



Christian Healthcare Ministries

The biblical solution to healthcare costs

October 2008

IN THIS ISSUE

Member affirms CHM.....1
 Brother's Keeper growing.....1
 God's grace rules.....2
 CHM and Medicare.....2
 Member's health turnaround.....3
 Healthwatch.....4
 Meet your CHM staff: Charity
 Beall.....5
 Prayer Page raises awareness.....6
 Prayer Page.....7-10
 Letters to CHM.....14
 Monthly prayer requests.....15

Christian Healthcare Ministries® is a Bible-based, voluntary medical cost-sharing ministry that fulfills the command of Galatians 6:2, that Christians carry each other's burdens.

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Member's experience affirms CHM as biblical, affordable and practical approach to health care costs

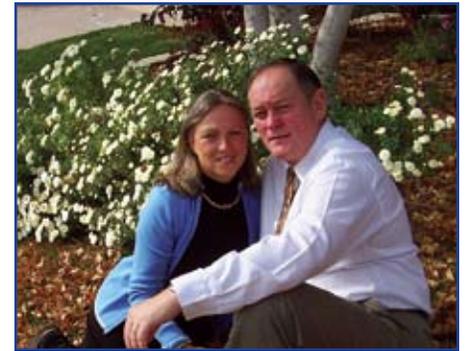
My name is Jerry Hardwick and I am a CHM member from San Antonio, Texas.

I first heard about a new concept in health care support (now called Christian Healthcare Ministries) from our Christian pediatrician back in the mid-1980s. It sounded like a good idea, but my wife and I had health coverage while with a large church ministry and later in the United States Air Force Chaplain Service.

Upon launching our own evangelistic ministry in 2001, we were confronted with the need to deal with health care

costs. We also faced the reality that we were both approaching 50 and had some pre-existing medical conditions. Our insurance premiums would be quite high. Fortunately, I remembered that new concept and tracked down Christian Healthcare Ministries.

I've always believed in the concept of Christians helping Christians. As members we became more informed and grew in our conviction that the CHM model is indeed the biblical



CHM members Jerry and Maggie Hardwick of San Antonio, Texas

model that we could live with and affirm. With CHM we consider ourselves to be essentially self-covered (God-covered) for normal and routine expenses, but with a

See "CHM affirmation," page 11

Brother's Keeper membership growing Program provides support for "catastrophic" medical bills

Applications for the Christian Healthcare Ministries' Brother's Keeper program are arriving at the ministry at about double last year's rate. Brother's Keeper shares medical costs above the \$125,000 Christian Healthcare Ministries' per-

incident limit.

"A growing awareness of the Brother's Keeper program and its advantages are responsible for the increased interest," said Norma Mull, who supervises the Brother's Keeper program.

"The \$125,000 per-incident CHM limit is a considerable amount of money, but heart disease, cancer or other serious illnesses certainly have the potential to surpass that amount," she added.

See "Brother's Keeper," page 3

Even in terrible situations, God's grace rules



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

A terrible thing has happened.

A 16-year-old girl, the granddaughter of a CHM member who is a dear friend of mine, was gravely injured in a car accident. Her neck was broken. At this moment she is paralyzed from the neck down.

Just starting out in life, this fine young lady faces a future vastly different from the one possible for her just a few days ago.

She was riding in a car with a few other teenagers. The young man driving the car was reportedly driving too fast. She asked him to slow down or let her out of the car. That did not happen. Today she is in a hospital bed.

I ask you to pray for Elena and

her family. They are dealing with issues and emotions that most of us will never experience.

We can't understand for what reasons such things happen. As Christians we are fond of saying—and truthfully so—that God has a wonderful plan for our lives. How, we legitimately wonder, is what happened to this young lady part of a wonderful plan?

We don't know. We can't know. But we know that God is truthful and that God is love.

What comes to my mind as I consider all of this is the story of



Joni Eareckson Tada. Injured in a diving accident in 1967 at age 18, she was paralyzed from the shoulders down.

Today Mrs. Tada is world famous for her speaking, artistry (holding brushes in her teeth), ministry, writing and her devotion to God. If you are a Christian who has not heard of Joni Eareckson Tada, you

See "God's grace," page 5

Ending confusion about CHM and Medicare

Norma Mull hopes to end the confusion some CHM members have about how ministry membership relates to Medicare. Mull, CHM Member Assistance

department supervisor, says calls routinely come from Medicare-eligible CHM members wondering if or how they can be in both programs.

She said that some members think they are automatically dropped from ministry participation when they go on Medicare.



"CHM membership works very well with Medicare," Mull said. "What's important is for people to make an informed decision by considering their current health condition and family medical history."

"That's incorrect," she said. "No one is dropped from the CHM program because of age or a medical condition."

Mull said there are three principal aspects about Medicare important for members to know:

See "CHM and Medicare," page 12

Member experiences health turnaround by embracing biblical lifestyle

My name is Diana K. Ross and I became a CHM member in April 2008. Joining the ministry helped initiate a series of events that caused what I call my health miracle. I believe the miracle occurred because of my obedience to God for taking responsibility for my health and finances.

I was diagnosed with type 2 diabetes 21 years ago while pregnant with my son. After giving birth the diabetes seemed to go away. However, it reappeared three years later when I experienced pain in my right side and underwent a liver biopsy—with frightening results.

I was diagnosed with a fatty liver, a diabetes-related condition. During the next 18 years I ate unhealthily and gained a lot of weight. My body required more and more insulin, which ultimately led to using an insulin pump.

Doctors said I was extremely insulin-resistant and had little to no pancreatic function. I was also told that I would continue to gain weight and need more

I was very upset because healing seemed unlikely and my health condition meant that my husband and I would have to pay \$1,600 each month for health insurance.



CHM member Diana Ross (right) of Euclid, Ohio, before her health turnaround.

medicine as long as I was on insulin and that I would never get off of the insulin pump.

I was an “undesirable” in the eyes of insurance companies because diabetes is linked to many other complications: heart problems, neuropathy, kidney failure, obesity, etc. For years, doctors insisted that every instance of pain I experienced was diabetes-related.

My husband and I reluctantly accepted that high health care costs were inevitable and dutifully paid through-the-roof premiums each month. Even with the high monthly cost we still had a deductible of \$2,000 and a plan that only paid 80 percent. I cringe when I think of what I could have done with that money for our family, business or future.

See “Member’s health turnaround,” page 13

Brother’s Keeper (continued from page 1)

The Brother’s Keeper voluntary cost-sharing program gives an extra measure of confidence, knowing that Christians are helping other Christians deal with what otherwise would be catastrophic medical bills.

Mull said it is easier for CHM members to participate in Brother’s Keeper since quarterly payment options were made available through the CheckEase program (automatic withdrawal from checking or savings account) or through automatic credit card payments.

One problem is that Mull is periodically

contacted by CHM members who mistakenly believe they are Brother’s Keeper participants.

“For several years Brother’s Keeper was operated outside our ministry,” she said. “It came back under CHM administration in January 2004. At that time it was necessary for all members to re-enroll to ensure all records were current and needs were met.

“Unfortunately, despite our repeated efforts to inform previous Brother’s Keeper members of the requirement to re-enroll, some people have not done so,” she said.

Brother’s Keeper has helped members with bills into the hundreds of thousands of dollars. The average Brother’s Keeper quarterly contribution is about \$25 per unit per quarter, which means it is a very low-cost way Christians can find support for extremely high medical bills.

To apply to Brother’s Keeper, visit the CHM website at www.chministries.org/brotherskeeper.asp. If you aren’t certain about your Brother’s Keeper enrollment status, please call 1-800-791-6225 and ask for Brother’s Keeper.

Enzyme supplements aid digestion



Dr. Michael Jacobson, D.O.
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Health education resources at:
www.chministries.org/healthinformation.asp

For years, nutrition-minded health care providers looking for natural therapies have advocated enzyme supplements—despite cries that they are “unscientific” or “unproven”—for a variety of digestive related disorders. A recent study indicates that at least when it comes to a digestive problem called celiac disease, these pioneers may have had the right idea.

Celiac disease (also known as tropical sprue) involves an inability to digest gluten, a protein found in wheat, rye and barley. EP-B2, an enzyme that breaks down glutamine (a component of gluten), is released from barley seed when it is ready to sprout. Researchers at Stanford University wondered if EP-B2 would break down gluten in individuals with celiac disease as it does in the young barley seed.

To test their hypothesis, the stomach environment was recreated in the laboratory using test tubes containing various stomach acids along with amounts of gluten. Some of these tubes contained the EP-B2 enzyme. Others did not. After an hour, the solutions from these tubes were added to lab dishes containing immune cells taken from patients with celiac disease.

The samples that had no EP-B2 triggered the immune cells to multiply rapidly, indicating that the intact gluten had provoked a huge inflammatory

reaction. Samples containing EP-B2 provoked a much smaller immune response.

But the latter reaction was still unacceptably strong. Therefore, a second enzyme, PEP (prolyl endopeptidase), a digestive enzyme known to break down proline, another component of gluten, was studied with the same experiments. PEP alone did not work very well. However, when both enzymes were used, they shut down the immune response almost completely.



This is quite phenomenal. Individuals who cannot tolerate certain foods are suddenly able to eat them by supplementing with adequate enzyme support. This is especially significant with gluten, since it seems as though it's in almost everything. Gluten is in many whole grain products, especially wheat, barley, rye and corn. It is a common additive to packaged foods. Gluten is what gives kneaded dough its elasticity and chewiness.

How does this work? Why would enzymes make such a difference?

Gluten is actually a composite of

proteins (gliadin and glutenin). Proteins are made up of chains of amino acids. What gives each protein its uniqueness is the specific order and total number of amino acids.

Our bodies cannot use proteins in their original form. They must first be broken down into their individual amino acids. This process is called digestion, and occurs by crushing and chewing protein, then passing it into the stomach and its strong acidic environment.

The protein is acted on by enzymes produced by the stomach, intestines and pancreas, which target specific amino acid sequences to further split the protein. Once completely digested into individual amino acids, these are absorbed into the blood stream and carried to the liver where

they are used according to the body's needs.

For some people this process is inadequate, in that some amino acid sequences (called peptides) are left intact. The body misidentifies them not as food, but as foreign invaders, perhaps mistaking them for a virus, and attacks them via an inflammatory reaction. Thus an otherwise healthy food can become a source of great injury and health problems.

This is apparently what happened

See “Enzyme supplements,” page 12

Meet your CHM staff: Charity Beall

Charity Beall has joined the Christian Healthcare Ministries staff as Director of Finance. She is a certified public accountant whose duties include general accounting, cash flow management and assisting Roger Kittelson, the ministry's chief financial officer.

"We are thrilled to have Charity on board here at CHM," Kittelson said. "Her spiritual temperament, skills and energy

are a perfect fit for this ministry." He added that Beall (pronounced "bell") will enable CHM to strengthen its practice of ensuring that member dollars are stretched as far as possible to share medical bills.

"Charity's attention to detail and knowledge of non-profit accounting will be instrumental in maximizing members' monthly gifts by obtaining bill reductions and financial assistance," Kittelson said.

Beall previously worked as a senior accountant with Schlabig & Associates, Ltd. in Akron, Ohio. While there, she learned of Christian Healthcare Ministries.

"CHM staff members inspired me with their conviction and passion for ministry members," Beall recalled. "Now I have the honor of using my skills to help this organization grow. I am brimming with ideas and ready to do all I can to serve and benefit our members."

Beall serves as vice president of the local chapter of the American Society of Women Accountants and is a member of the American Institute of Certified Public Accountants and The Ohio Society of CPAs. She also is vice president of public relations for a local chapter of Toastmasters International, a nonprofit educational organization that helps its members improve communication and leadership skills.

A graduate of Ohio State University, Beall resides in Akron with her husband, Tony, and two-year-old daughter, Ashley. She enjoys helping teach a fifth grade Sunday School class at Faith Family Church in Canton, Ohio.

"I want to help CHM as it makes a difference in the lives of thousands of Christians," Beall said. "God has provided the opportunity for me to work here and I know He has a plan that will exceed all my expectations. He has amazed me with His blessings and I certainly count working for CHM among the best of them."



Top: Charity Beall and husband, Tony



Right: Ashley Beall at play

God's grace (continued from page 2)

someday will. Her life shines like a beacon for the Lord.

Each of us probably knows people with a burden in their lives with a weight we cannot fathom. Ultimately, there isn't a person among us, young or old, rich or poor, who isn't beset by some trial or situation of great gravity.

The difference between Christians and those who are not is that we know whom we have believed and are convinced that He is able to guard what we have entrusted to Him for that day (2 Timothy 1:12).

Whenever that day may come.

As members of this ministry, we know that across our nation—indeed, across the world—there are thousands of fellow Christians who are committed to working together and sharing resources to meet each other's medical bills.

Each week I see the examples of self-sacrifice, compassion, care and love that flows between our members.

Daily I hear of the letters and notes of encouragement and support members send to each other.

We support each other financially and we support each other spiritually. It is the spiritual component that transcends our physical circumstances.

Christians face life-changing and life-threatening illnesses. As human beings we can be healthy one moment and paralyzed the next. We are not immune to tragedy because we are children of God. We have faith in the everlasting power of His eternal grace because we are children of God.

Thank you for your prayers, your support, your passion for helping others and your love for one another.

SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

Prayer Page raises ministry awareness among churches, Christian groups

The Christian Healthcare Ministries offices have received word that the Prayer Page in its new form is being circulated among several churches and other Christian groups.

The Prayer Page, now appearing in the monthly newsletter as a stand-alone section, communicates medical bill amounts of CHM members' pre-existing conditions. The bills, incurred after members join the ministry, are met through other CHM members' voluntary giving over and above regular monthly gift amounts.

The Prayer Page is apparently being shared in wider circles, being seen by people outside the ministry's regular sphere of contact.

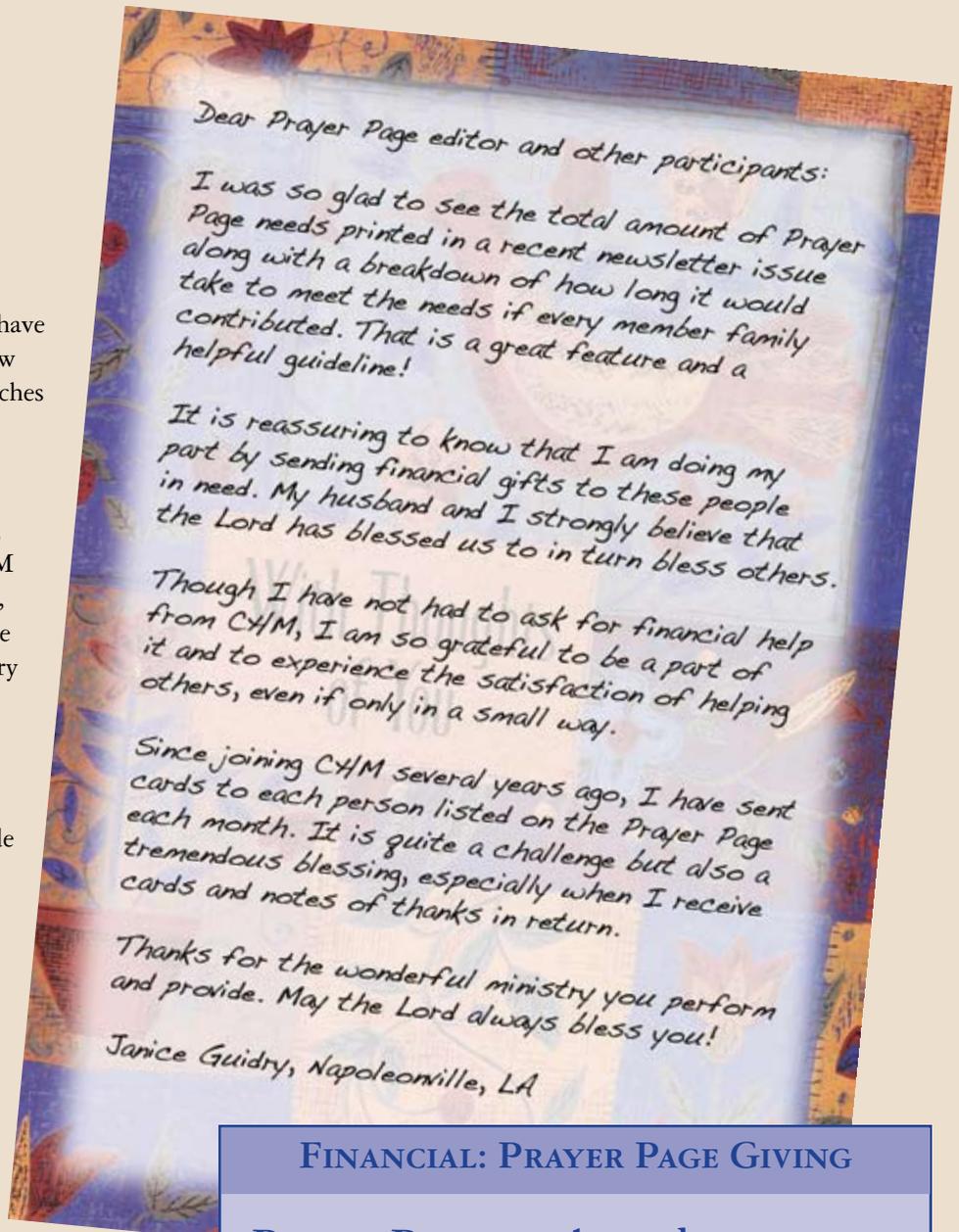
"One of our staff members talked with a lady who said that she took the Prayer Page out of her monthly newsletter and showed it to people at her church so they could pray over the needs," said the Rev. Howard Russell, CHM executive director.

"It is becoming more commonplace to hear of situations in which the Holy Spirit stirs people's hearts to help share the burdens of people with Prayer Page needs."

Russell said that Prayer Page exposure is highly beneficial to those with listed medical needs and raises awareness of Christian Healthcare Ministries.

"You would be hard-pressed to find a health insurance company that makes provision for pre-existing conditions," said Russell. "Yet, that is exactly what the Prayer Page does."

See "Prayer Page encouragement," page 13



FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month: \$697,224

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

- \$85.21 this month -or-
- \$28.41 for the next three months -or-
- \$14.21 for the next six months

*Together, we can make eliminating these bills a reality!
Please consider giving today.*

All the believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had...There were no needy persons among them. Acts 2:32, 34a

OCTOBER 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
E-mail: prayerpage@cbministries.org

Meet the Prayer Page participants

Bobby D. Memory Wilmington, NC

- Total amount of need: \$27,534 for pacemaker replacement
- Reductions received: \$3,437
- Prayer Page gifts received to date: \$370
- Need remaining: \$23,727

My name is Bobby Memory and I am 28 years old. My Prayer Page need is the first time I have had to request help from CHM members to meet my health care costs.

I was born two months premature and doctors discovered that I had a Ventricular Septal Defect (VSD), which is a hole between the heart's lower pumping chambers. My parents were told that in time the hole would close on its own.

Over the next four months I suffered frequent illness during which my fingernails and lips turned blue. At five months I had a heart catheterization that showed the hole in my heart was bigger than doctors originally assumed. At six months I had open heart surgery to close the VSD with a

special patch.

Unfortunately, the location of the patch caused interference with my cardiac conduction (the process that causes heart muscles to expand and contract). Not long before my first birthday I received a pacemaker. Doctors said it would be a miracle if my heart ever worked on its own.

At six years old my pacemaker had to be replaced. Usually pacemakers last seven to 10 years. In my case, they didn't last long because my heart had to work harder than for most people with pacemakers. I had a second replacement at nine years of age.

Less than two years later I experienced unusual bouts of hiccupping and extreme energy loss. Emergency surgery revealed that the pacemaker lead wire had broken in half and the electrical impulse couldn't reach my heart. My heart rate had dropped to dangerously low levels. In spite of doctors' remarks about my heart's

I was overwhelmed by the large bills that began to arrive from the hospital, cardiologist and surgeon...I discovered that my bills were not eligible for the regular CHM sharing program since my condition was pre-existing. However, I learned I could receive help through the Prayer Page.

-Bobby Memory, CHM member

inability to work on its own, God allowed it to continue beating until the broken pacemaker was repaired.

At age 13 I had my fourth pacemaker installed. Surprisingly, it lasted 14 years!

I attended a technical college after graduating from high school and was employed as a mechanic. I had regular check-ups to ensure that my pacemaker was operating correctly, but knew the entire time that I would have to undergo another replacement. However, nothing could have prepared me for what happened next.

See "Memory testimony," page 12

Prayer Page needs do not qualify for sharing under Christian Healthcare Ministries Guidelines. (See left 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 \$20,503.

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 \$3,000 in gifts, bringing the amount needed to \$26,000.**

Continued on page 8

Who can give?

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

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

How much should I give?

Give however much you feel led to give.

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

How do I send my gift?

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

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

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

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

Continued on the page 9 sidebar

4. 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.**

5. 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 \$14,161 in gifts, reducing the amount needed to \$13,221.**

6. 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.**

7. 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 \$9,573 so far in gifts, leaving \$61,090 in bills to be met.**

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

9. Janice Eakins: 28158 Hwy 2, Bloomfield, IA 52537 Janice suffers from a kidney stone condition and has bills for \$14,499. She asks the CHM family for help. **UPDATE: Janice has received \$4,338 in gifts, bringing the total needed to \$10,161.**

10. 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.

11. 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 \$6,986 in gifts, reducing the amount needed to \$5,380.

12. 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.**

13. 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 \$550 in gifts, bringing the amount needed to \$5,762.**

14. 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.**

15. Peter Heaton: 19874 Hwy 24 #0, Leadville, CO 80461 Peter 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 \$10,063 in gifts, bringing the total to \$24,345.**

16. 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 \$885 in gifts; the**

amount still needed is \$3,583.

17. 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 \$930 in gifts, bringing the total needed to \$2,966.**

18. Ruth Heyer: 105 N. Oak St., George, IA 51237 Ruth has incurred \$13,789 in medical bills for bladder repair and hysterectomy. **UPDATE: Ruth reports \$1,628 in added bills and \$9,022 in gifts, bringing the total amount needed to \$6,395.**

19. 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.**

20. 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.**

21. Steven Hoggatt: PO Box 25, Philipsburg, MT 59858 Steven incurred \$3,881 in bills for surgery for varicose veins. He asks the CHM family for financial assistance and prayer.

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

23. Anne Jones: 340 Greenleaf Lane, Bryan, TX 77808 Anne underwent an emergency hysterectomy. She obtained \$39,461 in bill reductions and still has \$13,646 remaining. **UPDATE: Anne has received \$1,135 in gifts, bringing the total needed to \$12,511.**

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 \$625 in gifts, bringing the total needed to \$5,961.*

26. Christey Lee: 258 Hattie Lane, Hamilton, MT 59840 Christey became pregnant before joining CHM and has maternity bills totaling \$1,397.

27. 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 \$9,497 in gifts, bringing the total needed to \$89,971.*

28. Sally Long: PO Box 1233, Newark, OH 43058 Sally underwent surgery for female problems and another surgery for related bladder problems. She asks the CHM family for help with \$2,391 in bills.

29. 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.

30. 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.*

31. Diana Manners: 2244 Woodsdale Rd. Apt. B, Salem, OH 44460 Diana suffers from a gallbladder condition and asks for help with bills totaling \$11,907. *UPDATE: Diana reports \$3,002 in gifts, bringing her total bills to \$8,905.*

32. 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 \$27,534 in bills from a pacemaker replacement operation. *UPDATE: Bobby reports \$3,437 in reductions and \$370 in gifts. He now needs \$23,727.*

33. 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 \$27,856 in gifts, reducing the amount needed to \$15,494.*

34. 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 \$715 in gifts, bringing the total amount to \$15,344.*

35. 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 \$700 in gifts, \$258 in reductions and \$3,492 in added bills, bringing the total needed to \$13,120.*

36. 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.

37. 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*

GIVING GUIDE			
Membership #	Need #	Membership #	Need #
10136-10510	04	25387-25670	46
10522-10601	41	25671-26012	31
10610-10717	38	26017-26371	09
10732-10871	19	26376-26712	49
10876-11486	26	26718-27026	22
11490-11686	01	27028-27348	30
11698-12056	53	27350-27641	52
12065-12257	24	27643-27947	23
12262-12543	51	27950-28247	35
12560-15012	28	28251-28518	05
15017-15486	20	28521-28838	12
15497-15799	08	28840-29117	34
15803-16230	17	29118-29429	33
16254-16768	10	29430-29742	45
16773-18194	29	29743-30061	37
18203-18508	48	30063-30361	43
18509-20100	16	30362-30651	02
20110-20484	21	30652-30948	42
21004-22481	40	30949-A1406	32
22495-23039	11	A1455-B1247	15
23041-23474	06	B1259-C1520	03
23482-23829	13	C1525-D2477	14
23830-24067	25	D2494-F1062	36
24068-24334	44	F1065-H0490	39
24339-24673	18	H0495-J2139	07
24675-25038	47	J2140-X0318	27
25051-25386	50		

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 #42.

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 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

Please note that to act fairly to everyone listed, Prayer Page guidelines state that CHM staff may rotate needs and remove listings of unresponsive persons without notice.

To obtain a copy of Prayer Page guidelines, contact us at the e-mail address or phone number listed above.

reports \$17,493 in bill reductions, bringing the total needed to \$18,950.

38. 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.*

39. 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. *UPDATE: Praise God! Kathy reports \$10,334 in bill reductions and \$20,842 in gifts. She and her husband have paid \$5,000, bringing the total needed to \$47,028.*

40. 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 \$5,045 in gifts, reducing the amount needed to \$4,955.*

41. Tanya Robinson: 102 Congress St., Apt. 3, Belfast, ME 04915 Tanya incurred \$14,594 in medical bills from acute cysts & endometriosis. *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 \$825.*

42. Mary Ann Scott: 1800 Alice Hall Rd., Golden, MS 38847 Mary Ann's husband, Aubrey, had prostate cancer and passed away. Mary Ann is thankful for the gifts they've received but she still needs help to meet his \$97,622 in bills. *UPDATE: Mary Ann received \$73,917 in reductions and \$180 in gifts, bringing the total needed to \$23,525.*

43. Stuart Smith: 145 Cottage Grove Dr., Collierville, TN 38017 Stuart incurred \$82,335 in medical bills for a pre-existing heart condition. *UPDATE: Stuart expresses his heartfelt thanks for letters of*

encouragement and gifts totaling \$44,038 from CHM members. He also has received \$17,954 in reductions. His total need is now \$20,343.

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

45. 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. *UPDATE: Rev. Stump has received \$14,794 in reductions and \$22,986 in added bills. He reports \$5,648 in gifts, bringing the total needed to \$17,792.*

46. 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 \$1,770 in gifts, bringing the total needed to \$8,230.*

47. 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 \$250 in gifts, bringing the total needed to \$7,352.*

48. 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. *UPDATE: Mary has received \$3,068 in gifts, bringing her need to \$3,074.*

49. 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 \$9,301 in gifts, reducing*

his need to \$10,251.

50. Daniel Wagenmann: PO Box 914, Darby, MT 59829-0914 Daniel's wife, Connie, had cancer and went to be with the Lord. Daniel still needs your help to meet her bills totaling \$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.*

51. 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.*

52. 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. *UPDATE: Linda reports \$9,622 in gifts and \$11,391 in added bills, bringing the total needed to \$11,630.*

53. Roxane Witmer: 6415 Buchanan Trail W, Mercersburg, PA 17236 Roxane underwent an upper endoscopy for an esophagus problem. She asks for help with bills totaling \$2,195. *UPDATE: Roxane received \$280 in reductions, 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 \$4,043 in gifts, bringing the amount needed to \$12,657.*

CHM affirmation (continued from page 1)

safety net for large expenses. We pay our own way, so to be good stewards we shop for the best deals on routine medical care and prescriptions.

Doctors are generally willing to extend professional courtesy discounts (or outright write-offs) to us. Even though we use very few medicines, those we do need are usually available at reasonable prices if we ask for generics. As a member and believer in CHM, I was still a bit tentative about recommending it because I could not attest from experience that the system really works when there is a big-ticket medical bill.

That changed this year when I needed expensive back surgery. I'd noticed that the first question asked when making appointments with health care providers was not about the symptoms, but about "your insurance coverage." My answer was that I would personally guarantee payment and that I had Christian Healthcare Ministries backing me up. That answer was sufficient for all my treatments including MRIs, labs, doctors and the hospital.

Moreover, when I would simply ask for a "professional courtesy discount" I was amazed at providers' responses. For example, the surgeon normally charged \$15,000 for the procedure I needed. He reduced it to less than \$3,000! His assisting surgeon and anesthesiologist gave similar, deep discounts.

Just by asking, my bills—which totaled more than \$50,000—were cut down to about \$15,000. CHM was happy that members would be sharing less than one third of the expenses. I had the added blessing that when the first \$1,000 was discounted I didn't even have to pay my personal responsibility!

After working with CHM to ensure that I had the largest discounts possible, I paid each bill with a high-limit credit card and

I'd noticed that the first question asked when making appointments with health care providers was not about the symptoms, but about "your insurance coverage." My answer was that I would personally guarantee payment and that I had CHM backing me up.

-Jerry Hardwick, CHM member

submitted the bills for sharing. I can attest that because CHM and I worked together, checks from CHM came in a timely manner once I submitted the expenses. I was able to pay my credit card before any interest was applied.

I believe that CHM is better than health insurance for many reasons including:

1. **We don't send money to companies that may use it to pay for medical treatment resulting from sinful lifestyles.**
2. **It is better overall stewardship.** Many providers will extend generous discounts, and the CHM monthly gift amount is much less than premiums for most insurance coverage.
3. **We depend on God and His people to back us up instead of some big, impersonal company—or on the government as our last resort.**
4. **We are dealing with real people at CHM who care about us.** I know my CHM representative by name. During my time of need, I knew that CHM staff were praying for me and was even called by a CHM staff member just to see how I was doing!
5. **Since I received such large discounts,**

we had zero out-of-pocket expense.

Other members who obtain discounts larger than their personal responsibility can take advantage of this unique program feature.

6. **CHM is the biblical (Galatians 6:2) model of bearing one another's burdens.**

7. **This program is a great witness and testimony to the world of how Christians care for one another!**

I am no longer tentative about CHM, but now enthusiastically recommend it to other Christians. I've already received credit for bringing friends into the ministry and am actively working to share the CHM message with fellow ministers and believers in various contexts such as one-on-one and in ministerial meetings.

When sending in your bills...

When submitting bills to the CHM office, please send them to:

Christian Healthcare Ministries
Attn: Needs Processing
127 Hazelwood Ave.
Barberton, OH 44203
Fax: 330-848-4322

All bills should be sent in this manner so they are not inadvertently overlooked or misplaced in the CHM office building.

Each bill and accompanying forms are stamped with a received date in order to be addressed in a timely manner.

Remember, **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. You can continue to work on obtaining discounts after you've sent in your bills.

CHM and Medicare (continued from page 2)

1. CHM members can use ministry membership as a supplement for Medicare Part A and Part B.

2. The amount that Medicare pays on a qualifying medical bill in most cases can be applied to a CHM member's personal responsibility amount.

3. Members with more than \$600 of monthly maintenance medications are advised to join Medicare Part D.

A number of CHM members reaching Medicare age remain with the ministry because of its value as a supplement and because they want to continue to help their fellow Christians, Mull said.

"It's always inspiring to learn that members are excited to be part of this Bible-based ministry that serves Christians according to Scripture," she said.

Mull urges members with questions about Medicare to call the CHM office at 1-800-791-6225.

Enzyme supplements (continued from page 4)

to me years ago. I developed a severe case of hay fever, which was poorly controlled with medications. I began considering the possible role of food allergies and noticed that whenever I ate pizza for dinner I awoke between 2 and 3 a.m. with a severe hay fever attack.

I was also encouraged by a nutrition-minded friend to consider the value of digestive enzyme therapy. I began taking two *Ultra Zyme*® (by Nature's Plus, no endorsement intended; I just know some

people will ask) with each big meal. I quickly noticed that when I did so, I no longer had the same reaction to pizza; I slept through the night.

I think there is benefit in supplementing with digestive enzymes. If you have a chronic health problem that could be considered inflammatory in nature, consider the possibility of dietary factors and the role of digestive enzymes in bringing true relief. However, don't overlook the likely need to continue at least

some avoidance therapy, and make sure you consult with your physician.

For more information, download the "food sensitivity" medical fact sheet in the health information section (under the resources tab) at www.chministries.org.

Brownlee, C. (2006). Getting Back at Celiac: Enzyme treatment might stem wheat intolerance. Science News 170(1): 4-5.

Memory testimony (continued from page 7)

On August 24, 2007, my pacemaker stopped and my heart rate and blood pressure dropped to alarming rates. Again, God blessed me with a miracle because my heart worked on its own long enough for me to get to the hospital and into doctors' care. I received my fifth pacemaker.

I was overwhelmed by the large bills that began to arrive from the hospital, cardiologist and surgeon. I applied for financial help from the hospital and Medicaid but was denied assistance. I discovered that my bills were not eligible for the regular CHM sharing program since my condition was pre-existing. However, I learned I could receive help through the Prayer Page.

I still owe my medical providers a large sum of money, but I am making monthly

payments with the help of those who participate in Prayer Page giving.

God has blessed me with many miracles. I know that I am still alive and well for a purpose.

Editor's note: To read past Prayer Page testimonies, visit www.chministries.org/newsletter.asp

Did you know...?

- Americans' health care spending averages \$4,500 per person annually and Americans have an average life expectancy of 77 years. In comparison, Japanese spend \$2,000 per person and have a life expectancy of 81 years.
- Some 89.6 million Americans under age 65 (approximately one-third of the U.S. population) didn't have health insurance at some point in 2006-2007. This reflects a 24 percent increase since 1999-2000 when 72.5 million were uninsured.
- The rise in the number of uninsured is tied to the increasing cost of insurance premiums. While the average worker's salary increased 11.6 percent between 2000 and 2006, job-based health insurance premiums rose 73.8 percent. Today only 60 percent of employers offer health benefits, down from 69 percent in 2000.

Courtesy Saurage Research "Key Findings" Newsletter

Member's health turnaround (continued from page 3)

After eight months of paying nearly \$13,000 in premiums, we'd finally had enough. In February 2008 we attended a Christian conference where we received information about CHM.

After reviewing the literature and asking questions we set up a meeting with CHM executive director Rev. Howard Russell and staff member Norma Mull, who were at the conference. We wanted to discuss health care options for employees of our non-medical home care company. Most of our 50 employees had no health care cost assistance.

What transpired at the meeting caused my miracle to begin to unfold.

I believe, as stated earlier, that my miracle occurred because of my obedience to God for taking responsibility for both my health and finances. It began when I started investigating ways to pay for my insulin, pump supplies, and worst-case scenario monthly doctor visits that could cost as much as \$200 each.

The research results were shocking! My total out-of-pocket expense would be no more than \$400 per month, a far cry from \$1,600 plus a \$2,000 deductible and 20 percent of all other expenses. Adding in the CHM monthly amount for any unforeseen major operations, the total was still

significantly more affordable. There was no comparison.

It was because of CHM that I became financially responsible. However, God deserves the most credit. I recalled that a year before joining CHM, God had challenged me to undergo a fast based on the book of Daniel.

{Daniel said} "Please test your servants for ten days; give us nothing but vegetables to eat and water to drink. Then compare our appearance with that of the young men who eat the royal food, and treat your servants in accordance with what you see." Daniel 1:12-13

I spent 40 days eating only vegetables, fruits and nuts and drinking only water. For an entire day I prayed that God would heal my diabetes completely. I asked Him to reveal what I should do to help make my healing a reality.

Although I did not hear the audible voice of God, I was convinced in my heart that I would be healed if I kept eating like Daniel.

After joining CHM the next year, I took the next step in assuming responsibility for my health by learning about whole foods and starting a healthy-food-only diet with a supervised juice fast. Within one week I lost 18 pounds and the need for the insulin pump. Two weeks later I had lost a



Diana Ross after approaching her health in a biblical manner.

total of 28 pounds and since then I have lost another 22 pounds. Praise be to God!

I now take only two pills each day. My doctor says I am a medical miracle because my blood tests show a remarkable difference. She said, "You are just about there. The finish line of complete health is in sight!" She has asked to tell my story to the American Medical Journal and predicts that within the next six months I will no longer need the medicine I am taking.

I believe that God can perform a miracle for every CHM member in similar circumstances who is willing to step forward in obedience. With God all things are possible!

Prayer Page encouragement (continued from page 6)

"We cannot help with bills members have when they join, but we can help with continuing bills for needs like cancer, heart conditions and others," he said. "We want to help as many people as possible because that is our mission."

He also said that the Prayer Page is ideal for church groups to take on as a project. For example, a youth group can "adopt" one of the people listed on the page and

send cards and notes of encouragement. A church small group can change a life by sending small financial gifts and praying for someone in need.

"There's no reason why the Prayer Page must stay within the bounds of CHM membership," Russell said. "You don't have to be a CHM member to pray for or encourage someone you don't know. As the saying goes, there are no strangers,

only friends we haven't met yet. That is especially true for the Body of Christ."

The next time your church group is considering different forms of outreach, please be sure to bring your Prayer Page with you. Given the opportunity, Christians everywhere can help meet both the spiritual and financial needs of the people listed there.

Letters to Christian Healthcare Ministries

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

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

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

-Rev. Howard Russell

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

Attn: Editor
127 Hazelwood Ave.
Barberton, OH 44203

editor@chministries.org

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

Dear Christian Healthcare Ministries:

Thank you so much for your faithfulness in ministering to God's people. You are a true example of being the hands and feet of Christ.

Sincerely,

Tom Blauwkamp
Zeeland, MI

Dear Christian Healthcare Ministries:

I just wanted to write to say thank you for all you've done for my husband and I for so many years. We have been members for a long time—through the highs and lows—and have spent much time in prayer for this ministry.

I have submitted many medical needs and they all have been met in God's timing. We continue to pray and believe I will be healed. We know God is in control of everything. We truly appreciate this ministry and understand how valuable it is to the Body of Christ!

Keep up the good work and always focus on the Lord. We may never know in this lifetime everyone we helped or everyone who has helped us, but we look forward to meeting up with all the saints in

heaven. Thank you again, from our hearts.

James & Denise Estel
Chubbuck, ID

Dear Christian Healthcare Ministries:

I want to share my story in regards to the advice presented in the newsletter article, "The top five mistakes patients make trying to keep medical costs down," (appearing in the August 2008 issue).

My daughter needed minor corrective surgery. We prayed about it and took her to see a specialist. After the evaluation, he said he would set up an appointment for surgery at the hospital as soon as possible.

I told him that I needed to have some idea of the cost involved since we are Bronze level CHM members with a \$5,000 personal responsibility amount. He assured me that the surgery would cost much more than that. After some thought, he offered to do the surgery at his office instead.

Not only did he do an excellent job, he charged us \$500 for everything! He said he just wanted to cover the cost of a new pair of scissors.

I paid the bill in full and gave him a beautiful tin of delicious chocolate mints. He hugged us and said he enjoyed being a blessing to us. I couldn't help but think of Proverbs 3:4: *Then you will win favor and a good name in the sight of God and man.*

It really does work! I hope other members will approach their medical providers with confidence and that they, too, will be given a favorable response.

Sincerely,
Debrah Fogg
Goochland, VA

Editor's note: At the Bronze and Silver participation levels, surgery can be performed at a doctor's office; however, any medical testing must be performed at a hospital to be eligible for ministry sharing.

Dear Christian Healthcare Ministries:

Thank you so much for taking care of our medical bills. This program is a great witness to the world how the Body of Christ joins together and helps each other. We are enclosing a check as a gift to the ministry.

God bless you,

Ross & JoAnn Bruning
Minden, NE

CHM legal notices

Christian Healthcare Ministries (hereinafter "CHM"), a not-for-profit religious organization, is not an insurance company. No ministry operations or publications are offered through or operated by an insurance company. CHM does not guarantee or promise that your medical bills will be shared or assigned to others for financial gifts. Whether any CHM member chooses to share the burden of your medical bills will be entirely voluntary. As such, CHM should never be considered as a substitute for an insurance policy. Whether you receive any financial gifts for medical expenses and whether CHM continues to operate, you are always liable for any unpaid bills.

Especially for Florida Residents: A copy of the official registration and financial information may be obtained from the Division of Consumer Services by calling toll-free, within the state of Florida. Registration does not imply endorsement, approval, or recommendation by the State of Florida. 1-800-435-7352 Our Florida registration number is SC-03543. CHM has not retained any professional solicitors or professional fundraising consultants and 100% of each contribution is received by our organization.

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

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

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

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

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

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

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

Jimmy & Jennifer Robinson: 117 Greystone Way, Taylors, SC 29687 The Robinsons' 20-year-old son, Jordan, recently passed away after a difficult battle with leg cancer. Please pray for the Robinson family during their time of mourning.

Othniel Simonca: 547 Lakeshore Dr., Duluth, GA 30096 Othniel is receiving chemotherapy treatments and cannot afford medication for his diabetes because his wife can't find a job. Please pray for the Simoncas.

William & Ernestine Meier: 1115 S Front St., Angleton, TX 77515 William is recovering from pneumonia and also suffers from inoperable cataracts. Ernestine was

recently diagnosed with Alzheimer's disease. William is trying to care for her on his own.

Paul O'Keefe: 7009 Southridge Dr., Dallas, TX 75214 Paul recently discovered that he has a brain tumor and does not want to undergo an operation.

Erika Diaz Hernandez: 1509 Reinerman St., Houston, TX 77007 Erika gave birth to twins who were hospitalized due to complications. Please pray for the family.

Cecil & Patricia Culbreth: 1324 N Washington Ave., Springfield, MO 65802 Patricia was admitted to the hospital with internal bleeding. The Culbreths are

newlyweds and request prayer for healing.

Lynda Deniger: 73126 John Dr., Abita Springs, LA 70420 Lynda requests prayer for surgery due to her torn meniscus.

Michael Worstell: 18559 387th Rd., Unionville, MO 63565 Michael was in a motorcycle accident and his medical bills exceed the liable party's insurance coverage. Please keep Michael in prayer as he recovers.

Daniel & Teresa Neff: 21275 Placer Hills Rd., Colfax, CA 95713 Teresa has a lump in her breast and also is having a difficult time interacting with her medical providers. Please pray for her health and finances.



CHRISTIAN HEALTHCARE MINISTRIES

October 2008

IN THIS ISSUE:

*Member affirms CHM as affordable, biblical and practical
Brother's Keeper growing • God's grace rules • CHM and
Medicare • Member's health turnaround due to biblical lifestyle
Healthwatch • Meet your CHM staff: Charity Beall • Prayer
Page raises ministry awareness • Prayer Page • Letters to CHM
Monthly prayer requests*



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