



Christian Healthcare Ministries

The biblical solution to healthcare costs

January 2008

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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.

CHRISTIAN HEALTHCARE MINISTRIES®

A voluntary medical cost-sharing organization giving members an opportunity to practice the New Testament principle of carrying each other's burdens.

Executive Director: Rev. Howard Russell
Chief Financial Officer: Roger Kittelson
Editor: Lauren Selleck
Assistant Editor: Michelle Rhoads
Contributing writers: Rev. Howard Russell, Dr. Michael Jacobson, George Korda, Norma Mull, Lauren Selleck, Michelle Rhoads

127 Hazelwood Ave
Barberton, OH 44203

Phone: 800-791-6225
330-848-1511
Fax: 330-848-4322

Hours: Mon-Fri 9AM-Noon,
12:30-5PM

www.chministries.org
E-mail: info@chministries.org

A seed planted: Member helps share the CHM message in central Texas

Editor's note: The testimony shared below is a first-hand account of CHM member Jim Jones sharing the good news of Christian Healthcare Ministries with his church.

In autumn 2007 I received a notice sent to members in Texas informing us that Christian Healthcare Ministries was planning to hold regional meetings in October.

I was immediately interested and knew that my church—Central Baptist Church

in College Station—was ideal because of its facility, central location, and relatively close proximity to larger cities in Texas.

I called CHM and the staff members agreed that holding a meeting at Central Baptist was a great idea. It also would be a way of sharing the CHM message with people attending my church, especially those in need of health care cost assistance.

I was afraid that planning the event would mushroom out of control, but I was

pleasantly surprised. CHM was ready, willing and able to deliver almost everything we would need for a display booth. Staff members sent me a backdrop banner, brochures, Information Packs and display stands. My job seemed easy. However, I have had some previous experience in marketing, promotions and conferences, so I knew the process would require careful thought and planning.

Making sure that our pastoral staff was on board was simple. Our pastor, Chris Osborne, had already heard of CHM and immediately expressed compassion for the people

in our church and those throughout the country who struggle or will struggle in the future with medical bills.

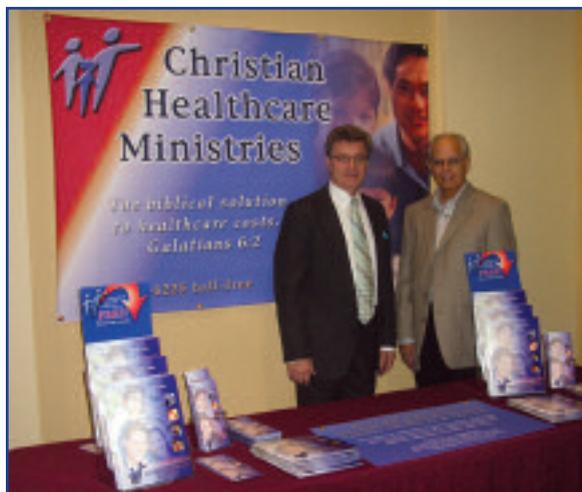
The church's approval to host the event also brought invaluable help from Pastor Osborne's secretary and other staff.

Then came the hard part. How do you get 4,000 church members to notice a little booth in a foyer the size of a gymnasium? Then, how do you get them to stop at the booth to retrieve information and ask questions?

Our church policy is to avoid making live announcements because there are just too many programs and events taking place at any given time. We do have e-mail addresses for most church members and video screens in the auditorium, so I began to assemble a general plan to get the word out.

The booth was an easy set-up thanks to CHM staff, especially Michelle Rhoads in the Communications department. Since I am in the video production business, I slightly altered my copy of the CHM

see "A seed planted," page 5



CHM Executive Director Rev. Howard Russell and member Jim Jones share the message at Central Baptist Church in College Station, Texas.

Meet the Prayer Page participants

Your giving helps them meet their medical bills

Editor's note: The testimony shared below highlights the CHM newsletter Prayer Page, another way Christians help Christians meet medical needs.

The Prayer Page is primarily for bills for pre-existing conditions, which do not qualify for sharing under CHM Guidelines. All newsletter readers are invited to give to Prayer Page needs (over and above regular monthly gifts) as they feel led. See page 7 for details.

Linda Fox
Lebanon, Ohio
Amount of original need: \$5,365 for heart condition

Prayer Page gifts received to date: \$3,629
Need remaining: \$1,736

I have been a member of Christian Healthcare Ministries since 2002 and my name is listed on the monthly newsletter's Prayer Page for my heart condition.

When my husband, Ronnie, retired in 1998, we had health insurance coverage for 18 months under COBRA (Consolidated Omnibus Reconciliation Act of 1985). I started having chest pains during that time and in 1999 underwent angioplasty and a stent implant in my artery. My anterior left descending artery had been 99

percent blocked and it was a miracle that I did not suffer a heart attack.

Our COBRA coverage eventually ran out. I was shocked to learn that I was "uninsurable." Ronnie found coverage but none of the companies wanted to insure me because of my health history.

I finally found an affordable health insurance plan, but I dropped it when premiums soared after just a few years to nearly \$800 per month.

I went without any health care cost

see "Linda Fox," page 2

The New Year and health care costs — together again



Reverend Howard Russell
Executive Director,
Christian Healthcare Ministries

Health care costs and the New Year have much in common, and the relationship is important for us to talk about.

I love the New Year. It is one of my favorite holidays. It signifies one more chance to put things in order.

The New Year is a starting point for organizing, streamlining, categorizing and prioritizing our lives. A resolution (however short-lived it might be) to do things better is traditional at the birth of the year.

Given the importance of health care support in our lives, the New Year is a good time to consider how we deal with this subject as individuals and as families.

If you are reading this, you are probably a CHM member. If so, this column will serve to reinforce the value and benefit of your decision to join thousands of fellow Christians in this ministry of service to one another. If not, perhaps this ministry's message will affect and help you.

I encourage our members to share this column with friends and family who need what our ministry provides, spiritually and physically.

Our level of passion for just about

anything we do in life is related to the importance we place upon it. In Matthew 17, Jesus broadens the boundaries and focus of what should be our passion.

The greatest commandment is delivered in two parts: love God and love each other.



The Church does well emphasizing a relationship with God part but sometimes neglects the command to love our neighbors. Nevertheless, a saving relationship with Christ should establish in us God's love for others *through* us.

CHM enables our members to show compassion by sharing other Christians'

health care costs even as they demonstrate good stewardship by using the ministry to provide themselves health care cost support.

However, what CHM does is not insurance. Insurance is a contract, an assignment of risk from one party to another.

This ministry is a living, breathing, practical expression of a relationship with God that demonstrates His love *for* us, *through* us.

What we offer is a solution to a vexing problem that Christians of all vocations and denominations are facing: the continual rise of health care costs.

Some denominations are finding the cost of health insurance so high that they have told their ministers the denominations can no longer help them with their health care costs. Even as this happens the ministers — like many of us — face debilitating or financially draining health issues.

In too many people's minds the responsibility to provide this help and support has been relegated solely to the secular world—to insurance companies.

see "Together again," page 5

Linda Fox (continued from page 1)

assistance for a while before a friend told me about Christian Healthcare Ministries.

I am very pleased with the financial help I received from brothers and sisters in Christ across the nation. I also was able to obtain multiple bill reductions for blood work, colonoscopies, mammograms, etc.

Nevertheless, I also had many out-of-pocket expenses since I became diabetic a few years ago. I was looking forward to turning 65 and becoming eligible for Medicare.

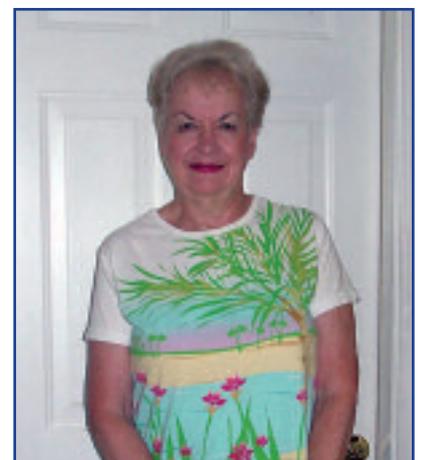
Shortly before I turned 65, I experienced terrible pain in my lower abdomen, so fierce that I went to the emergency room. X-rays revealed that I had a bad case of diverticulitis. I was sent home with a prescription for pain medication and antibiotics.

I felt nominally better for two days, but later that week the pain returned and intensified. I went back to the emergency room, where a CT-scan revealed a grapefruit-sized abscess on my colon. The next morning I was transported to the hospital and had emergency surgery. Doctors told Ronnie that if the abscess had burst they couldn't have saved my life.

I am recovering from the ordeal, but now have to deal with the hospital and doctors' bills. The hospital and surgeon reduced their bills by about 40 percent and so have most of the other providers— anesthesiologists, radiologists, etc. I am waiting for my need to be shared by CHM members and in the meantime am paying small monthly amounts to my providers. I trust God and have faith that CHM members will help share my bills.

God has dramatically spared my life twice.

I am so thankful to be alive to spend time with my family and watch my four grandchildren grow up. I also am thankful for the association I have with Christian Healthcare Ministries and its wonderful members and staff.



Prayer Page participant Linda Fox of Lebanon, Ohio.

Meet your CHM departments: Member Assistance

Have you ever called the Christian Healthcare Ministries office to change your address or participation level? Add a new baby to your membership? Sign up for automatic monthly giving? If so, you have spoken with someone in the Member Assistance department.

“Many of our members are healthy and have not submitted medical bills,” said the Rev. Howard Russell, CHM Executive Director. “Their only point of contact with us is through the Member Assistance department. Our staff members realize the important role they play in making sure that every member who calls, e-mails, writes, or visits has a positive experience with this ministry.”

The Member Assistance department fulfills three major roles: familiarizing new members with CHM, educating members

on ministry functions and answering questions, and making membership changes.

When new members join CHM, their membership applications arrive at the ministry office by mail, fax, or through the CHM website, www.cbministries.org. The Member Assistance department scans each application and enters the information into CHM software for record keeping purposes. The hard copy also is kept on file.

A staff member sends a welcome packet in the mail to new members. The packet contains a cover letter, membership cards, Checklist of Understanding form, sample of the monthly Member Gift Form, letter and application for the Brother's Keeper program, information about the Bring-a-Friend program, copies of Needs

Processing forms, the current monthly newsletter and a copy of the CHM Guidelines.

In order to maintain proper membership records, reports are created each month for Member Assistance use. The reports include information on free months of participation earned through the Bring-a-Friend program, the number of monthly joiners, members' ages and participation levels, sponsor



The CHM Member Assistance department (L-R): Supervisor Norma Mull, April Lucas, Shirleen Fixler, John Murray, Jill Price, Shelly White, and receptionist Stacy Russ (seated).

see “Member Assistance,” page 5

Your questions answered...

The following are among the most frequently asked questions the Member Assistance department receives.

Q: *I submitted my CHM monthly gift; why isn't it showing up in the account history on my Member Gift Form?*

A: In order to mail out Member Gift Forms by the 15th, our staff collects member account data for the coming month's Gift Form on the 10th of each month; therefore, any monthly gifts or extra giving received after that date will not appear until the following month's Gift Form.

For example, if your monthly gift arrives at the CHM office on January 11, it will not appear until your March Gift Form, since February data has already been collected (on January 10).

Q: *What are the participation levels and what kinds of medical needs can be shared at each level?*

A: Christian Healthcare Ministries offers three participation levels: Gold (\$150 per unit, per month), Silver (\$85 per unit, per month) and Bronze (\$45 per unit, per month).

Gold includes inpatient or outpatient hospital incidents or surgery, doctor's office visits and prescriptions 45 days before and after medical testing, and up to 45 visits for physical therapy and home health care.

Silver and Bronze include inpatient or outpatient hospital incidents or surgery.

Personal responsibility for Gold is \$500 per unit, per calendar year. Personal responsibility for Silver and Bronze is \$1,000 and \$5,000 per incident, respectively. **Please see the CHM Guidelines for eligibility of specific medical conditions.**

Q: *How long does it take for CHM members to share my medical costs?*

A: In general, eligible medical needs are shared by CHM members in the order they are received at the Christian Healthcare Ministries office. The time it takes to share needs varies greatly since it depends on numerous factors, including health care costs, provider response times, other forms of assistance available and the number and dollar amount of needs submitted for sharing.

The target date to share medical needs is 120

days. Some needs—particularly those granted bill reductions or financial assistance—are met sooner.

Gift amounts were increased Jan. 1, 2008 to help speed the time it takes to share medical bills. The gift amount adjustment equates to very low percentages, particularly when factored over the eight years since the last gift amount increase.

Editor's note: A complete list of frequently asked questions is available online at www.cbministries.org/faq.asp

Do you have questions about CHM?

You can ask a question directly online at www.cbministries.org/askaquestion.asp

You also can send, e-mail or fax questions to:

Christian Healthcare Ministries
Attn: Editor Q & A
127 Hazelwood Ave
Barberton, OH 44203
editor@cbministries.org
330-798-6105 (fax)



Supplements not the magic bullet in the fight against diabetes



Dr. Michael Jacobson, D.O.
Medical consultant

Christian Healthcare
Ministries
127 Hazelwood Ave.
Barberton, OH 44203

Phone: 800-791-6225
Fax: 330-848-4322

E-mail: doc@cbministries.org

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

I recently read a comprehensive review of research studies regarding the effectiveness of dietary supplements in controlling blood sugar and concluded that things aren't going too well if a diabetic relies on such products for glucose control. David Schardt of the Center for Science in the Public Interest (CSPI) summarized the current research on eight supplements commonly touted for their supposed anti-diabetic effects.

Topping the list is **chromium**, which the body uses to assist insulin in removing sugar from the blood. Five of six studies failed to show that chromium supplements improved glucose tolerance or lowered blood sugar (hemoglobin A1C). The supplements seemed to help improve insulin resistance. Four of the six studies tested chromium picolinate; two used chromium chloride.

Cinnamon is supposed to mimic insulin, activate insulin receptors and thereby reduce blood sugar. One study done in Pakistan showed promise. However, when it was replicated by the Dutch it failed to show a benefit.

Coenzyme Q10 is said to help cells burn sugar. However, only one Australian study was found regarding the effects of chromium supplements. It showed that diabetics who took 200 mg of coenzyme Q10 had lower hemoglobin A1Cs compared to controls. That might be good news, but more research is needed for validation.

Ginseng contains compounds that can reduce insulin resistance. A Toronto study indicated that after a sugar drink, ginseng can return blood sugar to normal quicker than placebo. However, this study used an extract of ginseng that is not commercially available. A follow-up study tried commercially available ginseng and it was ineffective. Actually, some Asian ginseng products made blood sugar *worse*.

There were no good studies to show that **Gymnema sylvestre** (a woody climbing plant) improved or prevented diabetes.

Lipoic acid supposedly helps prevent damage to cells caused by free radicals. One 1999 study showed that diabetics taking 600, 1,200 and 1,800 mg. of lipoic acid for four weeks all improved their insulin resistance. While the results were

encouraging, more studies should confirm lipoic acid use before it is recommended as standard practice.

Diabetics often have lower levels of **magnesium**, so it is often recommended as a supplement. The famous Nurses' Health Study seemed to indicate that women getting the most magnesium (around 375 mg per day), whether from food or supplements, had a lower risk of diabetes. However, only four of 11 quality studies showed that people who have diabetes lower their blood sugar by taking magnesium supplements.

In large doses **Vanadium** can reduce blood sugar in laboratory animals. While a few small studies showed some benefit, the doses given were far in excess of the recommended maximum amount.

Don't rely on supplements if you want to prevent diabetes or if you already have it and need better sugar control. Other proven approaches are far more effective in accomplishing the goal of good glucose control. They are:

1. **Achieve and maintain your ideal weight.** This is particularly important for adult onset, non-insulin (Type 2) diabetes, which is not due to a lack of insulin production, but develops because the body becomes resistant to insulin. This is usually due to obesity, particularly where it involves a build-up of abdominal fat. I have seen patients get serious about proper weight management, trim their belly fat, and completely resolve their diabetes problem without medication. That is huge, not only for sugar control, but also for reduction in risk of a host of other problems that tend to accompany diabetes.

2. **Get consistent aerobic exercise (at least three hours per week).** When exercising, muscles burn sugar for fuel and do not need the assistance of insulin.

3. **Eat a glycemicly-balanced**

diet. In other words, eat foods that are not too high in sugar and other simple carbohydrates.

4. **Reduce and manage stress as much as you can.** Some people can get straight A's in all of the other areas but are unable to keep stable blood sugars. I recall one executive whose blood sugar soared at work on days when he was stressed out. He did fine when he was away from the office. Stress was the variable that affected his blood sugar more than anything else. The reason is that hormones released in response to stress—such as cortisol and adrenalin—raise blood sugar.

Schardt, D. (2006). Sugar Pills. Nutrition Action Healthletter 33(5): 9-11.

Problems with health insurance system

A study by the National Opinion Research Center shows that four out of five Americans (80 percent) say the health insurance system has lots of problems and needs improvement. People making less than \$25,000 a year (72 percent) and Hispanics (70 percent) are less likely than average to say so. However, the college-educated population (84 percent) is more likely than average to say there are problems.

A large majority (87 percent) say that everyone should pay the same amount for health insurance regardless of their health status or age. On the other hand, 60 percent think people who smoke should pay higher premiums, 29 percent say obese people should pay more, and 12 percent want people with a history of heart disease to pay more.

Almost three-quarters (72 percent) believe the U.S. government should subsidize health insurance to be sure it is affordable for both workers and employers.

Source: Employee Benefit Research Institute
Courtesy Saurage Research "Key Findings" newsletter

A seed planted (continued from page 1)

informational DVD to play repeatedly. That way, I could attempt to capture the attention of people rushing by on Sunday mornings.

I also was able to get an announcement played on two video screens in the auditorium for a couple of weeks, and an e-mail announcement sent to all Central Baptist Church members. I felt confident that nearly everyone in the church was



Central Baptist Church in College Station, Texas.

aware of the event, but raising their level of interest to the point of investigation and action proved to be more difficult.

The meeting itself had lower attendance than I expected, but numbers do not equal success. CHM Executive Director Rev. Howard Russell summed it up perfectly: “Not a lot of folks, but the seed was planted.” Those in attendance expressed that they had learned a lot and were glad they had come.

I learned to never underestimate what the Lord can do with just a few people.

The real result of sharing the CHM message while planning the regional meeting is yet to be measured. More than 4,000 people heard about the CHM program, and we handed out about 200 pieces of literature over a period of three Sundays. Several people have since asked me about the CHM program. As I write this article, we are putting together a Christian Healthcare Ministries proposal

for church staffs to consider. The good news of Christian Healthcare Ministries is spreading to other churches in the central Texas area.

A young doctor recently stopped by our booth to ask about the program as a health care cost solution for some of his patients. We have cardiologists, internists, orthopedists, general physicians and many other medical specialists at Central Baptist Church. We will continue to recommend CHM and explain how they and their patients can benefit from joining the ministry.

We still display CHM Information Packs at a permanent Men’s Booth in the church foyer. I know that the Lord can continue to use the regional meeting and Share the Message outreach in ways we could never imagine.

My special thanks to Rev. Russell and the CHM staff for investing their time and effort in helping people at Central Baptist

understand how CHM helps Christians in need. What a dedicated group of people! Their efforts have helped thousands of families over the years in ways we will never know.

It was a great privilege for my wife, Wilma, and me to hold this event at Central Baptist. We have been CHM members since 1989, and though we both obtained medical coverage through Medicare this year, we will continue to be involved in Christian Healthcare Ministries. We are more motivated than ever, thanks to the recent events at our church. We can’t wait to see what the Lord is going to do for families who are reaching out for help with their medical needs.

Together again (continued from page 2)

That is certainly a viable option – but it’s not the only one available to members of the Body of Christ.

If we consider the message and lessons of Acts chapters 2 and 4, where Christians came together to meet each other’s needs, the purpose and function of CHM is clear: to carry each other’s burdens. And that is what we have been doing for more than 25 years.

When you consider it, the insurance business is really a copy of the early Christian example – plus the profit motive and minus the personal compassion and God-centered emphasis.

The ingredient that makes us different,

and the reason we are so different when it comes to helping our members, is the Spirit of God and His ability to change people from selfish to selfless.

Every day I receive letters, e-mails and phone calls from people who possess this amazing desire to help other Christians.

A close friend of mine, 86 years old, has joined the ministry just so he can help other Christians with their health care costs. Why? Because he has been changed from selfish to selfless, he desires to help his fellow Christians.

This is a story that can be told many times over, just with different names.

I am often asked by people both curious and hopeful, “Does it work?” I answer, “Amazingly well.”

I am calling on individuals, churches, denominations, and Christian ministries to seriously consider what God provides through CHM.

What we do here – what we do together – is a testimony to the world of God’s provision *for* His people *through* His people. Our members make a difference in each other’s lives, and they do it for all the right reasons.

At the beginning of a new year, there are several final things I want to share:

1. Thank you for being part of this ministry, for helping your fellow Christians as they stand by to help you.
2. Please tell your friends about CHM: more hands make the load lighter for all.
3. In all things, in all ways, whatever your situation, give God the glory.

I pray that you have a wonderful 2008.

Member Assistance (continued from page 3)

information, etc. Each report is reviewed by Russell, Chief Financial Officer Roger Kittelson, and Member Assistance Supervisor Norma Mull.

The Member Assistance department also educates members on ministry operations and policies through individual interaction (phone calls, e-mails, and website inquiries) and by sending out periodic mailings containing pertinent and helpful

membership information, such as how to enroll in automatic monthly giving.

“Our department receives an average of 30 phone calls per day,” said Mull. “Our busiest time of the month is right after the Member Gift Form is sent out.”

Mull said that the Member Assistance department also answers questions from members and prospective members

submitted via the ministry’s website, www.cbministries.org/laskaquestion.asp.

Responsibility for making accurate changes to memberships also falls to Member Assistance staff. Members often request a change to their address, participation/giving level, number of units (individuals), etc. Requests are made via phone, mail, fax, or the website. Each change is carefully recorded into CHM

software and the physical filing system. Every change also is included in a report showing all membership changes for that month.

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 Rev. Russell:

Thank you for the efficient way you are leading Christian Healthcare Ministries! I have been a member for a long time and have seen both good and bad times. I believe that God has sent you to bring good judgment and balance to this ministry.

I recently had three kidney stones and have passed two of them. It has been quite an ordeal. My additional bills are enclosed in this envelope.

Sincerely,

Rev. Stephen Robinson
Shreveport, LA

Dear Christian Healthcare Ministries:

Thank you so much for the check we recently received for Mary's medical bill. It could not have come at a better time.

We are now facing Aubrey's prostate cancer treatment. Please pray that everything will go well for him. We know that God can take care of it, but it helps to know that we have friends like those involved in Christian Healthcare Ministries praying for us. Thanks again and may God bless you.

Love in Christ,

Aubrey & Mary Scott
Golden, MS

Dear Christian Healthcare Ministries:

Words can't even begin to express the appreciation we feel toward what this ministry has done to help us meet our medical bills. Everyone stood by us in our time of need—financially, spiritually, and emotionally! The CHM staff was there when we needed someone to talk to and explain things to us.

We especially thank our needs processor, Yvonne—who started with us on this journey—and Thom and Wanda in the Reductions department, who helped us along the way. Your encouragement and words of advice were truly helpful!

We pray that God abundantly blesses Christian Healthcare Ministries. The enclosed check is small in comparison to what you did for us, but we pray that God can use it to help someone else in need.

God bless each of you!

Sincerely,

Richard & Judy Epperson
New London, MO

Dear Christian Healthcare Ministries:

My husband and I joined CHM more than 10 years ago. We had been without any health care cost assistance for more than five years before that. Our minister suggested CHM and the rest is history.

I truly don't know what would have happened if we had not joined CHM. We began participating in 1997 and my husband needed knee replacement surgery only four months later. CHM was there to help us with all of the questions we had and procedures we needed to follow.

My husband died five years ago and I now have a supplemental health plan. I don't want to leave CHM but I don't think I can afford to continue. Is there a way for me to remain a member? I want to continue to participate in Prayer Page giving and in the Brother's Keeper program. I also want to continue receiving the monthly newsletter.

Thank you for your help. Please, please continue with this very important and vital program. There are so many people who have no health care cost assistance whatsoever and I know from personal experience what a huge burden that can be.

Sincerely,

Midge Hagenbaugh
Wadsworth, OH

Editor's note: Members who discontinue their CHM membership are no longer eligible to participate in the Brother's Keeper program. However, they may still receive the CHM monthly newsletter and continue to participate in Prayer Page giving.

PRAYER PAGE NON-ASSIGNED NEEDS:

36. Patty Loper: 130 Jimmy Love Lane, Columbia, SC 29212-3160 After reductions, Patty has bills from a dental need totaling \$2,000. *UPDATE: Patty has received \$1,877 towards her bills, bringing the total amount needed to \$123.*

37. Glenn Boyd: Unit 3019 SCSDR, 3170 Airmans Drive, Fort Pierce, FL 34946 Glenn suffered from a heart attack while teaching in the Dominican Republic and was life flighted to the U.S. to receive the medical care he needed. His flight cost \$16,700. He would appreciate your gifts and prayers. *UPDATE: Glenn has received a total of \$3,248 in gifts, bringing the amount needed to \$13,452.*

PRAYER ONLY:

38. Bill Gurske: 10735 W Abbott Ave., Sun City, AZ 85351 Bill recently underwent major colon surgery and had to be life-flighted from Anchorage to Seattle. Please pray for Bill and the Gurskes' financial situation.

39. Ed & Sherry Murray: 203 Rendezvous Rd., Riverton, WY 82501 Sherry fell off her horse and broke her ribs and collar bone. Soon after she contracted pneumonia. Please remember the Murrays in your prayers.

40. Arthur Hamman: 788 S.R. 603 W, Shiloh, OH 44878 Arthur's son, Tom, has

Lou Gehrig's disease and suffers from advanced paralysis. Arthur asks the CHM family for prayer.

41. Gregory & Susan Zanis: 3 Heaton Ct., Aurora, IL 60506 The Zanis' request prayer for relief from a difficult financial situation.

42. Melody Zink: 629 E Springfield St., Saint James, MO 65559 Melody experienced heart dysrhythmia and had to wear a heart monitor. Please keep her in your prayers.

43. Michael & Pamela Ann Byrd: 21 Beth Dr., Covington, LA 70433 Pamela Ann recently was diagnosed with breast cancer.

Prayer Page

Prayer Page needs do not qualify for sharing under Christian Healthcare Ministries Guidelines.

1. Kathy Potts: 6380 Jackrabbit Lane #18, Belgrade, MT 59714 (back surgery)
UPDATE: Praise God! Kathy reports \$10,334 in bill reductions and \$14,175 in gifts, bringing the total needed to \$58,695.

2. Linda Whiteside: 3745 St. Rt. 15, Freeburg, IL 62243 (uterine fibroid embolization) UPDATE: Linda reports \$7,916 in gifts and \$11,391 in added bills, bringing the total needed to \$13,327.

3. Kenneth Roy Tuflly: 10827 Hwy 200, Dixon, MT 59831 (partial knee replacement) UPDATE: Roy reports a total of \$7,731 in gifts, reducing his need to \$11,821.

4. Linda Fox: 3411 Deerwood Ct., Lebanon, OH 45036 (heart condition) UPDATE: Linda reports a total of \$3,629 in gifts, bringing the total needed to \$1,736.

5. Gwynneth Preston: 1943 Forest Ave., St. Louis, MO 63139 (tachycardia) UPDATE: Gwynneth reports \$4,372 in gifts, reducing the amount needed to \$5,628.

6. Shelley B. Ford: RR1 Box 275, Rome, PA 18837 (fibroids & pre-cancerous cells) UPDATE: Praise God! Shelley reports \$5,375 in bill reductions and a total of \$5,824 in gifts, reducing the amount needed to \$6,542.

7. Darrell Johnson: 60 Country Oaks, Woodward, OK 73801 (prostate cancer) UPDATE: Darrell reports a total of \$4,482 in gifts and \$8,861 in added bills, bringing the total needed to \$11,832.

8 Carrie Hipley: 2852 N 500 E, Kendallville, IN 46755 (maternity) UPDATE: Carrie has received a total of \$585 in gifts, reducing the amount needed to \$1,510.

9. Christine Hewett: 118 Forest Dr., Shallotte, NC 28470-4454 (Carpal Tunnel Syndrome) UPDATE: Christine reports \$680 in gifts, bringing the total needed to \$3,216.

10. Daniel Wagenmann: P.O. Box 914, Darby, MT 59829-0914 (cancer) UPDATE: Daniel's wife, Connie, went to be with the Lord in January 2005. He still needs your assistance to meet Connie's bills. He has received a total of \$19,389 in gifts, bringing the total needed to \$8,626.

11. Genie Plumlee: 1105 Independence Springs, Sherman, TX 75090 (knee injury) UPDATE: Genie reports a total of \$1,273 in gifts, bringing the total needed to \$1,015.

12. Leon Baertschi: 3793 N State Hwy AB, Springfield, MO 65803 (quintuple bypass heart surgery) UPDATE: Leon reports a total of \$7,264 in gifts and \$6,543 in added bills,

bringing the total need to \$22,847.

13. Rev. Tommy Smith: PO Box 403, Gibson, TN 38338 (heart catheterization) UPDATE: Rev. Smith reports \$2,696 in gifts, bringing his bills to \$6,844.

14. Janice Eakins: 28158 Hwy 2, Bloomfield, IA 52537 (kidney stone condition) UPDATE: Janice has received \$2,526 in gifts, bringing the total needed to \$11,972.

15. Patricia A. Casteel: 5382 W 116th Circle, Westminster, CO 80020 (chest pain) UPDATE: Pat has received another \$510 in gifts, reducing the amount needed to \$14,712.

16. John Puskar: 316R Morrow Ave., Carnegie, PA 15106 (sleep apnea) UPDATE: John reports a total of \$4,301 in gifts. His charges are now \$3,612.

Prayer Page need rotations

Some Prayer Page needs are not listed this month due to the large number of eligible needs and limited listing space.

Needs that have been listed consecutively for the longest period of time have been removed for the month of January and will be re-listed in February. If necessary, other need explanations will be rotated in future issues.

Prayer Page needs will *only* be rotated when it is necessary to conserve space.

17. Janet Bean: 1206 Minnesota Ave., St. Cloud, FL 34769 (cataract surgery) UPDATE: Janet reports a total of \$1,320 in gifts, bringing the amount needed to \$2,530.

18. Rev. Myron Stump: PO Box 245, Union City, IN 47390 (heart surgery) UPDATE: Rev. Stump has received \$7,425 in reductions and \$726 in added bills. He reports \$3,844 in gifts, bringing the total needed to \$19,329.

19. Mary Trotzke: PO Box 2283, Dot Lake, AK 99737 (bunion/foot surgery) UPDATE: Mary has received a total of \$2,722 in gifts, bringing her need to \$3,420.

20. Peter Heaton: 19874 Hwy 24 #0, Leadville, CO 80461 (congenital condition [pectus excavatum]) UPDATE: Peter reports a total of \$7,783 in gifts, bringing the total to \$26,625.

21. Jobe Reynolds: P.O. Box 98, Lamar, SC 29069 (heart condition) UPDATE: Jobe reports \$8,573 in bill reductions and \$14,455 in gifts! The total needed is \$14,476.

22. Nancy Reynolds: P.O. Box 98, Lamar, SC 29069 (brain surgery) UPDATE: Praise God! Nancy has received a \$19,981 bill reduction! She also reports a total of \$7,469 in gifts. Her total

need is now \$2,227.

23. Rebecca Cooper: 61 CR 8401, Rienzi, MS 38865 (acute bronchitis) UPDATE: Rebecca received a \$1,351 reduction and a total of \$80 in gifts, bringing the total needed to \$471.

24. Ruth Heyer: 105 N. Oak St., George, IA 51237 (bladder repair & hysterectomy) UPDATE: Ruth reports a total of \$8,002 in gifts, bringing the total amount needed to \$7,415.

25. Billy Cox: 4390 Liberty Lane, Conway, SC 29527 (artery blockage) UPDATE: Billy has received \$3,538 so far in gifts, leaving \$67,125 in bills to be met.

26. James Blades: 1733 Hillcrest Dr., Carthage, MO 64836 (total knee replacement surgery) UPDATE: James reports \$1,430 in gifts, bringing the amount needed to \$27,570.

27. Kathleen "Angie" Lyons: 37053 Birchwood St., Soldotna, AK 99669 (maternity) UPDATE: Angie reports \$556 in gifts, bringing the total amount needed to \$13,361.

28. Marc & Katharine Sinnock: 600 N. Eustis Dr., Indianapolis, IN 46229 (pre-existing condition) UPDATE: The Sinnocks have received another \$135 in gifts, bringing the total amount needed to \$883.

29. Peter Barratt: 317 Hannum Ave., West Chester, PA 19380-2858 (hernia surgery) UPDATE: Peter reports \$48 in gifts, bringing the total needed to \$705.

30. Pastor Craig Bostian: PO Box 92, Warner, SD 57401 (hernia surgery) UPDATE: Pastor Bostian has received \$957 in gifts, bringing the total needed to \$2,925.

31. Sandra Thrash: 190 Gilmers Chapel Rd., Conehatta, MS 39057 (gallbladder removal) UPDATE: Sandra reports \$1,040 in gifts, bringing the total needed to \$8,960.

32. Lea Glennon: 538 N 325 W, Valparaiso, IN 46385 (anemia) UPDATE: Lea has received a total of \$1,312 in gifts, bringing the total need to \$1,442.

33. Sally Roe: 2899 Sylvania Rd., Troy, PA 16947 Sally has incurred \$9,417 in bills for repair of a pre-existing congenital kidney condition. Please remember her with your gifts and prayers.

34. Waldo S. Legendre, Jr.: 217 Walnut St., Covington, LA 70433 Waldo suffers from congestive heart failure and had to have stents inserted into two arteries. He asks for help with bills totaling \$100,619.

35. Crystal Helman: 5 Jackson St., Norwalk, OH 44857 Crystal recently underwent gall bladder surgery followed by months of digestive complications. She asks the CHM family for help with bills totaling \$13,434.

IMPORTANT!

Giving to needs listed on this Prayer Page is not your 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.

We suggest the following:

If you are a single unit member (1 unit): Send \$5 (or more)

If you are a multiple unit member (2-3 units): Send \$10 (or more)

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 800-791-6225 and ask for the Prayer Page.

GIVING GUIDE

AL #02	MT #34
AK #27	NC #34
AR #03	ND #08
AZ #05	NE #13
CA #21	NH #28
CO #31	NJ #16
CT #29	NM #17
DE #22	NV #04
FL #01	NY #20
GA #34	OH #34
HI #07	OK #01
IA #27	OR #06
ID #30	PA #26
IL #25	RI #07
IN #18	SC #20
KS #33	SD #02
KY #35	TN #15
LA #02,14	TX #25
MA #11	UT #32
MD #09	VA #10
ME #19	VT #23
MI #01	WA #24
MN #35,27	WI #14
MO #12	WV #07
MS #25	WY #14

In the Giving Guide above, find the abbreviation of your state. You are encouraged to send to the need number which corresponds to your state.

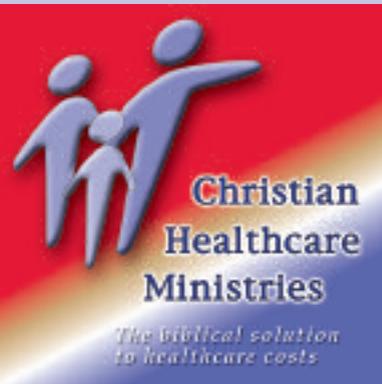
For example, if you live in Louisiana, you would send to need #02 or #14.

These directions are only suggestions; you are in no way obligated to send to these needs.

If you feel led by the Lord to give to a need other than the one suggested, please do so!

Prayer Page contact:
prayerpage@chministries.org
800-791-6225
(ask for the Prayer Page)

The non-assigned and prayer only needs appear on page 6.



CHRISTIAN HEALTHCARE MINISTRIES

January 2008

IN THIS ISSUE

*A seed planted: Member helps share the CHM message in central Texas • Meet the Prayer Page participants • The New Year and health care costs • Meet your Member Assistance department
Your questions answered • Healthwatch • Letters to CHM • Prayer Page*



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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127 Hazelwood Ave. • Barberton, OH 44203
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