafe or ineffective drugs. Many new drugs are never successfully marketed. For every new drug that makes it to the market, approximately 5,000 to 10,000 have been evaluated and rejected. Pharmaceutical companies estimate that the average cost of a drug by the time it hits the shelves is \$125 million.

Because of the high price tag, manufacturers of new drugs receive patent protection, which usually lasts seven years. Companies often use elevated prices and aggressive marketing strategies to recover their research and development costs while they are still under patent protection.

Pharmaceutical industry salespeople (also known as “drug reps” or “detail men”) regularly visit physicians and hospitals to provide free patient samples and to market their products.



These representatives are a major influence on how doctors prescribe medications. Since the products “detailed” are often the newest on the market, doctors tend to prescribe newer, more expensive drugs. Most doctors know little about how much a new drug actually costs.

Tips on how to get the best buy on your next prescription

1. Consider an older drug. Newer usually means more expensive and is not necessarily better. When prescribed the latest drug on the market, always check to see if an older medication might do the job just as well.

2. Consider a generic drug. After the patent expires on a drug, other companies can copy it and manufacture their own version. Referred to as “generic” drugs, these medications are usually sold at prices lower than the brand name. One caution: not all generic and brand name versions are alike. In a few cases

The year in review: 2009

In case you missed them the first time around, here is a list of key articles that appeared in our monthly newsletter this year. Newsletter issues are available as free downloads at www.chministries.org/newsletter.asp or by contacting the editor at editor@chministries.org or 1-800-791-6225, ext. 5796.

Ministry news

February 2009: The HRA: A flexible way to meet incidental medical expenses **March:** Bill reductions and financial assistance top \$10 million for third consecutive year • CheckEase enrollment up, fees and hassles down **April:** Monthly Member Gift Form redesigned for simplicity, ease of use • Taxes, Christian Healthcare Ministries, and you **May:** CHM staff shares the ministry message at conferences and conventions **June:** Protect yourself from identity theft **July:** What Christians can do about rising health care costs • Church denominations showing interest in CHM • Friends of CHM co-author book with George Barna **August:** Know what to expect by knowing your participation level • New CHM brochure shows how to make every health care dollar count **October:** CNN features CHM in news story aired nationally • CHM e-newsletter successfully launched **November:** A guide to understanding multiple CHM ministries

Brother's Keeper / Prayer Page

February: Brother's Keeper: An affordable safeguard you can't afford to go without **March:** Member sends \$10,000 check for Prayer Page need **April:** Brother's Keeper program helps thousands of CHM members **May:** The Prayer Page: A historic, unique way to touch lives **June:** Brother's Keeper program growing at a rapid rate **September:** More members, fewer bills keep Brother's Keeper contribution amounts low **October:** The Prayer Page blesses hundreds of CHM members **November:** Quarterly financial gift makes case for Brother's Keeper membership • The Prayer Page: CHM's long-existing solution to pre-existing conditions

Interacting with medical providers

February: Knocking down medical bills that seem insurmountable **May:** In a nutshell: How to keep medical bills low **July:** Point your health care providers in the right direction

Maternity

January: How the CHM maternity program works at every level: Gold, Silver and Bronze **June:** Thinking of adding to your family? Go for—and stay with—the Gold

Universal health care / legal issues

March: Change in Washington, no change in heaven • NBCSL passes resolution endorsing health care cost sharing ministries **May:** South Dakota: A challenge met with warm people in a wintry state **June:** Mistakes and misunderstandings about health care and the CHM solution **July:** Freedom to make health care choices **August:** CHM members urged to contact their elected representatives • Why we're calling on you to call on your elected representatives **September:** Vote delay means CHM members should keep contacting Congress • Universal health care, CHM participation levels and taking action on both • A perspective on changes proposed to the American health care system **October:** CHM proposed health care amendment language **November:** Health care co-ops and CHM

Member testimonies

January: God delivers! A birth story... **February:** Member trusts God for healing, job • Prayer Page: James Blades **March:** Prayer Page: Lesley Rennie and Wilma Sechrest **April:** Members receive reductions of over 80 percent on bills totaling hundreds of thousands of dollars • Prayer Page: Sally Hazard **June:** Member's six-year-old son miraculously healed **July:** Prayer Page: Janice Fink and Raymond Hall **August:** Prayer Page: Waldo Legendre **September:** Prayer Page: Sally Roe **October:** Missionary members receive reduction of nearly 90 percent on hospital bill • Prayer Page: Marcia Fackler **November:** Members experience "tiny" miracle: Mother and child survive life-threatening pregnancy • Prayer Page: Nancy Berg

Health-related articles by Dr. Jacobson

January: Y, y can't I lose weight? • Simple waist and hip measures better than complex BMI **February:** Stone Age diet • Cancer "swings" with graveyard shift **March:** "Why am I sick?" (part 1); April (part 2), May (part 3), June (part 4), July (part 5) **April:** Ultrasound in pregnancy may harm baby's development • Cold viruses and contaminated surfaces **July:** Grape juice has polyphenols, too • Lifestyle changes

See "The year in review," page 13

If you aren't sharing the message, why are you waiting?

If you have not yet shared the message of Christian Healthcare Ministries with your church, there's a question to consider: why are you waiting? Nothing but good things will happen for you if you participate in Share the Message.

Share the Message is the ministry's program through which tools and step-by-step instructions are provided to ministry members to enable them to approach their pastors about telling fellow church members about CHM.

Each Sunday there are Christians who have no provision for health care costs sitting in the pews and chairs of America's churches.

Such a thing should not happen. Not today. Not with the resources of Christian Healthcare Ministries available to believers across the country.

Share the Message has two components: a Sample Kit that shows what information is available and tells how it can be used; and an Event Kit complete with a display table, brochures, DVDs, and other materials to help you to tell the CHM story.

For every new member or family that comes into the ministry as a result of your Share the Message efforts, you will receive a free month of ministry membership.

Most importantly, you will be helping them to be free of the burden of not having

health care cost support.

CHM is in its 28th year of operation. It has helped uncounted thousands of Christians with their health care bills.



The most effective tool we have for growing the ministry—and making the load lighter for all—is face-to-face communication.

We have the tools and techniques to help you share the message. To find out more, e-mail sharethemessage@chministries.org or call

1-800-791-6225, ext. 5993.

Share the message, and share the good news about Christian Healthcare Ministries.

Coming soon to a computer screen near you

Keep an eye out for Christian Healthcare Ministries' new website, scheduled to be launched in early 2010.

The new site will feature simplified navigation, user-friendly design, and new pages for pastors and church staff, employers and self-employed individuals.

The site will eventually include a "members only" section in which CHM members can perform many tasks online, such as viewing their monthly Member Gift Form statement.

The website will continue to feature such conveniences as an online membership application, downloadable CHM forms and the monthly newsletter.



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

DECEMBER 2009

What is the Prayer Page?

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

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

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

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

Christian Healthcare Ministries
Prayer Page

127 Hazelwood Ave
Attn: Prayer Page
Barberton, OH 44203

Phone: 800-791-6225
(ask for the Prayer Page)

Fax: 330-798-6105

www.cbministries.org
E-mail: prayerpage@cbministries.org

Prayer Page needs do not qualify for sharing under Christian Healthcare Ministries Guidelines. (See left sidebar)

1. Gene Aikens: 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 \$1,102 in gifts, bringing the total to \$18,732.**

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 \$11,582 in gifts, bringing the total need to \$18,530.**

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 \$715 in gifts, bringing the**

total needed to \$2,008.

4. James Blades: 1733 Hillcrest Dr., Carthage, MO 64836 James underwent total knee replacement surgery. After receiving reductions and help from his church, he has \$29,000 in remaining bills. **UPDATE: James reports \$8,875 in gifts, bringing the amount needed to \$20,125.**

5. 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. **UPDATE: Michael reports \$30 in gifts, bringing the amount needed to \$3,409.**

6. Liliana Castro: 3971 Covey Flush Ct., Smyrna, GA 30082 Liliana asks the CHM family for help with bills totaling \$8,336 for the birth of her second son, Jonathan. **UPDATE: Liliana reports \$595 in gifts, bringing the total needed to \$7,741.**

7. Dennis Clark: 3002

Greenwood Glen Dr., Kingwood, TX 77345

Dennis was diagnosed with diverticulosis and incurred bills totaling \$14,576.

UPDATE: Dennis received \$738 in reductions and \$535 in gifts, bringing the total amount needed

to \$13,303.

8. 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.

9. 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 \$20,800 so far in gifts, leaving \$49,863 in bills to be met.**

10. Douglas DeLuca: 4145 Sunrise Dr., Park City, UT 84098 Douglas suffers from chronic migraine headaches. His bills total \$2,952. **UPDATE: Douglas reports \$1,298 in gifts, bringing the total to \$1,654.**

11. 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.

12. Marcia Fackler: 5731 Winton Rd., Fairfield, OH 45014 Marcia underwent rotator cuff surgery for a pre-existing condition and incurred bills totaling \$4,708. **UPDATE: Marcia reports \$435 in gifts, bringing the total needed to \$4,273.**

13. James Fitch: RR 1 Box 96, Troy, PA 16947 James had surgery for squamous cell cancer and incurred bills totaling \$8,072. He received reductions and has \$2,357 in bills remaining.

FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month:
\$650,864

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

- \$76.11 this month -or-
- \$25.37 for the next three months -or-
- \$12.69 for the next six months

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

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 7 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

14. Leuretha Fluty: 2005 Sprinkle Creek Rd., Mars Hill, NC 28754

Leuretha had to have surgery for a pre-existing vein condition and incurred bills for \$3,000.

UPDATE: Leuretha reports \$485 in gifts, bringing the total to \$2,515.

15. Shelley B. Ford: RR1 Box 275, Rome, PA 18837

Shelley underwent an operation to treat fibroids and pre-cancerous cells.

Her bills total \$17,741. **UPDATE: Praise God! Shelley reports \$5,375 in bill reductions and a total of \$7,756 in gifts, reducing the amount needed to \$4,610.**

16. 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 \$2,504 in gifts. They thank God Timothy is on the mend. Remaining bills total \$11,397.

17. Rochelle Goertzen: 35236 Ede Rd., Lebanon, OR 97355

Rochelle underwent a total hip replacement. Due to unrelated medical problems she is unable to work full-time. She received more than \$15,000 in reductions and asks the CHM family for help with the remaining \$25,187 in bills. **UPDATE: Rochelle has received \$1,133 in gifts, bringing the total needed to \$24,054.**

18. 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 \$1,995 in gifts, bringing the amount needed**

to \$4,317.

19. Raymond Hall: 10961 S 250th E Ave., Broken Arrow, OK 74014

Raymond suffers from thoracic outlet syndrome, a painful shoulder condition that required surgery. He has bills totaling \$60,762.

UPDATE: Praise God! Raymond received \$35,276 in reductions and \$3,223 in gifts, bringing the total to \$22,263.

20. Sally Hazard: 112 E Perkins St., Augusta, WI 54722-9079

Sally has a pre-existing knee condition that required replacement surgery. She would be grateful for help with her \$47,955 in bills.

UPDATE: Praise God! Sally reports \$14,703 in reductions and \$5,352 in gifts, bringing the amount needed to \$27,900.

21. 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 \$1,561 in gifts; the amount still needed is \$2,907.

22. Christine Hewett: 118 Forest Dr., Shallotte, NC 28470-4454

Christine recently had surgery for pre-existing Carpal Tunnel Syndrome. She asks the CHM family for help sharing her bills for \$3,896.

UPDATE: Christine reports \$1,332 in gifts, bringing the total needed to \$2,564.

23. 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 \$10,012 in gifts, bringing the total amount needed to \$5,405.

24. Joy Hirth: 2150 S Wagner Rd., Ann Arbor, MI 48103

Joy has metastatic breast cancer and

asks for your help with her bills for \$3,886. **UPDATE: Joy has received \$1,939 in gifts, bringing her need to \$1,947.**

25. Steven Hoggatt: PO Box 25, Philipsburg, MT 59858

Steven incurred \$3,881 in bills for surgery for varicose veins. He asks the CHM family for help. **UPDATE: Steven reports \$360 in gifts, bringing the amount needed to \$3,521.**

26. 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 \$4,296 in gifts, bringing the total needed to \$10,578.

27. 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 \$26,948 in gifts, bringing the total needed to \$72,520.

28. 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 \$1,830 in gifts, bringing the amount needed to \$561. She has received \$267 for David's bills and still has \$1,559 remaining.

29. 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 \$3,873 in gifts, bringing total bills to \$8,034.*

30. 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 \$2,859 in gifts. He now needs \$21,238.*

31. 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 \$29,758 in gifts, reducing the amount needed to \$13,592.*

32. 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 \$355 in gifts and has added \$2,610 in bills, leaving \$11,238 in bills to be met.*

33. 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 \$3,694 in gifts, bringing the total amount to \$31,788.*

34. 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 \$2,431 in gifts and \$542 in reductions, bringing the total needed to \$11,105.*

35. 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 \$667 in reductions and \$6,999 in gifts, bringing the total needed to \$31,519.*

36. 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 \$678 in gifts, bringing the total needed to \$7,291.*

37. 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 \$750 in gifts, bringing the total needed to \$18,200.*

38. 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 \$6,100 in gifts, reducing the amount needed to \$3,900.*

39. Lesley Rennie: 114 Crystal Run Dr., Middletown, DE 19709 Lesley became pregnant within the 45-day waiting period after joining CHM. She needs help with \$10,680 in bills. **UPDATE:** *Lesley has received \$709 in gifts, bringing the total to \$9,971.*

40. Sally Roe: 2899 Sylvania Rd., Troy, PA 16947 Sally incurred \$9,417 in bills for a congenital kidney condition. **UPDATE:** *Sally received \$1,380 in gifts, bringing the total needed to \$8,037.*

41. Austin Ruhl: 1065 Woodside St., Manhattan, MT 59741 Fourteen-year-old Austin had surgery on his toe and incurred bills

GIVING GUIDE

Membership #	Need #	Membership #	Need #
100025-100056	43	109525-109895	40
100066-100170	51	109898-110231	49
100176-100250	08	110235-110621	39
100258-100437	53	110624-110996	26
100442-100599	41	110998-111345	34
100629-100779	11	111347-111708	32
100786-101011	48	111709-112046	16
101054-101333	10	112047-112440	07
101385-101733	24	112441-112852	31
101747-102126	03	112857-113353	52
102151-102587	28	113354-113750	46
102588-102923	13	113751-114156	37
102944-103473	14	114157-114576	02
103480-104001	22	114577-114913	01
104043-104485	21	114914-115480	42
104523-104946	05	115481-116578	04
104965-105386	25	116579-118408	30
105389-105881	38	118415-120644	19
105883-106379	12	120645-123146	17
106385-106844	18	123160-125502	20
106850-107237	15	125503-128167	45
107240-107565	44	128171-131149	47
107592-107992	23	131165-134567	35
107999-108374	50	134571-137632	33
108383-108760	36	137635-142950	09
108763-109117	06	142951-143993	27
109129-109522	29		

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 #49.

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 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

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.

totaling \$995. The Ruhl family asks CHM members for prayers and financial gifts.

42. 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 \$3,897 in gifts, bringing the total needed to \$19,808.**

43. 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 \$637 in gifts, bringing the total needed to \$260.**

44. 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 \$4,264 in gifts, bringing his bills to \$5,276.**

45. 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 \$752 in gifts, bringing the total needed to \$28,225.**

46. 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 \$7,160 in gifts, bringing the total needed to \$16,639.**

47. 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 \$150 in gifts, bringing the total needed to \$29,455.**

48. 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 \$4,843 in gifts, bringing her need to \$1,299.**

49. 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 \$10,827 in gifts, reducing his need to \$8,725.**

50. 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 \$21,969 in gifts, bringing the total needed to \$6,046.**

51. 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 \$469 in gifts, bringing the total needed to \$371.**

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 \$5,718 in gifts, bringing the amount needed to \$10,982.**

52. 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.

53. 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 \$935 in gifts, bringing the total needed to \$980.**



The CHM June 2009 newsletter reported on the health setbacks suffered by two employees: Dennis Stoll and Marge Gully. We praise God that Dennis' cancer is gone and Marge has recently moved to an assisted living facility in Cincinnati. Dennis and Marge are shown here during a recent visit with Rev. Howard Russell, CHM executive director.

Maternity (continued from page 1)

a family.”

The couple heard about Christian Healthcare Ministries through Jen’s sister, Michelle. “When we looked into CHM, we realized that the maternity program at the Gold level would be very helpful with our medical costs,” said Jen. “The insurance plans we could have afforded weren’t good enough to cover our costs, and we liked the fact that CHM helps Christians help each other.”

Jen joined the ministry in July 2008 and found out she was pregnant a few days before Christmas that year. “We were visiting relatives in some of the southern states during the holidays,” Jen recalled. “We decided to wait a little while to tell our family members; we wanted to make sure the baby was okay first. It was very interesting trying to hide morning sickness, excitement and anxiety!”

Caleb and Jen soon sought advice from CHM staff on how to proceed with taking

care of the medical bills. They asked how to receive reductions on their medical bills, what bills would be eligible for sharing among CHM members and when the bills would be shared.

“We were excited to learn that the bills would be shared before the baby was born because we had called CHM right away and worked with the staff throughout the pregnancy,” said Jen.

She also said that the process was relatively smooth, although it took some effort to research financial assistance programs for which they were eligible and to talk with the hospital about how they planned to pay for their care. “It’s important to stay organized and keep the paperwork straight,” she said.

For the delivery, Jen underwent 15 hours of labor without an epidural. “Rebekah’s birth was the craziest, most rewarding experience of my life,” Jen said. “When she finally arrived, I thought, ‘She looks just like her daddy!’”

The bills for pre-natal care and Rebekah’s birth totaled \$7,800. The Nichols told their health care providers that they were self-pay patients and received about \$4,550 in bill reductions, leaving \$3,250 for sharing among CHM members.

“We would definitely use the CHM maternity program again,” Jen said. “The staff did a good job getting in touch with us if they had questions and were very friendly and helpful.

“We recommend this program to other couples for three reasons. CHM is a Christian ministry that provides health care cost assistance in a biblical manner. We probably wouldn’t have otherwise been able to have our daughter without incurring substantial debt due to being uninsured. Also, if there had been birth complications, CHM would have helped us with the cost.”

Editor’s note: To learn more about the CHM maternity program, please visit www.cbministries.org/maternity.asp or call Joy Spriggs at 1-800-791-6225, ext. 5243. Please evaluate your participation level before becoming pregnant to determine which level is right for you.



Rebekah Lea Nichols

Something for you (continued from page 2)

a free month of ministry participation for bringing a new individual or family into the ministry. For information about Share the Message and Bring-a-Friend, contact us at sharethemessage@chministries.org or call 1-800-791-6225, ext. 5993.

- Thanks to everyone who has contacted his or her U.S. Senators or Representative to share with them language that will protect this ministry in any health care reform bill. Please keep talking to your legislators. Tell

them that you are making a personal choice to be a member of CHM and that the government shouldn’t get into the business of decreeing how you can meet your health care needs.

- As we celebrate the birth of our savior, the Lord Jesus Christ, let’s remember the purpose of this ministry and the purpose of our lives: to glorify God and serve Him. Jesus paid it all, all to Him we owe. His birth marked the end of the preparation

for His coming; His resurrection is the beginning point for a fulfilled life. One of the most interesting quotes I’ve read recently is that another translation of Jesus’ words on the cross, “It is finished,” is actually, “Paid in full.” As we celebrate this Christmas season let’s remember to praise our blessed redeemer.

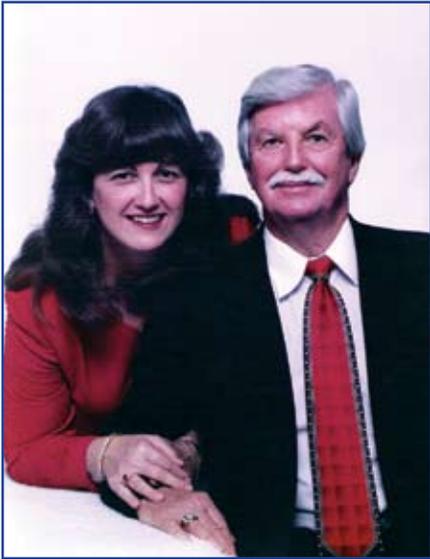
- Now let’s head into what I pray will be a great New Year for you.

Reduction (continued from page 1)

hospital in Birmingham and underwent surgery again on January 6, 2009.

After 16 days recovering in the hospital, Debra finally returned home with feeding tubes in her stomach and big charges for her medical care. Her bills totaled \$153,000.

Although Debra's body slowly began to heal, she and her husband, Joe, knew that something had to be done about the



CHM members Joe and Debra Spivey

medical bills. Debra had joined Christian Healthcare Ministries 1993 but had never before submitted medical bills to the ministry.

"I really had never been sick before, but when I became ill I certainly made up for all of the times I was healthy!" Debra joked. On a more serious note, she said that working through the process of negotiating bill reductions and filling out paperwork took time and required patience. However, the CHM Reductions department and The Karis Group, a partnering Christian patient advocacy organization, were there each step of the way.

"Matt Dale of The Karis Group was very helpful and professional; we wouldn't have made it without him," Debra said. "Also, Thom Benek from the CHM Reductions department is a kind, patient man who was always there to help calm our fears and encourage us in moments of anxiety."

Debra's reductions on all of her bills totaled nearly \$140,000 (91 percent of \$153,000). Many of the charges—including an \$81,000 hospital bill—were written off completely.

"Learning to trust God and other Christians

to help us was a great comfort," said Debra. "It was as though a heavy load had been taken off our shoulders."

She added that she believes the experience has made her a more caring and compassionate person. "When I found myself in this situation, I learned what it truly means to lean on Jesus," she said. "I remember many nights when the pain was so severe that Joe spent hours reading to me from the Bible until I fell asleep.

"I could never have made it without a loving God, a loving husband and the prayers of family and friends far and near." She quoted 2 Timothy 1:12: "...I know whom I have believed, and am convinced that He is able to guard what I have entrusted to Him for that day."

Editor's note: If you experience a medical incident, please ask your medical providers for bill reductions. Reductions and financial assistance help the patient and other CHM members by speeding medical bill sharing time for everyone. The CHM Reductions department is a valuable resource to answer questions and help members negotiate reductions. For more information, please contact the Reductions department at 1-800-791-6225 or e-mail reductions@chministries.org.

Workers skip health care treatment

According to a survey by the National Business Group on Health, more than one-quarter of workers are skipping health care treatment to save on their copays and coinsurance. Among the 1,500 insured workers at large companies (2,000 or more employees) surveyed, 20 percent have skipped taking medications and 17 percent have split a dosage in half to save money. Some 68 percent said having access to health benefits is a key reason for staying with their employer, and 52 percent said cost is the most important factor when choosing a health plan.

Courtesy Saurage Research "Key Findings" newsletter



New employees (continued from page 3)

employees so they can better serve our members is refreshing. He is a great addition to this wonderful ministry.”

Bryan and his wife, Patti, reside in Willoughby Hills, Ohio.

Ann Mathis works part-time in the CHM Finance department, where she assists in reimbursing members who have submitted eligible medical bills for sharing. Ann helps create and batch checks to Prayer Page participants; the checks are funds donated by CHM members to people on the monthly newsletter's Prayer Page. Ann also assists the Brother's Keeper and Member Assistance departments with data entry work.

Before joining the CHM staff, Ann worked as a supervisor at Kohl's Corporation in Wadsworth, Ohio. Previously, she was a substitute teacher for a local public school system.

CHM chief financial officer Roger Kittelson said that Ann has a good understanding of the ministry, its Guidelines and medical billing software. “Ann does excellent work and always volunteers to assist others,” Kittelson said. “She is a strong addition to the Finance department and to Christian Healthcare Ministries.”

Ann and her husband, Tom, live in Wadsworth, Ohio.

Gordon Mull works with CHM mailroom operations. He streamlines communication with members and non-members by mailing the monthly Member Gift Form statement, the monthly CHM newsletter, mailings to potential members and all other CHM mail. He also assists chief information officer Bryan Schultz with information technology duties such as hardware configuration and troubleshooting.

“Gordon has a clear vision on how to complete a task and the energy to get it done,” said Schultz. “He is a great help because he takes ownership of a variety of duties—he does whatever it takes to do the job quickly and efficiently.”

Gordon previously served as office manager/senior sales representative at Farmwald Insurance Agency in Ellet, Ohio.

Gordon and his wife, Norma, are residents of Doylestown, Ohio.

Terry Lawrence joined the CHM staff as director of member development. His role is to build relationships with individual members, church denominations and groups, and other organizations to promote the ministry and increase membership. He also oversees the Share the Message church outreach program, in which CHM members share the good news of Christian Healthcare Ministries with people in their local church.

As a CHM Board of Trustees member, Terry has five years of experience serving ministry members.

“Terry's heart has long been captured by a strong desire to serve our members,” said Russell. “He recently became

available to serve this ministry full-time and I was eager to make use of his skills and passion for what we do. Terry is energetically applying his knowledge and experience to grow our ministry.”

Terry previously served as vice president at King's Medical Group in Hudson, Ohio. King's Medical Group provides diagnostic and therapeutic imaging solutions to hospitals and physicians.

“My work experience has given me a broad background in understanding the various aspects of health care cost management,” Terry said. “I believe God has uniquely prepared me for the opportunity to serve and minister to CHM members and prospective members.”

Terry and his wife, Carolyn, live in Hudson.

The year in review (continued from page 5)

cut diabetes risk in half **August:** HPV testing saves lives over Pap smears • The best fish for fish oils **September:** Prolotherapy: effective treatment for chronic pain (part 1); October (part 2) **October:** Scarred for life **November:** Should you buy organic?

Sharing CHM with others

January: Now's the time to bring a friend into Christian Healthcare Ministries • Sharing positive messages in a negative world • CHM: A ministry with a mission **February:** Answers to many questions members are asked when telling others about CHM • Something worth being excited about **March:** Finding motivation to share CHM with others **May:** Share the Message, Bring-a-Friend: Powerful tools to spread the word about CHM • What to expect when you're ready to share the message • Bring-a-Friend: What members tell other Christians about CHM **October:** Important information about your participation level and Share the Message • Members sharing CHM with friends and community spurs ministry growth

Letters to Christian Healthcare Ministries

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

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

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

-Rev. Howard Russell

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

Christian Healthcare Ministries

Attn: Editor
127 Hazelwood Ave.
Barberton, OH 44203

editor@chministries.org

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

Dear Christian Healthcare Ministries:

I wanted to write and thank you. I received so many uplifting cards from CHM members and it made me feel like a part of a large family. I appreciate all of the cards and prayers very much.

Love in Christ,

Virginia Roberts
York, SC

Dear Rev. Russell:

I have gone on Medicare and will no longer be a part of Christian Healthcare Ministries. I will miss being a part of the ministry and trust that you will carry on the good work that you do. I appreciate very much all that CHM has done for me, including sharing \$10,000 in

bills for ankle surgery. I thank the members for their prayers and notes.

May the Lord Jesus continue to bless this ministry and make it prosper. I pray that He directs the leaders of this country to look favorably on CHM and thwarts the enemy's attempts to destroy it.

With love and gratitude,

Ruth Ann Morehead
Colorado Springs, CO

Editor's note: It is not necessary to discontinue your CHM participation if you have Medicare. To learn more about how CHM can be used as a supplement to Medicare, please call the Member Assistance department at 1-800-791-6225, ext. 5993.

Dear Christian Healthcare Ministries family:

Thank you for being there when we needed you. God is so good and we are so blessed to be a part of Christian Healthcare Ministries.

In His Service,

Rev. Tim & Sandra Cleveland
Rolling Fork, MS

Dear Christian Healthcare Ministries:

We simply wanted to write and thank everyone who recently sent us cards of encouragement. Thank you for your prayers.

Sincerely,

Ray & Jane Cardona
Detroit, ME

Medications (continued from page 4)

the generic may not be as reliable as the brand name. If the cost is similar, consider sticking with the brand name. However, if you are considering a generic, ask your doctor or pharmacist first.

3. Consider hidden costs such as lab tests and doctor visits, which are sometimes necessary to monitor the proper medication dosage or to check for toxicity. There may be a treatment alternative that does not

involve such expenses.

4. Consider a different drug within its class. Usually there is more than one medication available for a particular disease and the cost often varies dramatically. The best source for current information is your pharmacy.

5. Consider an over-the-counter (OTC) alternative. Some prescription drugs are now

available over-the-counter but at weaker strengths. Some examples are ibuprofen (Motrin®) and cimetidine (Tagamet®).

Conclusion

The next time your doctor hands you a prescription, ask "Is this drug the least expensive choice for what I need?" Chances are there is another option that will work just as well and cost less.

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.

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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.*

Carol Jane Savage: 1574 June Dr., Xenia, OH 45385 Carol Jane requests prayer for healing of a blood clot.

Glen & Rachel Zehr: 1139 Covered Bridge Rd., Gladys, VA 24554 The Zehrs' one-year-old son, Kaiden, bit down on an electrical cord and badly burned his mouth.

June Good: RR 2 Box 148, Memphis, MO 63555 June suffers from blood clots in her lungs and legs and requests prayer.

Karen Haynes: 2886 59 Way N, St. Petersburg, FL 33710 Karen needs prayer for comfort after losing her husband, Richard, last year. She also requests prayer

for healing in her daughter's marriage.

Patricia Buchanan: 154 Bridwell Rd., Woodruff, SC 29388 Patricia requests prayer for her shoulder problem.

Lois Campbell: 310 Shady Oak Rd., Keene, TX 76059 Lois is recovering from cancer and requests prayer.

Cheryl Cohee: 3266 NW 99th Way, Coral Springs, FL 33065 Cheryl is recovering from breast cancer and requests prayer.

Emma Cornelius: 4211 Suttle Place, Matthews, NC 28104 Emma requests prayer for recovery from cataract surgery; she

also asks for prayer for her family.

Linda Cushman: 203 S Edgewood Rd., Eden, NC 27288 Linda asks for prayer that the Lord will intervene with regard to her breathing problems.

Shirlee Dobias: 46723 W US Hwy 20, Stuart, NE 68780 Shirlee requests prayer that her asthma will not get any worse.

David Dodd: 2007 N Parkway St., Corinth, MS 38834 David's eyes and knees are badly affected by diabetes. Please remember him in prayer.



CHRISTIAN HEALTHCARE MINISTRIES

December 2009

IN THIS ISSUE:

Member receives 91 percent reduction on more than \$150,000 in bills

Couple shares experience with CHM maternity program

There's something in this article for you • End-of-year giving a double blessing • New CHM employees on board to better serve

members • Healthwatch • The year in review: 2009

If you aren't sharing the message, why are you waiting?

Prayer Page • Letters to CHM • Monthly prayer requests



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