



# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

September 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.*

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## Author and CHM member Shane Claiborne to speak at event for local Ohio pastors *Ministry to share the message with more than 100 community leaders*

Author, speaker and Christian activist Shane Claiborne will speak Tuesday, Oct. 14, 2008 at a Christian Healthcare Ministries event to bring the ministry message to local Ohio pastors and church leaders. Claiborne, a CHM member, will highlight the meeting at the ministry offices in Barberton, Ohio.



Shane Claiborne

With experience serving alongside Mother Teresa in Calcutta, the Iraq Peace Team in Baghdad and The Simple Way faith community in inner city Philadelphia, Claiborne understands people in need and loves to serve them, said the Rev. Howard Russell,

CHM executive director.

“As a member who also is a missionary, Shane understands the value and importance of

this ministry in the lives of Christians,” said Russell. “He tells as many people as he can about this ministry and even mentions CHM in his books.”

Claiborne has written two books, *The Irresistible Revolution* and *Jesus for President*.

The exact nature of the pastors' event is in development. The following schedule is being planned:

- More than 100 pastors from the surrounding communities of Barberton and Norton

*See “STM pastor event,” page 3*

## Know your CHM participation levels



There are significant differences between Christian Healthcare Ministries' Gold, Silver and Bronze participation levels.

These differences become meaningful when a medical need is submitted to the

ministry for sharing and members are not certain of the health care support within their participation levels.

Every member should be

*See “CHM levels,” page 5*

### The incredible shrinking newsletter

This month's newsletter is smaller than previous issues. To find out why, see page 5.

## Alternative treatments: Friend or foe?



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

Here at Christian Healthcare Ministries we sometimes receive questions about why we do not share bills for alternative treatment procedures.

Our position on alternative care results from considerable thought.

This is a health care cost-sharing ministry. We have no laboratories, scientists or researchers to provide to us detailed reports of the effectiveness, or lack of effectiveness, of alternative treatments for the myriad of potential illnesses we as human beings face.

For this reason CHM has for many years held the position that for the health and financial protection of all ministry members, only bills for American Medical Association-approved treatments are eligible for sharing.



Occasionally a member will disagree with that position because he or she has decided to place confidence in some form of unverified treatment. It is an individual's right to make personal decisions about health

care. At the same time, other CHM members should not be asked to share in the bills for treatment that is at best scientifically unproven and at worst useless or dangerous.

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I have some experience with this issue. My father thinks the best treatment is always something other than what doctors recommend. He would never go to a doctor and he always thought he could cure whatever ailed him. Today he is 94.

An ointment was once given to him that he used to treat what he thought was skin cancer, though he did not seek an actual diagnosis. A friend gave him the ointment, which bore claims of some exotic origin and that would cure virtually anything.

My father faithfully applied this mysterious mixture every day and asked me and other family members to examine the results. Frankly, it didn't appear to do much of anything. Nevertheless, about 10 years later the spot

went away. We still don't know what it was, nor do we know if the ointment had anything to do with its departure.

There are more extreme examples. An acquaintance of mine had a serious ailment that was finally diagnosed as cancer. He would only accept alternative treatment. A month before he died he switched to a regular doctor. Tragically, the doctor said if he had come to him as soon as the diagnosis was made the cancer would almost certainly have been cured. It was very treatable; however, using the alternative treatments had allowed too much time to pass. The cancer took my friend's life.

Some years ago Dr. Michael Jacobson, CHM medical director, toured several alternative treatment centers in Mexico. He was trying to find confirmed, effective treatments we could offer our members.

What he discovered was that the centers he observed spent a great deal of money on marketing to get people to use their programs but very little on research to prove the effectiveness of their treatments. Even those he found that did show promise did so for only a period of time, after which the illness came back with fury and the patient died.

The American system of medicine is the finest in the world. It has a long history and

*See "Alternative treatments," page 12*

### STM pastor event (continued from page 1)

will be invited. In addition, all CHM employees' pastors will be invited.

- Depending on Claiborne's schedule, there may be two identical events, a pastor's breakfast and a luncheon. There may also be an evening event at a local church for community members.
- Pastors will be given the opportunity and tools to share the message with their churches, denominations and peers.

"It is vitally important to reach out to the leaders of our community and let them know who we are and what we do," said Russell. "We are in a unique position to help members of their congregations with health care costs."

Claiborne has brought nearly 50 new members into the ministry since 2006. Due to free participation offered through the Bring-a-Friend program,\* Shane will be a part of CHM gift-free until January 2011. "I have met and talked with Shane numerous times and have rarely encountered anyone so passionate about sharing the good news of this ministry with people in need," Russell said.

"Our hope through the pastors' event is to educate those who don't know much about



*Claiborne at The Simple Way faith community in Philadelphia*

us, encourage those who are aware of us and inspire everyone in attendance as they realize the impact this ministry can have on their families and on their church families," said Russell.

Both Russell and Claiborne hope to hold similar future events in other locations. Said Russell, "We hope to set an example for Christians throughout the nation who believe in this ministry and want to share it with their churches and communities."

\*Through the CHM Bring-a-Friend program, members receive one free month of participation for each new individual or family they get to join the ministry. The free month is applied after the new joiner(s) submit a third monthly gift. See [www.chministries.org/bringafriend.asp](http://www.chministries.org/bringafriend.asp).

*Editor's note: Shane Claiborne is a board member of the Christian Community Development Association, one of the nation's largest associations of faith-based organizations.*

*To learn more about Share the Message, visit [www.chministries.org/sharingcbm.asp](http://www.chministries.org/sharingcbm.asp), e-mail [sharethemessage@chministries.org](mailto:sharethemessage@chministries.org), or call 1-800-791-6225 and ask for Norma Mull.*

## What to expect when you're ready to share the message

When you express interest in sharing the CHM message with your church or community, the CHM staff will send you two important toolkits to help guide you every step of the way:

### 1) The **Sample Kit** includes:

- incentives for sharing the message with your church
- ways to share the message
- step-by-step guide to present CHM to your pastor
- letter to send to your pastor
- testimonials for your pastor
- Information Pack folder
- CHM informational DVD
- church bulletin insert
- tri-fold brochure
- display poster

### 2) The **Event Kit** can include:

- preparation instructions
- interview questions
- announcement suggestions
- display table & tablecloth
- plastic literature racks & sign
- tri-fold brochures
- Information Pack folders
- new member applications
- monthly newsletters
- CHM informational DVDs
- display poster(s)
- church bulletin inserts



*Items available in the Event Kit*

## Blood clots are not greater risk when traveling by air



**Dr. Michael Jacobson, D.O.**  
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Health education resources at:  
[www.chministries.org/healthinformation.asp](http://www.chministries.org/healthinformation.asp)

Blood clots are not greater risk when traveling by air

An air travel hazard, especially on long flights, is an increased risk of blood clots forming in the deep veins of the leg. This risk applies to long trips of any kind that include extended periods of relative immobility.

Researchers wanted to know if the effects of altitude during commercial flights place travelers at greater risk for blood clots than if ground transportation is used. Scientists at University of Leicester in England recruited 73 healthy volunteers to sit through a series of experiments conducted in an airtight chamber designed to simulate an aircraft cabin interior.

Each "flight" was eight hours long, during which the atmospheric pressure was maintained at either sea level (one atmosphere) or 0.74 atmospheres, the least allowed on international flights and which corresponds to an altitude of about 8,000 feet (note: as altitude increases, air pressure decreases, so air becomes thinner. Commercial flights are typically flown at around 32,000 to 35,000 feet, which represents about 0.25 atmospheres of pressure. However, airline cabin pressure is increased to the equivalent of 8,000 feet, or 0.74 atmospheres).

During each simulated flight,

blood samples were taken from the volunteers and tested for 21 different substances associated with clotting. Researchers found that the subjects showed the same tendency to produce blood clots at the higher altitude as they did at sea level. The researchers concluded that the increased risk for blood clots was exclusively related to prolonged period of immobility and was not influenced by altitude.

Immobilization promotes blood clot formation because the flow of blood through veins is dependent upon a person's activity level. Unlike arteries, veins do not have muscle in their walls, so they are not able to squeeze on their own to force blood along on its way. Instead, they depend on the contraction of skeletal muscle in the surrounding area.

One-way valves in the veins allow blood to flow in only one direction - back to the heart (unless the vein gets varicosed, or dilated, in which case the valves become incompetent, resulting in some backflow).

When people sit for long periods of time the lack of muscle contraction allows blood in the veins to pool. Stagnant blood



tends to clot. Clots in veins on the leg surface, known as superficial vein thrombosis, may be unsightly but are relatively benign.

Pain occurs when clots occur in the deep veins of the calf. The clots are known as deep venous thrombosis (DVT). They are too deep to be seen on the surface and represent a substantial health threat.

If a clot of significant size breaks loose and is carried upstream, it inevitably travels to the right side of the heart, then on to the lungs where the smaller blood vessels cause the clot to lodge in the lungs. This forms what is known as a pulmonary embolus (PE).

Symptoms of a PE include sudden onset of (usually sharp) chest pain and shortness of breath. Depending upon the size of the clot, PE is a medical emergency.

The risk of DVT is not only

*See "Blood clots," page 13*

# The incredible shrinking newsletter

This month's newsletter is smaller than previous issues.

Some members will recall that the newsletter already changed size once in the May 2008 issue. The purpose of that

change was to expand and highlight Prayer Page needs.

Now the newsletter has been redesigned once more for several reasons:

- It is more cost effective.
- It is a more standard size and therefore more ideal for mailing purposes.
- Its smaller size with more pages actually allows for more content than earlier designs.

## CHM levels (continued from page 1)

intimately familiar with what is included in the CHM level he or she has chosen, says Norma Mull, head of the CHM Ministry Information department

incurred while at a lower level will be shared at a higher level, she said.

"Circumstances, needs and situations change, so it's important that members carefully examine what each level has to offer and decide which level is right for them," Mull said.

She encouraged every member to consult their Ministry Information packets and their Guidelines to re-familiarize themselves with the components of each participation level.

The basics of each level are (as presented on the CHM website):



• **\$85.00 per unit, per month**

- \$1,000 personal responsibility per incident
- Inpatient or outpatient hospital incidents or surgery



• **\$45.00 per unit, per month**

- \$5,000 personal responsibility per incident
- Inpatient or outpatient hospital incidents or surgery

*"Health care is too important a need for people not to know what they have. Our ministry is here to serve, but we are responsible to every member for doing so within our ministry Guidelines."*

-Norma Mull, Member Assistance department supervisor

"Health care is too important a need for people not to know what they have," Mull said. "Our ministry is here to serve, but we are responsible to every member for doing so within our ministry Guidelines."

It becomes difficult for everyone when members call about a need and have little or no idea of what is allowable under the Guidelines for their participation level, Mull added.

"However, when members are aware of the features within their participation levels, it makes the process of sharing bills much easier and eliminates a great deal of frustration."

Changing levels after a medical condition has developed does not mean that bills



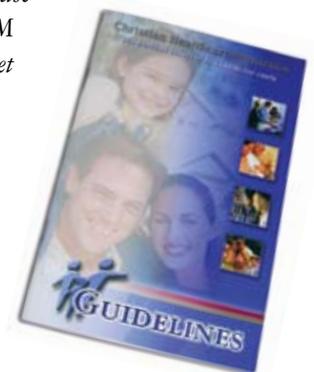
• **\$150.00 per unit, per month**

- \$500 personal responsibility per unit, per calendar year\*
- Inpatient or outpatient hospital incidents or surgery
- Doctor's office visits 45 days before and after medical testing
- Prescriptions 45 days before and after medical testing
- Physical therapy and home health care (up to 45 visits)

\*Total bills incurred per incident must exceed \$500.

*Editor's note: Please review your CHM Guidelines booklet for detailed information about what is included in your participation level. An alphabetical index is included for*

*your convenience. For specific questions, contact the Needs Processing department at 1-800-791-6225 and ask for the representative for your state.*



**SPIRITUAL: PRAYER PAGE ENCOURAGEMENT**

## Why encouragement matters

On a recent C-Span show, Fox News managing editor and anchor Brit Hume was recounting to host Brian Lamb that in the aftermath of Hume's son's tragic suicide 10 years ago, he was hugely grateful for the outpouring of supportive cards and letters he received from people he did not know.

Hume explained that even in the face of the terrible ordeal of losing a child, he had never felt closer to God and to Christ. It was a moving testimonial.

The Prayer Page offers CHM members a similar type of moral and spiritual backing.

Each month our newsletter's Prayer Page encourages CHM members to send financial gifts to members whose medical needs do not qualify for sharing under the ministry's Guidelines.



Thousands of Christians have been helped through the Prayer Page, but not just financially. The Prayer Page is a tool many Christians use to send letters of encouragement and support to members who have listed needs on the Prayer Page.

CHM staff members regularly hear from Prayer Page participants who have been uplifted and strengthened by contacts from their fellow CHM members.

These Christian-to-Christian communications are additionally important because they illustrate the biblical command that we love one another.

### *Send us your Prayer Page experiences*

For the reasons listed above, we make these requests:

1. If you have ever sent a note of encouragement to a Prayer

*See "Prayer Page encouragement," page 11*

**FINANCIAL: PRAYER PAGE GIVING**

## Meeting Prayer Page needs: an attainable goal with a little help from everyone

*Why eliminating the bills is simpler than you think*



With a little help from everyone, bills listed on the September Prayer Page could be met in full by October.

That's right. **The \$697,981 in medical bills listed on this month's Prayer Page could be reduced to zero if every CHM family contributed \$84.95 this month, \$28.32 for the next three months, or \$14.16 for the next six months.**

Members with needs listed on the Prayer Page hope you will help them walk into their medical providers' offices this month and pay their bills in full. It would be a dream come true, a huge burden lifted off their shoulders.

All it will take is other CHM members—their brothers and sisters in Christ—contributing \$14.16 for the next six months.

We recognize that not everyone is able to give. Some cannot give much. However, if each family finds it in their hearts to reach out to other Christians in need through Prayer Page giving, we can reach the goal.

There will almost certainly be new needs listed on the Prayer Page next month. There may be additional bills members incur for needs already listed. However, building a habit of giving a small amount each month will have a tremendous impact on the lives of those whose needs are listed.

Our hope, and the hope of those on the Prayer Page, is that whatever you can do, you will.

*Each man should give what he has decided in his heart to give, not*

*See "Prayer Page giving," page 11*

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

# Prayer Page

CHRISTIAN HEALTHCARE MINISTRIES

SEPTEMBER 2008

## What is the Prayer Page?

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

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

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

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

Christian Healthcare Ministries  
Prayer Page

127 Hazelwood Ave  
Attn: Prayer Page  
Barberton, OH 44203

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

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

## Meet the Prayer Page participants

Jill Nissila

Hancock, MI

- Amount of original need: \$14,078 for ankle surgery
- Reductions received to date: \$258
- Prayer Page gifts received to date: \$700
- Need remaining: \$13,120

In my teens and early twenties I didn't give much thought to my health or finding a way to meet health care costs. After all, I had my whole life ahead of me. I was young and didn't need to worry about such things. Or so I thought.

My perspective changed dramatically on a gorgeous July day in 1977. I was working as a Girl Scout camp counselor. Carrying two heavy buckets of water, I tripped over a tree root and my right ankle collapsed inward toward the arch.

The camp nurse diagnosed the problem as a sprained ankle. That seemingly insignificant event triggered numerous repeat injuries, chronic pain, depression and times of incapacitation over the next 30

years. In hindsight, I thank God that I didn't know at the time everything I would endure for the next three decades.

Medical treatment and diagnoses regarding my ankle varied greatly. The first doctor said that further treatment was unnecessary. Seeking a second opinion, I visited a podiatrist who believed I would need surgery within 10 years.

In time, I tried what seemed like every pair of orthotic shoes on the market, changing every two to five years as material design and casting processes improved. My inherited high arches and loose ligament attachments made casting and fitting difficult.

Later we moved from the city to the country to fulfill my husband's dream of owning his own business. However, we lost our coverage from a well-known national health insurance company. Their representatives insisted that moving to another state

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*{A} nurse diagnosed the problem as a sprained ankle. That seemingly insignificant event triggered numerous repeat injuries, chronic pain, depression and times of incapacitation over the next 30 years. In hindsight, I thank God I didn't know at the time everything I would endure for the next three decades.*

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-Jill Nissila CHM member

gave them the right to cancel our policy despite earlier assurances of continued coverage.

I lived as active a lifestyle as possible in our new surroundings by walking, swimming, and working a job that often required me to be on my feet. However, as time passed I began to fall as many as five or six times a year. My ankles became swollen and bruised from internal bleeding. Custom orthotics and clunky orthopedic shoes became the new norm.

See "Nissila testimony," page 11

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**Prayer Page needs do not qualify for sharing under Christian Healthcare Ministries Guidelines.** (See page 1 sidebar)

1. **Jacqueline Almond:** 3760 Floramar Terrace, New Port Richey, FL 34652 Jacqueline recently incurred medical bills for breast cancer. She praises God for provider reductions but still needs help to meet the remaining \$2,170.

**UPDATE:** Jacqueline reports \$285 in gifts, bringing the total needed to \$1,885.

2. **Leon Baertschi:** 3793 N State Hwy AB, Springfield, MO 65803

Leon underwent quintuple bypass surgery for a heart condition and incurred bills for \$74,414. He received a \$50,845 bill write-off, bringing his total to \$23,569.

**UPDATE:** Leon reports \$9,609 in

gifts and \$6,543 in added bills, bringing the total need to \$20,502.

3. **James Blades:** 1733 Hillcrest Dr., Carthage, MO 64836 James recently underwent total knee replacement surgery. After receiving reductions and help from his church, he has \$29,000 in remaining bills. **UPDATE:** James reports \$2,760 in gifts, bringing the amount needed to \$26,240.

Continued on page 2

## Who can give?

All readers are invited to give to Prayer Page needs (above regular monthly gifts) as they feel led.

All giving is voluntary; there is no obligation to give to Prayer Page needs to remain a CHM participant.

## How much should I give?

Give however much you feel led to give.

See the "Financial: Prayer Page giving" box on page 6 for suggestions.

## How do I send my gift?

You have two options for sending your gift to a fellow Christian listed on these pages:

**Option 1:** You can send financial gifts directly to people listed on these pages.

Please make your check out to the recipient you choose. You also can send a card or encouraging note.

The Giving Guide on page 9 can help you choose a recipient.

*Continued on the page 9 sidebar*

**4. Pastor Craig Bostian: 824 S Roosevelt St., Aberdeen, SD 57401** Pastor Bostian had a hernia condition that required surgery. He asks the CHM family for help with bills for \$3,882. **UPDATE: Pastor Bostian has received \$1,227 in gifts, bringing the total needed to \$2,655.**

**5. Paula Byler: PO Box 45, Apple Creek, OH 44606** Paula has breast cancer and asks the CHM family for help to meet her bills of \$1,566. **UPDATE: Paula reports \$885 in gifts, bringing her total to \$681.**

**6. Patricia Casteel: 5382 W 116th Circle, Westminster, CO 80020** Pat incurred \$27,162 in bills for treatment of chest pain. **UPDATE: Pat reports \$770 in reductions and \$990 in added bills. She also has received \$14,011 in gifts, reducing the amount needed to \$13,371.**

**7. Gail Clower: 400 Port Malabar Blvd. NE, Palm Bay, FL 32905-3712** Gail incurred bills of \$6,445 for breast cancer surgery. **UPDATE: Gail has received \$803 in gifts, bringing her total to \$5,642.**

**8. 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 \$8,428 so far in gifts, leaving \$62,235 in bills to be met.**

**9. Douglas DeLuca: 4145 Sunrise Dr., Park City, UT 84098** Douglas suffers from chronic migraine headaches. His bills total \$2,952.

**10. Janice Eakins: 28158 Hwy 2, Bloomfield, IA 52537** Janice suffers from a kidney stone condition and has bills for \$14,499. She asks the CHM family for help. Her testimony appeared in the June 2008 newsletter. **\* UPDATE: Janice has received \$4,243 in gifts, bringing the total needed to \$10,255.**

**11. 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. Please remember her with your prayers and gifts.

**12. 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 \$6,460 in gifts, reducing the amount needed to \$5,906.**

**13. Timothy D. Galbreath: 922 Hill Hollow Dr., Sevierville, TN 37876** Timothy recently underwent triple bypass surgery for a heart condition and received \$120,466 in bill reductions! He requests help for \$14,763 in bills remaining. **UPDATE: The Galbreaths have received \$220 in gifts. They thank God Timothy is on the mend. Remaining bills total \$14,543.**

**14. Abe & Clara Graber: 16763 Old Auburn Rd., Hometown, IN 46748** The Grabers' infant son, Japheth, was born early and spent 10 days in the hospital for premature lung development. The Grabers praise God that they received more than \$50,000 in reductions, but still have \$6,312 remaining. **UPDATE: The Grabers report \$490 in gifts, bringing the amount needed to \$5,822.**

**15. 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, bringing the amount needed to \$33,252.**

**16. Peter Heaton: 19874 Hwy 24 #0, Leadville, CO 80461** Peter recently underwent a procedure to correct pectus excavatum, a congenital condition. He asks the CHM family for help with his bills totaling \$34,408. **UPDATE: Peter reports a total of \$9,798 in gifts,**

**bringing the total to \$24,610.**

**17. 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. **UPDATE: Praise God! Crystal received \$8,966 in reductions and \$860 in gifts; the amount still needed is \$3,608.**

**18. 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 \$900 in gifts, bringing the total needed to \$2,996.**

**19. Ruth Heyer: 105 N. Oak St., George, IA 51237** Ruth has incurred \$13,789 in medical bills for bladder repair and hysterectomy. Her testimony appeared in the March 2006 newsletter. **\* UPDATE: Ruth reports \$1,628 in added bills and \$8,972 in gifts, bringing the total amount needed to \$6,445.**

**20. Carrie Hipley: 2852 N 500 E, Kendallville, IN 46755** Carrie became pregnant before joining CHM and asks for help to share her bills totaling \$2,095. **UPDATE: Carrie has received \$880 in gifts, reducing the amount needed to \$1,215.**

**21. Joy Hirth: 1704 Pauline Blvd., Ann Arbor, MI 48103** Joy has metastatic breast cancer and asks for your help with her bills for \$1,805. **UPDATE: Joy has received \$1,284 in gifts and has added \$2,081 in bills, bringing her need to \$2,602.**

**22. Dawn Hunter: 3559 Salem Rd. #17F, Covington, GA 30016** Dawn had surgery for a pre-existing gallbladder condition and asks the CHM family for help with bills totaling \$10,817.

**23. Anne Jones: 340 Greenleaf**

**\*To read past Prayer Page testimonies, v**

**Lane, Bryan, TX 77808** Anne underwent an emergency hysterectomy. She obtained \$39,461 in bill reductions and still has \$13,646 remaining. Her testimony appeared in the July 2008 newsletter.\* *UPDATE: Anne has received \$770 in gifts, bringing the total needed to \$12,876.*

**24. Marvin & Christine Kreider: 6667 Hwy JJ, Florence, MO 65329-2170** The Kreiders' infant son, Ashton, had tubes put in his ears following multiple ear infections. The Kreiders request help with bills totaling \$1,966.

**25. Lisa Kurtz: 3772 Hunter Rd., Perrysville, OH 44864** Lisa has bills totaling \$6,586 from emergency surgery resulting from an ectopic (tubal) pregnancy. *UPDATE: Lisa reports \$570 in gifts, bringing the total needed to \$6,016.*

**26. 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 \$156,585 in bills. *UPDATE: Waldo reports \$60,295 in reductions, \$3,178 in added bills and \$8,717 in gifts, bringing the total needed to \$90,751.*

**27. Chelsea Lyon: 13726 Princess Anne Way, Phoenix, MD 21131** Soon after graduating college, Chelsea was diagnosed with Lyme disease and has incurred \$3,009 in bills. She asks the CHM family for help.

**28. Kathleen "Angie" Lyons: 37053 Birchwood St., Soldotna, AK**

**99669** Angie recently gave birth to her son, Levi Paul, and has maternity bills for \$13,917. *UPDATE: Angie reports \$2,332 in gifts, bringing the total amount needed to \$11,585.*

**29. Diana Manners: 2244 Woodsdale Rd. Apt. B, Salem, OH 44460** Diana suffers from a gall bladder condition and asks for help with bills totaling \$11,907. Her testimony appeared in the July

GIVING GUIDE			
Membership #	Need #	Membership #	Need #
10136-10510	05	25528-25850	29
10522-10601	39	25856-26204	10
10610-10717	36	26205-26580	47
10732-10871	20	26583-26915	22
10876-11536	01	26921-27250	28
11548-11774	51	27252-27545	50
11794-12099	24	27546-27872	23
12128-12386	49	27875-28176	33
12388-13087	21	28177-28457	06
13108-15286	04	28460-28768	13
15287-15661	09	28744-29057	32
15667-16068	18	29058-29354	31
16070-16599	11	29355-29692	43
16603-18053	27	29693-30010	35
18057-18383	46	30012-30308	41
18387-20021	17	30309-30604	02
20026-20458	38	30605-30909	40
20484-22553	07	30910-A1151	30
22580-23122	14	A1159-B1026	16
23130-23549	12	B1044-C1217	03
23551-23903	25	C1231-D2073	15
23905-24151	42	D2095-F0819	34
24155-24441	19	F0835-H0365	37
24443-24862	45	H0367-J2016	08
24865-25186	48	J2025-X0318	26
25189-25525	44		

2007 newsletter.\* *UPDATE: Diana reports \$2,947 in gifts, bringing her total bills to \$8,960.*

**30. Bobby D. Memory, Jr.: PO Box 3943, Wilmington, NC 28406** Bobby was born with a heart condition requiring numerous surgeries throughout his life. He now needs help with \$27,034 in bills from a pacemaker replacement

operation. *UPDATE: Bobby reports \$135 in gifts, bringing the total needed to \$23,962.*

**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 \$27,736 in gifts, reducing the amount needed to \$15,614.*

**32. Frank Neumeister: 28 Frank Lane, Ashland, PA 17921** Frank incurred bills from a heart condition for \$3,215. *UPDATE: Frank has received \$2,093 in reductions and has added \$14,937 in bills. He has received \$620 in gifts, bringing the total amount to \$15,439.*

**33. Jill Nissila: PO Box 8, Hancock, MI 49930** Jill had surgery for a chronic ankle condition resulting from multiple injuries to her ATF ligament. She asks the CHM family for help with bills totaling \$10,586. *UPDATE: Jill reports \$565 in gifts, \$700 in reductions and \$3,492 in added bills, bringing the total needed to \$13,120.*

**34. 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. **35. Frank Pezzulo: 739 Plainfield Rd., Knoxville, TN 37923** Frank recently suffered a heart attack and had two stents inserted. He asks for your prayers and gifts to meet \$36,443 in bills. *UPDATE: Frank reports \$17,493 in bill reductions, bringing the total needed to \$18,950.*

## 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 30700, you would send to need #40.

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)

The Giving Guide on page 9 can help you choose a recipient.

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

***I am listed on the Prayer Page. What are my responsibilities?***

Individuals listed on the Prayer Page must report what monies they receive each month by the 15th (or the first business day after the 15th) of the following month.

Mail in your Donor Information Form, e-mail [prayerpage@chministries.org](mailto:prayerpage@chministries.org) or call 800-971-6225 and ask for the Prayer Page.

The Donor Information Form also is available online at [www.chministries.org/downloadforms.asp](http://www.chministries.org/downloadforms.asp)

Please note that to act fairly to everyone listed, Prayer Page guidelines state that CHM staff may rotate 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.

**36. Genie Plumlee: 1105 Independence Springs, Sherman, TX 75090** Genie was injured and underwent knee surgery. Her bills total \$2,288. **UPDATE: Genie reports a total of \$1,381 in gifts, bringing the total needed to \$907.**

**37. Kathy Potts: 6380 Jackrabbit Lane #18, Belgrade, MT 59714** Kathy suffers from a back condition and requests help from CHM members to share \$83,204 in bills. Her testimony appeared in the Aug. 2007 newsletter.\* **UPDATE: Praise God! Kathy reports \$10,334 in bill reductions and \$20,182 in gifts. She and her husband have paid \$5,000, bringing the total needed to \$47,688.**

**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 \$5,020 in gifts, reducing the amount needed to \$4,980.**

**39. Tanya Robinson: 102 Congress St., Apt. 3, Belfast, ME 04915** Tanya incurred \$14,594 in medical bills from acute cysts & endometriosis. Her testimony appeared in the Feb. 2006 newsletter.\* **UPDATE: Praise God! Tanya reports that she has received \$3,425 in reductions and a total of \$10,344 in gifts, bringing the total needed to \$824.**

**40. Aubrey Scott: 1800 Alice Hall Rd., Golden, MS 38847** Aubrey has pre-existing prostate cancer. He trusts that God will stir members' hearts to help with his \$97,622 in bills. **UPDATE: Aubrey received \$73,917 in reductions, bringing the total needed to \$23,705.**

**41. Stuart Smith: 145 Cottage Grove Dr., Collierville, TN 38017** Stuart incurred \$82,335 in medical bills for a pre-existing heart condition. His testimony appeared in the March 2006 newsletter.\* **UPDATE: Stuart expresses his heartfelt thanks for letters of encouragement and gifts totaling \$43,983 from CHM**

**members. He also has received \$17,954 in reductions. His total need is now \$20,399.**

**42. Rev. Tommy Smith: PO Box 403, Gibson, TN 38338** Rev. Smith had a heart catheterization due to a blocked artery. He incurred bills totaling \$9,540. **UPDATE: Rev. Smith reports \$3,297 in gifts, bringing his bills to \$6,243.**

**43. Rev. Myron Stump: PO Box 245, Union City, IN 47390** Rev. Stump incurred \$15,248 in bills for heart surgery and asks the CHM family for help. His testimony appeared in the Dec. 2007 newsletter.\* **UPDATE: Rev. Stump has received \$14,794 in reductions and \$22,986 in added bills. He reports \$5,523 in gifts, bringing the total needed to \$17,917.**

**44. Sandra Thrash: 190 Gilmers Chapel Rd., Conehatta, MS 39057** Sandra underwent a gallbladder removal procedure and incurred bills for \$10,000. Sandra and her husband ask CHM members for financial help and prayers. **UPDATE: Sandra reports \$1,710 in gifts, bringing the total needed to \$8,290.**

**45. Jane Todd: 12837 Benchland Rd., Denton, MT 59430** Jane suffers from a leg ulcer condition and asks the CHM family for help with bills totaling \$7,602. **UPDATE: Jane reports \$120 in gifts, bringing the total needed to \$7,482.**

**46. Mary Trotzke: PO Box 2283, Dot Lake, AK 99737** Mary is a longtime missionary who had bunion/foot surgery. She received a \$10,000 bill reduction and her remaining bills total \$6,142. Her testimony appeared in the Sept. 2007 newsletter.\* **UPDATE: Mary has received \$3,033 in gifts, bringing her need to \$3,109.**

**47. Kenneth Roy Tuffy: PO Box 144, Dixon, MT 59831** Roy had surgery for a partial knee replacement. His bills total \$19,552. He requests financial assistance and prayers for his full recovery. **UPDATE: Roy reports**

**a total of \$9,251 in gifts, reducing his need to \$10,301.**

**48. 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 \$11,960. **UPDATE: Daniel has \$16,055 in added bills and received a total of \$20,477 in gifts, bringing the total needed to \$7,538.**

**49. Robert Welker: 8682 Mason-Lewis Rd., Maysville, KY 41056** Robert suffers from a pre-existing heart condition that required him to have quadruple bypass surgery. His bills total \$5,546. **UPDATE: Robert has received a total of \$3,320 in gifts, bringing the total needed to \$2,226.**

**50. Linda Whiteside: 3745 St. Rt. 15, Freeburg, IL 62243** Linda underwent uterine fibroid embolization. However, her condition is pre-existing and her charges are \$9,861. Her testimony appeared in the April 2006 newsletter.\* **UPDATE: Linda reports \$9,462 in gifts and \$11,391 in added bills, bringing the total needed to \$11,789.**

**51. 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, bringing the total needed to \$1,915.**

**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 \$3,823 in gifts, bringing the amount needed to \$12,877.**

**Nissila testimony (continued from page 7)**

I was forced to give up many of the activities I enjoyed. I ate painkillers for relief and for months at a time wrapped my ankles daily in bandages.

In 2005, my foot problems were pushed to the back burner as I underwent surgery, chemotherapy and radiation treatments for breast cancer. After my recovery, I again focused on strengthening my ankles through physical therapy. I was pleased with my progress, but after months of working with me my therapist said he doubted my ligaments could fully heal without surgery.

Six months later, my right ankle collapsed again as I was walking to my car. The pain that had tormented me for nearly 30 years became unbearable even with repeated rest, icing, elevation and bracing.

My physician was awed that I had weathered such high pain levels so long. After many prayers for wisdom, my husband and I allowed the doctor to make an appointment with a well-known, highly skilled podiatrist.

Following numerous tests and scans, the podiatrist said that surgery on the torn ATF

ligament was my only option. Surprisingly, X-rays showed my bones were in good shape, but only surgery would restore normal use of my right ankle. The surgery had a 90 percent success rate. We decided to move forward despite my fears.

The surgery took place in May 2007. I was covered by the prayers of relatives, friends and my church family. Many of them were well acquainted with the long physical, emotional and spiritual battle my condition had caused.

After surgery, my doctor said I had the worst ATF injury he had ever seen. His exploration of my tissue and ligaments revealed other problems not evident from the X-rays. However, the surgery was a success. I had no major ligament pain within the next 10 days.

After months of icing, braces, plaster casts, crutches and physical therapy, I am happy to report that I am getting stronger every day and soon hope to return to my favorite physical activities. I even have a goal to hike the Grand Canyon!

Taking care of the bills incurred from my

condition has been a challenge. Insurance companies refused me coverage due to my foot problems and cancer. Christian Healthcare Ministries, however, accepted me even with my troublesome health history. Although my ankle condition is still considered pre-existing, I gratefully accepted the offer of help through the newsletter Prayer Page.

I praise God for my decreased pain and for the CHM members who voluntarily and sacrificially give to those in need each month through the Prayer Page. Although a large amount of bills remain, I am thankful and I pray God blesses each donor for the cards of encouragement and financial gifts given to help pay my medical bills.

I still hope to obtain more reductions on my bills, so I wait patiently for God to work. Though I have experienced many times of doubt and discouragement, He has been faithful. He knows my needs and promises to supply them. He has supplied my biggest need—salvation—and has given me peace. I rest in His promises to all believers in Jesus Christ.

**Prayer Page encouragement (continued from page 6)**

Page participant, why did you do so and what did it mean to you?

2. If you heard back from the Prayer Page participant, what did it mean to you?

3. If you have ever been a Prayer Page participant, what was your reaction and how did it help when you received cards or letters from your fellow CHM members?

You need not share your name if you prefer being anonymous. Our desire is to present the importance and the Christian compassion that binds us all.

**Prayer Page giving (continued from page 6)**

*reluctantly or under compulsion, for God loves a cheerful giver.*  
-2 Corinthians 9:7

*Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. **This service that you perform is not only supplying the needs of God's people but is also overflowing in many expressions of thanks to God.** -2 Corinthians 9:10-12*

# Coffee may protect your liver

Compiled by Dr. Michael D. Jacobson

For years, alternative therapists and natural hygienists have claimed that coffee detoxifies the liver. Some have even said that coffee should be taken rectally via enema (A close relative of mine seriously suggested that was how God intended it to be taken! Apparently, he didn't like the taste but admired its healing qualities).

The belief is that coffee grounds in the colon draw toxins out of the liver and remove them from the body. While those claims may seem far-fetched, new research indicates they might contain some validity.

At Kaiser Permanente in Oakland, Calif., data was gathered on 125,000 health care participants enrolled in the plan between 1978 and 1985. Managers of the health care plan noted that some members who



are regular alcohol users did not develop alcoholic cirrhosis after many years of alcohol intake while others did who had similar intakes.

Kaiser Permanente examined data that had been gathered years earlier to see whether there was anything identifiable in the participants' diets that seemed to protect against cirrhosis. Lifestyles and alcohol intakes of individuals who died from alcoholic cirrhosis over the approximately 15-year period were compared to facts about those who were still alive when the data was examined in 2001.

What became evident was that for each cup of coffee on average ingested daily the risk of cirrhosis (also know as scarring) of the liver

dropped by 22 percent. Those who drank more than four cups of coffee a day had only 20 percent of the risk of developing cirrhosis compared to those who drank a similar amount of alcohol but did not consume coffee regularly.

My purpose in citing this study is not to encourage people to drink alcohol and coffee. Rather, it is to point to the possibility that coffee, something that God created and that is often maligned in nutritional circles, may actually offer some protective benefits. Indeed, in the literature reviews that I did while researching my first book,\* I could not find any studies that showed there were problems caused by coffee intake unless it exceeded three cups a day.

\*The Word on Health (copyright 2000 Moody Press)

Brownlee, C. (2006). "Coffee protects against alcoholic cirrhosis." Science News 169(25): 397.

## Alternative treatments (continued from page 2)

has helped cure more people than any other nation's system.

Our members have agreed through CHM Guidelines that they will trust the best system available and share in the needs of those who search for healing, recognizing that not every procedure, drug or program will work.

We sometimes receive comments about how much less expensive alternative treatments can be. We do not base our program for members solely on costs. Your health is too important for cost to be the defining principle in terms of the support offered through this ministry. Generally, lower costs are a good thing. However, lower costs that can result in greater danger to you are not in anyone's interest.

There is a natural tendency we all have to

hope that the next new thing is the answer we need. And there are plenty of people on the Internet and in our culture who are sure that "they" (whoever "they" might be) are conspiring to withhold from us information about alternative treatments.

There is no harm in either position until or unless it motivates people to endanger themselves with scientifically unproven treatments that may do more harm than good.

The reality is that we at your ministry are responsible for trying to bring about the greatest good for everyone. Many years ago it was concluded that this responsibility is best met by making eligible for financial sharing only AMA-approved treatments, and that is the position we continue to hold.



Thank you for being part of this ministry and for your compassion and concern for your fellow Christians.



**Blood clots (continued from page 4)**

increased with prolonged periods of immobility, such as driving across the country, but also occurs more often in women taking hormone therapy. Therefore, women taking estrogen or progesterone products should be twice as careful when traveling to take

opportunities to periodically get up and walk around.

Reducing the risk of clots in the deep veins of the leg avoids the threat of pulmonary embolus.

*Toff, W. D., C. I. Jones, et al. (2006). "Effect of hypobaric hypoxia, simulating conditions during long-haul air travel, on coagulation, fibrinolysis, platelet function, and endothelial activation." Journal of the American Medical Association, 295(19): 2251-61.*

## Your questions answered...

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

### *Q: How do I submit a medical need to Christian Healthcare Ministries?*

**A:** Please submit the following to the Christian Healthcare Ministries office *within six months of the date of service*:

- Copies of itemized medical bills (if treatment is received outside the United States, all bills must be translated into English and converted to U.S. dollars.)
- Needs Processing Form\* (an itemized bill must accompany each worksheet entry)
- Pastor's Form
- Authorization for Release of Health Information Form
- A brief letter giving the details of the condition

*\*All necessary forms are available online at [www.cbministries.org/downloadforms.asp](http://www.cbministries.org/downloadforms.asp)*

Any additional bills may be submitted and marked clearly with your CHM

member number. Keep copies of all submissions for your records.

For information on submitting maternity needs, visit [www.cbministries.org/maternity.asp](http://www.cbministries.org/maternity.asp).

Please remember that **medical needs are submitted for sharing in the order they are received by the CHM office**. A delay in sending in your bills will result in sharing delay.

### *Q: Does CHM have a network of medical providers?*

**A:** CHM members may receive treatment from any AMA (American Medical Association) approved facility and/or physician provided the treatment is within CHM Guidelines.

The CHM Reductions department—a valuable resource—exists to assist members in obtaining bill reductions from medical providers and to help patients qualify for financial assistance

programs. Our staff has worked with more than 40,000 health care providers across the nation and give members sound advice about seeking treatment. For more information, contact the Reductions department at 1-800-791-6225 and ask for the representative for your state or e-mail [reductions@cbministries.org](mailto:reductions@cbministries.org).

*Editor's note: A complete list of frequently asked questions is available online at [www.cbministries.org/faq.asp](http://www.cbministries.org/faq.asp).*

### *Do you have questions about CHM?*

You can ask a question directly online at [www.cbministries.org/askaquestion.asp](http://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](mailto:editor@cbministries.org)  
330-798-6105 (fax)



## Consumer-driven health plans

Courtesy Saurage Research *Key Findings* newsletter

Today, more than four in 10 employers (42.8 percent) offer a consumer-driven health plan. These include plans with a health savings account (offered by 23 percent of employers); a high deductible plan with health reimbursement account (12 percent); and a high deductible plan without a health reimbursement account (nine percent). Some 91 percent offer a dental plan and 86 percent offer a mail-order prescription service.



In consumer-driven health plans, consumers have the primary decision-making role regarding what care they receive. One study found that patients of these plans were twice as likely as patients in traditional plans to ask about cost, three

times as likely to choose a less expensive treatment option, and chronic patients were 20 percent more likely to follow treatment regimes carefully.

However, these consumer-driven plans

can cause consumers, especially those less wealthy and less educated, to avoid getting needed health care because of the cost burden and the inability to make informed choices.

Also, those with chronic conditions like diabetes are at a disadvantage since the high annual deductible (typically around \$3,000-\$4,000) doesn't allow them to save money in their accounts.

*Editor's note: For specific questions about how you can use the CHM program in conjunction with a Health Savings Accounts (HSA) or Medical Savings Account (MSA), contact chief financial officer Roger Kittelson at [rkittelson@chministries.org](mailto:rkittelson@chministries.org) or 1-800-791-6225.*

## Send us your stories

Every person has a story. What's yours?

to make a difference in each other's lives.

been faced with the certain knowledge that God was there, making the difference?

Every day God is working miracles in the lives of His people.

One of our primary goals is to further God's purposes.

We have the opportunity, through this newsletter, to share testimonies and examples of God's grace and goodness, of His mercy and power.

What miracle has God performed for you?

What better way than to share with each other stories about God's help, comfort and action in our lives?

Your story may touch the life of someone else in a transforming way.

We'd like to know. And we'd like to share it with your fellow believers in Christ.

This is where you come in. We want to hear from you. We want to know what God has done for you, for your family members, or for anyone whose story of faith you are able to share. What situations or trials have

Every person has a story. What's yours?

Christian Healthcare Ministries is a body of Christians who help meet each other's medical needs. Through the pages of this newsletter we see how Christians reach out

### 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

*See "CHM legal notices," page 15*

### Our apologies

The August 2008 newsletter contained an error for which we apologize.

In the "Bundle of joy" article appearing on page 4, it was reported that add-on maternity bills are presented for ministry sharing at the same time as original bills.

**CHM legal notices (continued from page 14)**

professional solicitors or professional fundraising consultants and 100% of each contribution is received by our organization.

**Especially for Kentucky Residents:** Notice: CHM is not an insurance company. CHM's related operations and publications are not issued by an insurance company and they are not offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills will be totally voluntary. CHM should never be considered as a substitute for an insurance policy. Whether you receive any gifts for medical expenses, and whether or not CHM continues to operate, you will always remain liable for any unpaid bills.

**Especially for Maryland Residents:** Notice: CHM is not an insurance company. CHM's related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. No other member will be compelled to contribute toward the cost of your medical bills. Therefore, CHM should never be considered a substitute for an insurance policy. This activity is not regulated by the Maryland Insurance Administration, and your liabilities are not covered by the Maryland Life and Health Guarantee Fund. Whether or not you receive any financial gifts for medical expenses and whether or not CHM continues to operate, you are always liable for any unpaid bills.

**Especially for Oklahoma Residents:** This is not an insurance policy. It is a voluntary program that is neither approved, endorsed or regulated by the Oklahoma Department of Insurance and the program is not guaranteed under the Oklahoma Life and Health Insurance Guaranty Association.

**Especially for Pennsylvania Residents:** Notice: CHM is not an insurance company. CHM's related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills will be totally voluntary. As such, CHM should never be considered as a substitute for insurance. Whether you receive any financial gifts for medical expenses, and whether or not CHM continues to operate, you are always liable for any unpaid bills.

**Especially for South Dakota Residents:** CHM is not an insurance company. CHM's program is not an insurance contract. This plan does not fall under the jurisdiction of the South Dakota Division of Insurance and the plan is not covered under the South Dakota guaranty fund.

**Especially for Wisconsin Residents:** Attention: CHM is not an insurance company. CHM's related operations and publications are not issued by or offered through an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any member chooses to share the burden of your medical bills is entirely voluntary. CHM should never be considered as a substitute for an insurance policy. Whether or not you receive any financial gifts for medical expenses, and whether or not CHM continues to operate, you will always remain responsible for the payment of your own medical bills.

**PRAYER REQUESTS THIS MONTH:** *These are prayer requests only. Please send your monthly financial gift to the CHM office (see instructions on your yellow Member Gift Form). We invite you to send cards or words of encouragement to the people listed below.*

**Jordan Robinson: 117 Greystone Way, Taylors, SC 29687** Jordan is a 21-year-old college student suffering from leg cancer. He is not doing well and is receiving hospice care. Please pray for the Robinson family.

**Debra Edwards: 1693 Mill Creek Rd., Cullowhee, NC 28723** The Edwards' work in construction and real estate and are having trouble with the slow economy. They ask for prayer for their financial situation.

**Floyd & Sheila Pyle: 20 Fair Court, Troy, MO 63379** Floyd choked on an apple and was life flighted to the emergency room. The Pyles request prayer from the CHM family.

**David Woods: 111 Gaymont Circle, Statesville, NC 28625** David's wife, Sandra, recently passed away due to cervical cancer and he requests prayer for comfort.

**Darryl Kelly: 219 Alta St., Bono, AR 72416-9600** Darryl's wife, Betty, passed away due to cancer. Please keep him in your prayers during this difficult time.

**Christie Phipps (no address provided):** Christie recently passed away at 58. Please pray for the Phipps family.

**Jim & Debra Sadler: 531 Hamilton Chase Dr., Moore, SC 29369** Jim has congestive heart failure and his heart is working at 20 percent capacity. He also is unable to work.

**Timothy & Karen Eshbach: 293 Brethren Church Rd., Leola, PA 17540** The Eshbachs recently had a baby but had complications and it is not expected that the baby will live long.

**Jerry O'Neill: 108 Cheshire Way, Rehobath Beach, DE 19971** Jerry's hand

has been going numb and he doesn't know what what is wrong. Please remember Jerry in your prayers.

**Michael McNutt: 438 Thistle Ridge Lane, Ranson, WV 25438** Jerry's hand has been going numb and he doesn't know what what is wrong. Please remember Jerry in your prayers.

**Robert Davies: Box 3133, Bozeman, MT 59772** Robert fell off a scaffold and was placed in intensive care. The Davies request prayer for Robert's recovery.

**Ruth Christofferson: RR 1 Box G9, Carman, IL 61425** Ruth's house was completely submerged in the Midwest flooding. She lost all of her possessions and is struggling to find a place to live. Please pray for Ruth and her family.



# CHRISTIAN HEALTHCARE MINISTRIES

*September 2008*

## IN THIS ISSUE:

*CHM pastor's event to feature Shane Claiborne • Know your CHM participation levels • Alternative treatments: Friend or foe? Healthwatch • The incredible shrinking newsletter • Prayer Page encouragement and giving • Prayer Page • Coffee may protect your liver • Your questions answered • Consumer-driven health plans*  
*Monthly prayer requests*



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