



Christian Healthcare Ministries

The biblical solution to healthcare costs

February 2007

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

CHRISTIAN HEALTHCARE MINISTRIES®

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

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New website a powerful tool for visitors, CHM members

Along with the ministry's name change comes another exciting development in the history of Christian Healthcare Ministries (CHM). Our new website, www.chministries.org, was launched Jan. 1, 2007.

Site visitors and CHM members will find the site informative, well organized and full of helpful information and new and improved features, said Lauren Selleck, CHM communications director

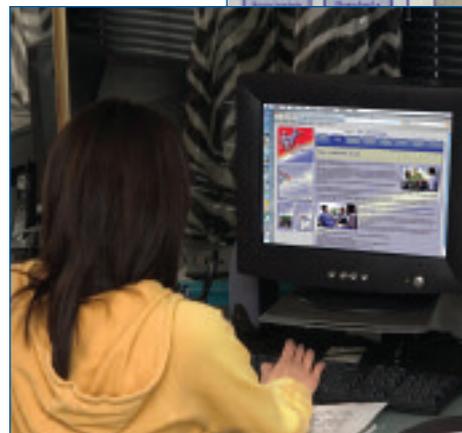
"A website is always a work in progress," Selleck said. "Our site is one of our best sources for bringing new members, and we will continue to make improvements. We want the website to be a helpful resource for anyone who visits."

The website design reflects printed CHM literature and makes browsing and accessing information simple and fast. A navigation system of horizontal tabs on each page ensures easy routing with a simple click of the computer mouse.

New features

Many new elements were added to provide convenience for members and for Christians who want to know more about this Bible-based, medical cost-sharing program and how it can help their families, their church, and themselves.

The homepage features a five-and-a-half minute informational video, including member testimonies and explanations of Christian Healthcare Ministries programs and features. The director's welcome page offers facts and



figures about recent health care trends.

The page explaining participation levels and costs gives cost comparison information between CHM and common health insurance plans.

see "new CHM website," page 5

Cutting smoking helps, but quitting is best

Compiled by **Dr. Michael Jacobson**

Cutting back on cigarette smoking helps cut the risk of lung cancer. However, even a few cigarettes per day significantly increase risk of this dreaded disease.

Researchers at the National Health Screening Service in Oslo, Norway

reviewed the death records at the end of 2002 of more than 42,000 people first contacted in the 1970s. Researchers looked for the degree of risk for lung cancer for different smoking levels among those in the study group that had passed away.

During the study period, 16 out of every 10,000 non-smokers died of lung cancer. That risk escalated by 20 to 34-fold for those who smoked one pack per day. For those who "only" smoked one-half of a pack per day, the risk was cut in half. That was still 10 to 15 times higher than non-smokers.

Even those who only smoked one to four cigarettes per day

elevated their risk of lung cancer by three to five times over not smoking at all.

In 1993, this same group published a report stating that a smoker's risk of lung cancer returned to that of a nonsmoker if there was complete abstinence from all forms of inhaled tobacco products for a period of at least five years. That sounds like a good idea.

Bjartveit, K., and A. Tverdal (2005). Health Consequences of Smoking 1-4 Cigarettes Per Day. Tob Control. 14 (5): 315-20.



If it sounds too good to be true...



Reverend Howard Russell
Executive Director,
Christian Healthcare Ministries

If it sounds too good to be true, it is too good to be true.

For every action, there is an equal and opposite reaction.

Each is a valid statement, and each comes into play as we hear more about states trying to “solve” the country’s health care problem by mandating that everyone be covered by some form of insurance.

(Christian Healthcare Ministries, according to our attorneys, fits the bill in terms of meeting the requirements of the laws that have been passed).

It seems so simple on its face. States pass laws and presto, it happens.

Except, as in all things in life, it’s never that easy.

History shows us two things:

1. Whenever government gets involved, everything gets more expensive – including health care.
2. If our national health care system operated like Christian Healthcare Ministries, in which people are in charge of their health care, costs would be lower for everyone.

No one yet knows the cost effect of these state programs.

Experience with Medicaid and other programs shows that costs escalate to a point at which the taxpayers cry, “Uncle.”

The simplistic solution of passing a law

overlooks the “down the road” effect. After the programs are up and running, insurance companies that agreed to keep costs a little lower on the front end will tell state governments that they can’t afford to do it any more.

Insurance companies will either have to raise their prices or cut back on services to the people who are part of the state program. If you think it won’t affect people who buy insurance outside the state program, well, you’re dreaming a nice dream, but a dream nevertheless.

What we’re talking about in effect is socialized medicine, which simply does not work. Socialized medicine is another too-good-to-be-true solution to health care costs.

Canada has a socialized system. Recently a news story discussed a poll taken of Canadian and American health care consumers. The story, evidently written by a reporter who is warm to the idea of socialized medicine, discussed at length the various “benefits” of the Canadian system.

Buried at the bottom of the story, evidently to keep it from being easily or readily discovered, was a fascinating statistic. It said that 42 percent of American health care consumers rated their country’s health care system as “excellent.” Only 39 percent of Canadians identified their system as “excellent.”

“Whenever government gets involved, everything gets more expensive—including health care.”

-Rev. Howard Russell,
Executive Director

How can that be? If everything is so wonderful north of the border, you would think the excellent ratings would be in the 60, 70 or 80 percent ranges. Not so. Why?

Socialized medicine. Stand in line, wait your turn and take what you get.

A good friend of mine hosts a radio show. Recently he had a guest on from the Cato Institute, a Washington D.C. think-tank. The subject was socialized medicine. The Cato

scholar pointed out that Britain has a socialized medical system. If you’re 55 and need dialysis, you can’t get it, he said. If you can’t pay for it yourself, you die.

“That’s how costs are controlled,” he said. “Care is rationed.”

That’s not what Americans want. That’s not what Americans need. The more government at the state and federal levels

see “Too good to be true,” page 5



Some combination vaccines may be much less effective

Combined vaccinations, which seek to reduce the number of shots that infants receive, may actually compromise the effectiveness of those immunizations.

Researchers in England divided 240 infants into two groups to study the effects of two approaches to providing a group C meningitis vaccine on antibodies that those vaccines were designed to stimulate.

Half of the infants were randomly assigned to receive the group C meningitis vaccine

in a series of shots, while the rest were vaccinated against this form of meningitis with a combination vaccine that included eight other immunizations. All infants were also vaccinated at three separate monthly visits for diphtheria, pertussis and tetanus, as well as for another type of meningitis caused by haemophilus influenzae bacteria (HiB).

They were also vaccinated for polio. By five months of age, all of these vaccinations were completed. Antibody

levels were drawn to compare the effects of the two regimens.

Infants vaccinated for group C meningitis with a combination “9-valent” vaccine produced only one-fourth as much antibody against group C meningitis as the infants who received that particular vaccine in a series of shots. This is a dramatic reduction in antibody protection, and may give cause to clinicians to reevaluate how vaccinations are given.

Meet your CHM staff: Michelle Rhoads

Michelle Rhoads is the newest member of the Christian Healthcare Ministries (CHM) family.

As any of the CHM staff will tell you, she is a most welcome addition.

“Membership increases in 2006 caused us to recognize the need to enhance our communication with new and longtime members,” said the Rev. Howard Russell, CHM executive director. “We knew that adding another staff member would be essential. When we began discussing a new name for our organization, we knew that the

time had come. Our communications director recommended Michelle; she began working as communications assistant in October 2006.”

Michelle writes and edits articles for the monthly CHM newsletter, places orders for printed materials, prepares artwork for printing, enhances intra-office communications, and assists with the Share the Message church initiative.

She also develops and maintains the Personal Reference Network, an online directory that puts website visitors in contact with CHM members.

“Michelle has been instrumental in transitioning from our previous name of Christian Brotherhood Newsletter,” said Lauren Selleck, communications director. “We had to update more than 60 communications materials, including various print projects and our new website, www.cbministries.org.

Michelle is a quick learner and a hard worker. We produced these projects much more efficiently with her help.” A recent graduate of Mount Vernon Nazarene University in Mount Vernon, Ohio, Michelle holds a bachelor’s degree in broadcasting communications with a minor in Spanish. On campus she served as the senior class president and as a resident assistant.

She was an on-air personality and service director at Mount Vernon’s WNZR radio. She also interned at ICONN Video Production in Mount Vernon.

Michelle resides in Fairlawn, Ohio, with her parents and two sisters, Theresa and Jennifer. She attends Grace Church in



Michelle and her parents, Kathy and Michael Rhoads, celebrate Michelle’s graduation from Mount Vernon Nazarene University in May 2006.

Fairlawn.

In her spare time, Michelle enjoys playing volleyball, soccer, softball and basketball. She is a talented musician who plays the guitar and loves to sing with the Grace Church worship team.

Michelle grew up in a

see “Rhoads,” page 4



Michelle and her sisters, Theresa (left) and Jen (middle) on Christmas day 2005.

Fast facts

- Two-thirds (62 percent) of consumers believe their children and grandchildren won’t have a better economic future than they have themselves.
- About 22 percent of congregations participated in interfaith worship services during 2005 (up from seven percent in 2000) and 37 percent joined in interfaith community activities (up from eight percent in 2000).
- The number of public school teachers leaving the profession is increasing, with almost 50 percent of newcomers departing within five years. An estimated 3.9 million new teachers will be needed by 2014 due to attrition, retirement and increased enrollment.
- Some three-quarters (76 percent) of adults have difficulty sleeping at least sometimes.
- Five in six Americans (84 percent) say that hospitals, doctors and pharmacies should be required to publish their prices for the goods and services they offer.
- Six in 10 workers age 21-30 (60.6 percent) have jobs with companies that sponsor retirement plans. However, only 36.6 percent participate in those plans.
- Americans are evenly divided on whether the death penalty (48 percent) or life in prison with no possibility of parole (47 percent) is the better punishment for those convicted of murder.
- The average weight of American adults increased 2.5 pounds to 188.3 pounds from 2005 to 2006. While 36 percent of Americans are now clinically obese, only 10 percent (six percent of men and 14 percent of women) see themselves as obese.
- More than four in 10 children ages 9-13 feel stressed most or all of the time because they have too much to do.



Vitamin C effective against cancer? Try it IV



Dr. Michael Jacobson, D.O.
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Health education resources at:
www.cbministries.org

In 1997, I spent a week touring Mexican alternative cancer treatment clinics. Some used vitamin C to treat cancer, a practice mocked by conventional doctors as unproven and ineffective. A new study may give these much-maligned practitioners the last laugh.

Researchers at the National Institute of Diabetes and Digestive and Kidney Diseases in Baltimore, Maryland studied the effects of incubating cancer cells in laboratory dishes for one hour in the presence of vitamin C. The effects of vitamin C were examined on ten different cancer cell lines.

They observed that vitamin C killed 50 percent of the cancer cells in one-half of the cell lines, but had no effect on the healthy cells. According to researchers' observations, vitamin C chemically interacted with the outside of the cancer cells to produce hydrogen peroxide, which then killed the cancer cells.

(My guess is that cancer cells differ from normal cells by possessing something that interacts with vitamin C in such a way as to produce the hydrogen peroxide, while healthy cells lack this factor, remaining unscathed.)

According to Stephen Barrett, M.D., of www.quackwatch.org, the controversy over vitamin C use in cancer treatment began with reports published in the late 1970s by Linus Pauling, Ph.D. and Ewan Cameron, a Scottish surgeon.

They claimed that 1,000 cancer patients treated with 10 grams of oral vitamin C lived three to four times longer than 1,000 cancer patients of other physicians from the same hospital who were not treated with vitamin C.

Critics debunked the research, stating that this study did not employ conventional matching of participants so that one could

be sure that they were truly demonstrating an effect of vitamin C.

In response to these criticisms, Pauling and Cameron "replaced some of the patients and controls and published another analysis in September 1978 in the same journal."

Barrett cited three randomized, placebo-controlled studies at the Mayo Clinic involving a total of 367 cancer patients. All failed to show any increase in longevity for those receiving 10 grams of oral vitamin C (see www.quackwatch.org/01QuackeryRelatedTopics/Cancer/c.html).

Except for the Pauling/Cameron study, most research has not shown vitamin C to be effective in cancer treatment. However, those studies involved vitamin C taken orally. Researches from the National Institute of Diabetes and Digestive and Kidney Diseases report that the body quickly clears vitamin C taken orally.

The blood concentrations of this vitamin never get very high. However, when vitamin C is given intravenously, levels can be achieved up to 70 times greater than when given orally, without any obvious negative effects on the patient.

Vitamin C is virtually non-toxic. According to its proponents, diarrhea is the only side effect, occurring when the patient's system is saturated with vitamin C. Saturation levels are said to vary with a person's state of health. Advocates for intravenous vitamin C administer it up to the point where diarrhea develops, an approach they refer to as "the bowel tolerance method."

In a letter to the editor of Science News, a writer from the Linus Pauling Institute pointed out how one practitioner used 10 grams of vitamin C intravenously each day for the first two weeks of treatment. This



was then followed by an oral dosage for an indefinite period of time.

With this new laboratory study, perhaps someone will test the effectiveness of intravenous vitamin C in cancer patients in a clinical trial.

Meanwhile, even though vitamin C killed only half of the cancer cells in only half of the cancer cell lines, and even though there is still significant controversy in the medical literature, I would seriously consider taking intravenous vitamin C if I were diagnosed with cancer. As far as I have been able to determine, it's a safe adjunct to cancer treatment.

Note: since vitamin C for cancer is considered an alternative, unproven treatment, it is not eligible for payment through Christian Healthcare Ministries and most, if not all, insurance companies.

Chen, Q., M. G. Espey, M. C. Krishna, J. B. Mitchell, C. P. Corpe, G. R. Buettner, E. Shacter, and M. Levine (2005). Pharmacologic Ascorbic Acid Concentrations Selectively Kill Cancer Cells: Action as a Pro-Drug to Deliver Hydrogen Peroxide to Tissues. Proceedings of the National Academy of Sciences. 102 (38): 13604-9.

Rhoads (continued from page 3)

Christian home but didn't fully devote her life to God until she was 14. "It was like a light came on in my mind," she said. "I began to understand what it meant to live for God alone and I have since wanted nothing more than to do that."

"I love working at Christian Healthcare Ministries," she said. "It is a privilege to work at a place where the leadership and

staff are focused on furthering God's kingdom."

She enjoys the fact that staff members gather each week for a chapel service. "I am so glad that we have the opportunity to lift our members up in prayer at each service and also during our daily morning prayer times."

Michelle encourages CHM members to remain prayerful in all circumstances. "I watched God answer my prayers when I got a job working at Christian Healthcare Ministries," she said. "He knew exactly what I needed when I was uncertain about what my future held. God really does know what is best for us. When we earnestly seek Him in prayer, He will lead us to the place He can best use us for His kingdom."

New CHM website (continued from page 1)

Another addition is the Personal Reference Network, a list of members grouped by geographic region. This feature allows site visitors to find current members to contact via e-mail with any questions about Christian Healthcare Ministries. (Members who have consented to participate in the network are listed.)

Other features include a search engine easily accessed from any page on the website. Brother's Keeper and the Prayer

Page, CHM programs offering additional cost sharing support, are explained in detail.

Another page explains Share the Message, our outreach to members' local churches, and gives members an opportunity to request more information. The section contains a step-by-step guide to sharing CHM with others who need what Christian Healthcare Ministries provides.



CHM recognizes the importance of prayer and encouragement among believers. Our website's spiritual support section reflects our dedication to enabling members to pray for and encourage each other in times of need.

Your health care providers can learn more about Christian Healthcare Ministries by

clicking our "For health care providers" link on each website page.

A health information resource section gives members and visitors access to various articles and advice written by Dr. Michael Jacobson, CHM medical consultant. An online store offering Dr. Jacobson's recommended books, tapes, CDs, and more will be added soon.

Improved features

Features from the previous website have been updated and improved within the structure of the new site.

Members and visitors can use the online newsletter archive, which offers free downloads of current and back issues of the monthly CHM newsletter. Most CHM forms, including the Member Application, also are available on the "Download forms" page.

Each page of the new site contains three buttons giving visitors the opportunity to

"Ask a question," "Get more information," or "Apply now." These functions allow visitors to apply online, download a paper application, or ask a staff member a question via e-mail. Members or visitors can request free Information Packs on the "Get more information" page.

Each page also contains links to a frequently asked questions (FAQs) page, a sitemap, and the CHM staff directory.

Editor's note: If you are interested in joining or learning more about the Personal Reference Network, e-mail prn@cbministries.org or call 1-800-791-6225 and ask for the Personal Reference Network.

Too good to be true (continued from page 2)

gets involved in health care, it increases the expense and narrows your choices.

The answer is in people taking charge of their health care, which is just what Christian Healthcare Ministries enables people to do.

Through CHM you have your choice of doctors, hospitals, and procedures. You are able to negotiate payment arrangements that benefit you. You have thousands of Christians standing by to share with you your medical costs.

This is our 25th anniversary year. In another 25 years (when I hope to still be writing this column) CHM will still be serving people exercising their personal freedom and doing so responsibly, passionately and spiritually.

Here's another statement that fits our ministry well: all for one, and one for all, to the glory of God.

Member recognition



Welcome to the member recognition section of the Christian Healthcare Ministries newsletter. This section periodically gives special thanks to participants who have "gone the extra mile" for other members and for CHM.

Congratulations to the following people for bringing two or more new member families into CHM through the Bring-a-Friend program since July 2006:

Robert Akers Dawson Springs, KY
Stanley Clark Henderson, NV
Bill Coffey Rocky Mount, NC

Larry Compton Lima, OH
Jack Constable Hanover, MD
Iris Frandsen Lava Hot Spring, ID
Leland Geer Spokane, WA
Brian Gilbert Tyndall, SD
Jacqueline Green Elida, OH
Gerald Hartlaub Williams Bay, WI
William Harvey Buchanan, MI
Dale Henneman Doylestown, OH
David Herring Big Sandy, TX
Dennis Johnson Buchanan, MI
Jacob King Loysville, PA
Douglas Lehman Upper Sandusky, OH
Atlee Mast Millersburg, OH
Jake Mast Sarasota, FL
Jimmy Mattingly Moody, MO
John Murray Barberton, OH
Martisha Nye Indianapolis, IN
Steven Overholt Topeka, IN
Barbara Paille Locust Dale, VA
Doug Passmore Lawton, OK

Mary Payne Ellsinore, MO
Mary Pixley Kingsville, OH
Gerald Poff London, OH
Kendle Quinn Baxley, GA
John Sanders Jackson, MS
David Sitton Los Fresnos, TX
Roger Smith Dillsboro, IN
B.R. Stephens Mountain View, OK
Cynthia Thomas Springfield, MO
April Toliver Sand Springs, OK
Richard Toliver Sapulpa, OK
Kathryn Trout Ripon, CA
Drema Truman Summerville, WV
Bridget Williams Centreville, MS
Barry Worcester Ada, OK
Larry Yoder Hartsville, OH
Ronald Young Dearing, GA

receiving one month gift-free for each new member family after that family has paid three monthly gifts. Remember, the faithfulness of participants is what allows CHM to grow. God bless you for your generosity and willingness to serve.

Be ye strong therefore, and let not your hands be weak, for your work shall be rewarded (2 Chronicles 15:7).

Questions about member recognition or Bring-a-Friend? Contact the Ministry Information department at 1-800-791-6225. Ask for April (ext. 5798), Kim (ext. 8042) or Sherri (ext. 6800).

Our staff encourages each member to bring at least one friend into CHM by August 2007. You benefit by

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

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 friends at Christian Healthcare Ministries:

It is with deep regret that I must discontinue my membership in this wonderful ministry. I have been on Medicare for the past year and have considered that time period to be my "extra gift" to CHM.

Your monthly newsletter and new tri-fold brochure will most certainly be passed along to those in need of what CHM offers. Many people at my church have been informed about CHM and how it works. I feel that I have a bond and connection with the CHM staff and fellow members across the nation.

Many thanks for your kindness and all of your prayers. Everyone I talked to on the phone was so patient and understanding. God bless you as you continue to lead and direct these wonderful ministries.

In Him,

Anna Sherrill
Hot Springs, AR

Dear friends at Christian Healthcare Ministries:

In April, my husband took me to the emergency room due to the severe pain I experienced in my right side. A CAT scan revealed that I had appendicitis. The surgeon wasted no time in performing a laser surgery to correct the problem. I had to stay in the hospital for three days and receive an antibiotic intravenously.

I really appreciate the assistance I received from CHM to meet this need. Thanks also for the help and support I received from the staff via the telephone. God bless you all!

Sincerely,

Linda Maley
Grafton, WV

Dear Christian Healthcare Ministries members & staff:

I just wanted to write and thank all of you for your help in recuperating our health costs last year. I had a kidney stone attack on a return trip from Haiti, where we had been visiting our daughter and observing her family's missionary work.

The cooperation and concern we received from the CHM staff was incredible, especially when dealing with a hospital that was not very cooperative. The cards we received from other members were very encouraging.

My husband and I feel blessed to have been a part of CHM for many years.

Very truly yours,

Kathy King
Flora, IL

Dear friends and prayer partners:

I want to thank Christian Healthcare Ministries' members for the financial assistance I received this year. It was

extremely helpful and has meant so much to me. God is good, all the time! Even when life does not go our way, we know God's way is best.

I also want say thank you for the prayer regarding my vertigo. God has heard your prayers and I have not had an extreme bout of vertigo for quite some time. Thanks be to God and to all of you for your prayers!

I am so blessed to be a part of CHM and to be used by God to help others with their financial needs and prayer requests. May God continue to bless all of you.

Sincerely,

Rita Vander Moler
Manhattan, MT

Dear Christian Healthcare Ministries:

My heart goes out to all of the people in need. I read the letter from Heather Link in the September 2006 Gift Form and newsletter and I am sending an extra gift because God spared me from the need to have a bone test. I would like to dedicate this amount toward Prayer Page needs. God helped me and I pray He also will help each of those people physically, emotionally and financially.

With appreciation,

Rev. Bernadine Dillon
Lone Rock, WI

PRAYER PAGE NON-ASSIGNED NEEDS:

33. Patty Loper: 130 Jimmy Love Lane, Columbia, SC 29212-3160 After reductions, Patty has bills from a dental need totaling \$2,000. *UPDATE: Patty has received \$1,552 towards her bills, bringing the total amount needed to \$448.*

34. Glenn Boyd: 557 S Ragsdale, Apt. 110, Jacksonville, TX 75766 Glenn suffered from a heart attack while teaching in the Dominican Republic and had to be life flighted to the U.S. to receive the medical care he needed. The cost of his flight is \$16,700. He would appreciate your gifts and prayers. *UPDATE: Glenn has received a total of \$2,633 in gifts, bringing the amount needed to \$14,067.*

PRAYER ONLY:

35. Gregory Davis (no address provided) Gregory recently passed away from diabetes complications. Please keep his mother, Ricki, and their family in prayer.

36. Joe Magalsky: 6 Queen Lane, Livingston, MT 59047 Joe requests prayer for his two sons, Jake and Joe, who are struggling to deal with their mother's death.

37. Oma Sue Thompson: 7303 Rock Hollow, San Antonio, TX 78250 Oma Sue has breast cancer that has metastasized to her liver and other organs. Please keep the

Thompsons in your prayers.

38. Charlotte Beckett: 1825 East St., Pittsboro, NC 27312 Charlotte recently had a heart catheterization and asks for your prayers.

39. David & Ramona Cossey: PO Box 720575, Norman, OK 73070 The Cosseys have recently experienced several illnesses and ask the CHM family for prayer.

40. Dorothy Hamerman: 13 Second St., Downers Grove, IL 60515 Dorothy had surgery in December and the family has experienced many medical ailments in the past year.

Prayer Page

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

1. Thomas Miller: 69 Warsaw Camp Loop, Laurel, MS 39443 (surgery) UPDATE: Thomas has received a total of \$23,436, reducing the amount needed to \$19,914.

2. Tanya Robinson: 102 Congress St., Apt. 3, Belfast, ME 04915 (acute cysts and endometriosis) UPDATE: Praise God! Tanya reports that she has received a total of \$9,437 in gifts, bringing the total needed to \$1,731.

3. Stuart Smith: 8129 Bridgehampton, Waterville, OH 43566 (heart condition) UPDATE: Stuart wishes to express his heartfelt thanks for letters of encouragement and gifts totaling \$39,407 from CHM members since August 2002. His total need is now \$25,340.

4. Daniel Wagenmann: P.O. Box 914, Darby, MT 59829-0914 (cancer) UPDATE: Daniel's wife, Connie, went to be with the Lord in January 2005. He still needs your assistance to meet Connie's bills. He has received a total of \$15,981 in gifts, bringing the total needed to \$10,884.

5. Marc & Katharine Sinnock: 600 N. Eustis Dr., Indianapolis, IN 46229 (pre-existing condition) UPDATE: The Sinnocks have received another \$110 in gifts, bringing the total amount needed to \$1,208.

6. Linda Fox: 3411 Deerwood Ct., Lebanon, OH 45036 (heart condition) UPDATE: Linda reports another \$95 in gifts and \$1,753 in added bills, bringing the total needed to \$2,311.

7. Patricia A. Casteel: 5382 W 116th Circle, Westminster, CO 80020 (chest pain) UPDATE: Pat has received another \$430 in gifts, reducing the amount needed to \$17,939.

8. Genie Plumlee: 1105 Independence Springs, Sherman, TX 75090 (knee injury) UPDATE: Genie reports a total of \$565 in gifts, bringing the total needed to \$1,723.

9. Leon Baertschi: 3793 N State Hwy AB, Springfield, MO 65803 (quintuple bypass heart surgery) UPDATE: Leon reports a total of \$2,959 in gifts and \$6,543 in added bills, bringing the total need to \$27,452.

10. Rev. Tommy Smith: 2275 Hwy 138, Toone, TN 38381 (heart catheterization) UPDATE: Rev. Smith reports \$1,238 in gifts, bringing his bills to \$8,302.

11. Gwynneth Preston: 1943 Forest Ave., St. Louis, MO 63139 (tachycardia) UPDATE: Gwynneth reports \$3,085 in gifts, reducing the amount needed to \$6,915.

12. Shelley B. Ford: RR1 Box 275, Rome, PA 18837 (fibroids & pre-cancerous cells) UPDATE: Praise God! Shelley reports \$5,375 in bill reductions and a total of \$4,419 in gifts,

reducing the amount needed to \$7,947.

13. Darrell Johnson: 60 Country Oaks, Woodward, OK 73801 (prostate cancer) UPDATE: Darrell reports a total of \$2,375 in gifts and \$8,861 in added bills, bringing the total needed to \$13,939.

14. Paula Byler: PO Box 45, Apple Creek, OH 44606 (pre-existing breast cancer) UPDATE: Paula reports \$375 in gifts, bringing her total to \$1,191.

15. Daniel & Melody Clendenen: 11 Kensington Blvd., Bluffton, SC 29910 (infant condition) UPDATE: The Clendenens report a total of \$273 in gifts, bringing the total needed to \$2,927.

Prayer Page need rotations

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

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

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

16. John Puskar: 46 Horning Rd., E. Stroudsburg, PA 18301 (sleep apnea) UPDATE: John reports a total of \$3,383 in gifts. His charges are now \$4,530.

17. Janet Bean: 1206 Minnesota Ave., St. Cloud, FL 34769 (cataract surgery) UPDATE: Janet reports a total of \$365 in gifts, bringing the amount needed to \$3,485.

18. Mary Trotzke: PO Box 2283, Dot Lake, AK 99737 (bunion/foot surgery) UPDATE: Mary has received a total of \$1,100 in gifts, bringing her need to \$5,042.

19. Peter Heaton: 19874 Hwy 24 #0, Leadville, CO 80461 (congenital condition [pectus excavatum]) UPDATE: Peter reports a total of \$2,605 in gifts, bringing the total to \$31,803.

20. M. Jean Legters: PMB MXO 18-102, 413 Interamerica Blvd WH1, Laredo, TX 78045 (knee replacement surgery) UPDATE: Janet reports a total of \$115 in gifts, bringing the amount needed to \$837.

21. Jobe Reynolds: P.O. Box 98, Lamar, SC 29069 (heart condition) UPDATE: Jobe reports \$8,573 in bill reductions and \$11,108 in gifts! He has added another \$13,444 in bills, bringing the total needed to \$17,823.

22. Nancy Reynolds: P.O. Box 98, Lamar, SC

29069 (brain surgery) UPDATE: Praise God! Nancy has received a \$19,981 bill reduction! She also reports a total of \$6,401 in gifts. Her total need is now \$3,295.

23. Ruth Heyer: 105 N. Oak St., George, IA 51237 (bladder repair & hysterectomy) UPDATE: Ruth reports a total of \$6,658 in gifts and has added another \$1,628 in bills, bringing the total amount needed to \$8,759.

24. John French: 53 Pete Canada Rd., Trenton, TN 38382 (kidney stone condition) UPDATE: John has received a total of \$1,924 in gifts, reducing the amount needed to \$1,745.

25. Myron Stump: 342 N Walnut St., Union City, OH 45390 (heart surgery) UPDATE: Myron has \$161 in added bills. He will receive a \$7,369 reduction if he can meet the \$7,379 balance by March 2007. He reports \$410 in gifts, bringing the total needed to \$6,969.

26. 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.

27. Diana Manners: 2244 Woodsdale Rd. Apt. B, Salem, OH 44460 Diana suffers from a pre-existing gall bladder condition and asks for your help with bills totaling \$11,263.

28. Michael Lutz: 312 Oradell Ave., Paramus, NJ 07652 (hernia surgeries) UPDATE: Michael has received another \$20 toward his bills, bringing the total needed \$1,559.

29. Christine Peterson: PO Box 60, Vina, CA 96092 Christine underwent blood testing and an EKG for treatment of bipolar disorder. She incurred bills totaling \$902.

30. Janice Eakins: 28158 Hwy 2, Bloomfield, IA 52537 Janice suffers from a pre-existing kidney stone condition and has bills for \$14,499. She is making small monthly payments on her bills and asks the CHM family for help.

31. Arlene McGaffey: PO Box 537, Harlowton, MT 59036 Arlene underwent testing to determine whether she had ovarian cancer. Thankfully, the tests results were negative, but Arlene now has bills for \$223.

32. Brenda Lipscomb: 4588 Elder Ave., Seal Beach, CA 90740 Brenda suffered a miscarriage and has bills from the resulting surgery totalling \$6,510. She asks the CHM family for help.

Ruth Ann Richard: 9307 Route 235, Beaver Springs, PA 17812 (hiatal hernia/acid reflux) UPDATE: Praise God! Ruth reports that her \$1,690 need has been completely met! She thanks everyone who prayed for her and shared in meeting her need.

IMPORTANT!

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

We suggest the following:

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

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

Individuals listed on the Prayer Page **must** report what monies they receive **each month** by the 15th (or the first business day after the 15th) of the following month. Mail in your Donor Information Form, e-mail prayerpage@chministries.org or call 800-791-6225 and ask for the Prayer Page.

GIVING GUIDE

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

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

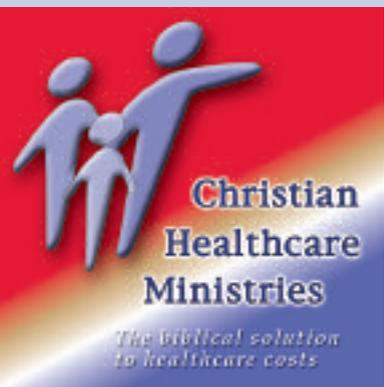
For example, if you live in Louisiana, you would send to need #15.

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

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

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

Notice something is missing? The non-assigned and prayer only needs have been moved to page 6.



CHRISTIAN HEALTHCARE MINISTRIES

February 2007

IN THIS ISSUE

*New CHM website • Cutting vs. quitting smoking • Too good to be true
Meet your CHM staff • Healthwatch • Member recognition • Letters to CHM • Prayer Page*

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

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

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

substitute for an insurance policy. Whether you receive any gifts for medical expenses, and whether or not CHM continues to operate, you will always remain liable for any unpaid bills.

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

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.

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