



Christian Healthcare Ministries

The biblical solution to healthcare costs

September 2012

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

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At 29, member defeats rare cancer, huge medical bills *Erin Briggs, St. Louis, Mo.*

Total bills: \$304,494
Total reductions: \$282,705
Total bills shared: \$21,789

I've been a member of Christian Healthcare Ministries since August 1993. I'm so grateful for the financial help I received during a health crisis this past year.

I first felt ill in summer 2011. I tried changing my diet and even visited the emergency room, but nothing helped. In September I had abnormal blood test results. Follow up tests revealed a large mass in my abdomen.

I underwent surgery and

received pathology results that rocked my world. At 29 years old, I had small-cell ovarian cancer, a very rare disease (only one or two other women in the United States were undergoing treatment for it at the time) with a not-so-great prognosis.

Keeping a positive attitude was tough. I found it odd to think that my body—typically so good at maintaining and healing itself—was working against me. It certainly made me realize how little control I have, but it taught me a lesson of



Erin Briggs (right) with sister, Anna; before (top) and during treatment



See "Briggs testimony," page 11

Member experiences God's presence, miracles following deadly fall

John Petree, Yadkinville, N.C.

On November 21, 2011, I fell from the roof of my house while doing maintenance. I slipped, overturned and started sliding off face first. The distance to the ground was about 10 feet. I knew my body position was not good.

In those few milliseconds before falling, I experienced a miracle.

"Remember your training!"

God gave me those words and I instantly tucked into a parachute landing fall (PLF), a skill I learned years earlier as a paratrooper with the 82nd Airborne Division in the U.S. Army. I placed my feet and knees together and bent my knees to prepare for impact.

The second miracle occurred

when I hit the ground. I landed backwards, hitting hard feet first at an angle, and then slamming flat on my back. I was conscious, alert and did not get the breath knocked out of me. Most of all, I felt a strange, beautiful peace.

All this occurred within

See "Petree testimony," page 12

When tempted to rage against the world's anti-Christian machine



Rev. Howard Russell
President and CEO,
Christian Healthcare
Ministries

Atheists are all the rage. Or they're all raging.

Frankly, it's not as if it's anything new.

Living in the United States, which only in recent years has seen a dramatic upswing in public anti-Christian rhetoric and actions, believers in Christ often are unfamiliar with what life is like for Christians in many other parts of the world.

In some places, Christians are in physical danger—even facing possible death—for living their beliefs. I have a Christian Pakistani friend (who for obvious reasons shall remain nameless) who told me that a convert to Christianity in his country is courting death if he or she is publicly baptized.

Here in the United States, it's obviously tamer, but it also seems as if another new group pops up daily to oppose prayer in public venues, crosses on federal land or something else Christian-related that offends these champions of tolerance.

Folks, we need to be of good cheer. It doesn't mean we have to keep silent, hide, or be hesitant to say who we are, what we believe or in whom we have placed our faith. We just can't expect to be congratulated.

Frankly, there isn't much in the New Testament that tells us a hearty "Atta boy," or "You go,

girl," is in the cards for Christians living in a secular world.

Let me put it another way: "If the world hates you, keep in mind that it hated me first." These are the words of our Lord as recorded in John 15:18.

"If we're looking for applause from the world for proclaiming our faith in Christ, it's like searching for a glacier in a tropical rain forest."

If we're looking for applause from the world for proclaiming our faith in Christ, it's like searching for a glacier in a tropical rain forest.

It's important for Christians to recognize that many of our fellow countrymen will test, try and condemn us for following New Testament principles while seeking ways to be tolerant of non-Christian faiths.

We're often told that respecting the cultural and religious identities of non-Christians is part of America's heritage and freedom (which it is); however, the same people who say such things often turn around and denounce Christians for trying to live by New Testament principles.

We know this is happening. We see it. We know that the people

who are doing it know they're doing it. They don't care, and there's nothing we can do about it. Actually, that's not correct. We can follow Christ's teaching: "Blessed are you when people insult you, persecute you and falsely say all kinds of evil against you because of me. Rejoice and be glad, because great is your reward in heaven, for in the same way they persecuted the prophets who were before you," (Matthew 5: 11-12).

We can probably agree that being insulted, persecuted and having evil said of us falsely is no fun. There are moments when our pride is hurt or our emotions inflamed.

But we have to remember this command of Christ: "You have heard that it was said, 'Love your neighbor and hate your enemy.' But I tell you, love your enemies and pray for those who persecute you, that you may be children of your Father in heaven. He causes his sun to rise on the evil and the good, and sends rain on the righteous and the unrighteous. If you love those who love you, what reward will you get? Are not even the tax collectors doing that? And if you greet only your own people, what are you doing more than others? Do not even pagans do that? Be perfect, therefore, as your heavenly Father is perfect" (Matthew 5:43-48).

The Lord did not make it easy

Renewanation joins CHM family

Renewanation is one of the most recent organizations to join Christian Healthcare Ministries with a group membership.

A Virginia-based nonprofit, Renewanation's vision is to offer every child a Christian worldview by increasing the number of students receiving a Christian education while decreasing the number with a secular education.

Since 2008, the organization has worked through individuals; families; schools; churches; businesses; Christian colleges and universities; and legislation to promote children's instruction that builds righteousness and a solid foundation for life.

Melvin Adams, Renewanation president, said that the organization focuses on kindergarten through 12th grade



Jeff Keaton and family

education. "We are what we think and we generally think as we're taught," he said. "Our question to America is: 'Who is teaching your kids and grandkids?'"

Melvin and Jeff Keaton, Renewanation founder and CEO, were familiar with health cost sharing ministries and had previously been CHM members; medical expenses from the births of Jeff's daughters were shared by the ministry.

"My family recently had health insurance through my wife's employer," said Melvin. "We thought that we would save money, but the opposite was true. The subsidized premiums were affordable, but it ended up costing us dearly when we had to pay 20 percent of our medical bills on our own." (*Editor's note: Christian Healthcare Ministries shares 100 percent of qualifying medical bills.*)

The Renewanation team looked at health cost sharing ministry options and decided that CHM was the best choice for employees and their families. The decision was based on the fact that the ministry is debt-free and has streamlined operations (bills groups singly, handles the bulk of paperwork and negotiation with health care providers, etc.) Melvin added, "I have been acquainted with [CHM President] Rev. Howard Russell and other CHM leaders for years and I know them to be strong Christians who are competent,

professional at what they do."

Renewanation also recommends CHM group membership to its large network of affiliates.

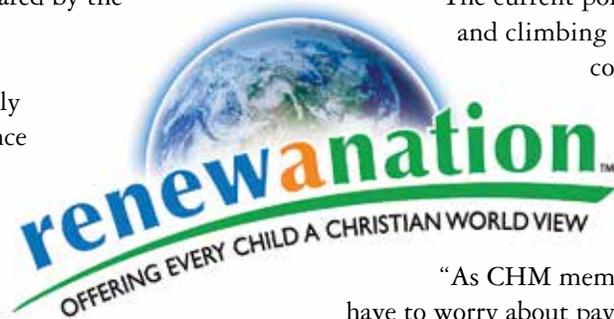
"The current political climate and climbing medical costs indicate that health insurance prices will go up," Melvin said.

"As CHM members, we don't have to worry about paying shareholders or intermediaries between us and our medical providers. We know that the money we send each month goes toward Christians' medical bills."

"My family and I have been participants in this kind of health cost sharing ministry for more than 20 years," said Jeff. "It has been a very positive experience and we believe that will continue with our group membership."

Editor's note: Renewanation is a great resource for Christian parents, schools and educators. More information about Renewanation is available at www.renewanation.org.

To learn more about how a group membership can work for your church, ministry or business, please visit www.cbministries.org/employers.aspx or call the Ministry Information department at 1-800-791-6225, ext. 1002.



Spirit-controlled thoughts and memory

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Author's note: Recently, I wrote a column on how benzodiazepines, a class of medications commonly used for anxiety and sleep, may dramatically increase the risk of premature death. In response, a member wrote asking that I go beyond the "negative" information and provide a "positive . . . right way to handle these things." Many years ago, I wrote a series of articles on a closely-related topic, a biblical approach to thoughts and memories, a common key underlying anxiety and sleep problems.

Definitions: thoughts, thinking, memory

In trying to understand just what a thought is, I consulted my medical dictionary, only to find that it avoided defining it altogether. It defined memory as "that mental faculty by which sensations, impressions, and ideas are recalled." Since that did not help me much, I looked into a physiology text. Here's what it said:

Thought results from the "pattern" of stimulation of many different parts of the nervous system at the same time and in definite sequence, probably involving most importantly the cerebral cortex, the thalamus, the limbic system...{these} determine the general nature of the thought, giving it such qualities as pleasure, displeasure, pain, comfort...{and} sensation...

The *cortex* makes up the outer, major portion of the brain

that is involved with sensation throughout the body and control of skeletal muscles.

When someone has a stroke that paralyzes an arm, it is the cortex that has been damaged.

The *thalamus* (along with the *hypothalamus* and nearby areas) is located deep within the center of the brain. It controls many basic, automatic body functions, such as heart rate, blood pressure,



temperature, etc. The thalamus contains two structures critically important to memory: the *reward center* and the *punishment center*.

The reward center is stimulated by thoughts that cause pleasure, happiness, or a sense of reward. For example, the reward center activates when our physical needs are met, such as satiety (food), comfort or pleasure; and when our soul's needs are met, such as when we feel loved, accepted, secure or protected.

Conversely, the *punishment center* is stimulated by pain or thoughts that trigger fear, aversion,

vulnerability, worthlessness or abandonment.

The *limbic system* is the part of the brain involved with emotions and their effect on thoughts. It is the limbic system that probably determines how "significant" a thought is, and therefore determines whether it should be stored as memory.

I believe that when the Scriptures mention "thoughts of the heart," the word heart refers to the inner being (the spirit) and the word *thoughts* relates to emotions. Therefore, it is primarily emotions that reflect thoughts of the inner being. When the limbic system acts, it's really a person's spirit determining the significance of the thought and whether it should be remembered.

Painful memories: a wounded spirit

In a story told in part 1 of this article (featured in the CHM August 2012 newsletter), young Johnny touched a hot stove and experienced physical pain. Temperature sensors in the tip of his finger triggered impulses that traveled up his arm to his spinal cord. In the cord, a connection was instantly made with a motor nerve reflex that sent a message back to the muscles of the arm to cause the arm to withdraw from the stove. At the same time, a

See "Thoughts and memory," page 13

Blessed arrivals: CHM maternity story

Joshua and Amanda Shoemaker
Myrtle Beach, S.C.

Total bills: \$75,167

Total reductions: \$32,239

Total bills shared: \$42,928

Christian Healthcare Ministries was our first call after we learned we were expecting our first child. We told CHM even before we told our parents! All our maternity bills were eligible for sharing. The ministry was an answer to prayer.

God truly walked with me throughout my pregnancy—at first it was normal and relatively uneventful. However, at 37 weeks my blood pressure spiked and my water broke. My husband, Joshua, and I weren't too concerned because 37 weeks is considered full term.



Joshua and Bronson Shoemaker

On June 12, 2011, we went to the hospital and had our son, Bronson. There were no complications in the delivery, though Bronson's bilirubin score was high.

On day two of our hospital stay, I was discharged, but doctors kept Bronson for observation because he was still too jaundiced to come home. I cried—wanting to take my baby home with me—but I soon discovered that this was part of God's wonderful plan.

At about 8 p.m. Bronson stopped breathing. I mentioned to a nurse that he looked blue. When the nurse examined him, he didn't breathe out normally.

The nurses didn't know what was wrong with Bronson, so they brought in the on-call pediatrician. The doctor believed that Bronson might be having seizures. As a result,



The Shoemaker family with the child of a family friend

our baby was transported to another hospital's neonatal intensive care unit (NICU).

After many tests, scans, and prayers, the doctors found no evidence of seizures. Bronson had apnea and just needed time to learn to breathe. We took Bronson home with an apnea monitor; after two months, he no longer needed it. *Praise Jesus!*

Tina Farnsworth—the CHM staff member who helped us submit our bills to the ministry—was wonderful. She walked

See "Blessed arrivals," page 6

Uncovering soul blocks to healing

By Dr. David Nico, Ph.D.

Editor's note: More information about David Nico, Ph.D., available at www.davidnico.com. © Dr. David Nico. This article may not be reproduced without permission.

Acronyms can help you remember steps that will free your soul from bondage.

"Faith," "hope" and "love" (FHL) are the most powerful words in the Bible. They are the very essence of our Father and the gifts He gave us for life, health and healing. We know this intuitively, but why is it

sometimes a challenge to experience these virtues in everyday life?

Life's roller coasters

Life throws us curveballs. The most prevalent forms in our culture are fear, guilt and shame (FGS). It's one thing for FGS to occur at specific intervals throughout life. It's a different matter to constantly battle a recurring pattern of FGS.

I'm convinced that FGS is a significant contributor to the unexplained rise of non-communicable diseases of our modern

culture. These include obesity, diabetes, CVD, cancer, hypertension and many other ailments.

We live in a world of fear of the unknown, such as fear of terrorism. We are guilty of not taking care of our families like we should, saying unkind words and being angry and jealous. We experience shame from our poor choices and through the actions of others who choose to harm us and inflict wounds we don't deserve.

No matter your situation, God wants you

See "Soul blocks to healing" page 6

Soul blocks to healing (continued from page 5)

to be free from fear!

Patterns that lead to wholeness

Just as you were made in the image of God—Father, Son, and Holy Spirit—your spirit is made of communion, conscience and intuition (CCI). Your soul consists of your mind, will and emotions (MWE). After conception (during what is known as embryonic gastrulation or the formation of germ layers), your body contains three major systems confirmed by science: the endoderm, mesoderm and ectoderm (EME). These relationships of three reflect the divine wisdom of God. Thankfully, through a restorative relationship with Jesus Christ, you can experience the fullness of life (John 10:10).

The battleground

Paul describes the soul as a battleground. We wrestle not against flesh and blood but against the unseen forces that come alongside our soul to get us away from FHL (Eph. 6:12). We can't rely on our own

strength to make war against our sinful nature. Our weapons are spiritual and mighty. God is the One who gives us power to help our soul (2 Cor. 10:3-5).

But what happens when everything is going well, but suddenly there is a scary medical diagnosis or pain? FGS immediately starts its twisted cycle to manipulate our soul to agree with what is contrary to God's Word.

Victory over FGS

We need more of God's love, more of His power and more of His Word abiding in and through us. Surrender to God and recognize that He is bigger than any problem you face. You are powerless to defeat it on your own, but with Him all things are possible.

To defeat FGS use the "believe, recall and abide" method. These aren't the only steps, but they're an excellent beginning:

- 1. Believe: To eliminate fear, read Bible verses that are relevant to your challenge. Believe God by meditating on His Word (Ps.119:148). When you put the word of God inside your heart

and keep it on your lips, your faith will increase by hearing the words of Christ.

- 2. Recall: To counter guilt, write a list of past victories in which God came through for you. Remind yourself that all things are possible for people who believe (Mark 9:23). Know that God is on your side, He is good and He is always willing to help.

- 3. Abide: To banish shame, abide in God's love by resting in His presence, perhaps by praying and playing your favorite hymns or worship songs. He says that when you abide in Him, you will bear much fruit (John 15:5). The fruit of abiding in Him is that His love will envelop your heart through the Holy Spirit.

When you don't have the answers to your health challenges, you can rely on God. He will take your fears and transform them into faith. He will take your guilt and turn it into hope. He will take your shame and change it to love.

FGS does not have to rule your life. Rather, you can rule over FGS and experience more of God's FHL.

Blessed arrivals (continued from page 5)

me through each step and helped me understand how to explain what I needed from our health care providers. We also received several calls from CHM during the following months, asking how Bronson was doing and making sure that we were all okay.

We were facing more than \$75,000 in medical bills between the two

hospitals and follow-up doctor visits. These unexpected bills could have added much stress to our situation, especially because I changed my working hours to part-time after maternity leave. Thanks to CHM, it was paid in full in a matter of months—the ministry made the situation stress-free.

Thank you for all that you do.

FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month:

\$457,532

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

- \$32.69 this month -or-
• \$10.90 for the next three months -or-
• \$5.45 for the next six months

Together, we can make eliminating these bills a reality! These amounts are suggestions; 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

SEPTEMBER 2012

What is the Prayer Page?

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

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

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

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

Christian Healthcare Ministries
Prayer Page

127 Hazelwood Ave
Attn: Prayer Page
Barberton, OH 44203

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

Fax: 330-798-6105

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

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

1. Patricia Alberino: 18255 Glencreek Lane, Strongsville, OH 44136 Patricia underwent a complete hysterectomy. After discounts, her bills total \$2,217. *UPDATE: Patricia received \$1,724 in gifts, bringing the need to \$493.*

2. Pamela Apodaca: 2533 N 4000 W Box 8, Corinne, UT 84307 Pam had surgery to replace a critical aortic valve. She then contracted an infection and needed two more surgeries. After discounts of \$145,669, her remaining bills total \$107,386. *UPDATE: Pamela received \$23,377 in gifts and \$1,838 in reductions, bringing the need to \$82,171.*

3. Sarah Ashley: 459 E River Rock Rd., Belgrade, MT 59714 Sarah underwent hernia repair and incurred medical bills totaling \$7,200. *UPDATE: Sarah received \$6,314 in gifts and added \$4,193 in bills, bringing the need to \$5,079.*

4. Jennifer Ashlock: 4917 Dietzen Blvd., Anderson, IN 46013 Jennifer had two surgeries to treat endometriosis and incurred medical bills totaling \$7,470. *UPDATE: Jennifer received \$672 in gifts, bringing the need to \$6,798.*

5. Kathy Barnes: 1445 Ink Grade Rd., Pope Valley, CA 94567 Kathy requests help with \$6,697 in bills she incurred from treatment of rheumatoid arthritis. *UPDATE: Kathy received \$4,675 in gifts, bringing the total need to \$2,022.*

6. Amanda Binder: PO Box 7492, St. Joseph, MO 64507 Amanda became pregnant before joining CHM and incurred bills totaling \$3,338 for the birth of her son, Carson. *UPDATE: Amanda received \$2,742 in gifts and added \$608 in bills, bringing the total needed to \$1,204.*

7. Vickie Brock: 1470 Fitts Dr., Gaston, SC 29053 Vickie underwent a biopsy and surgery to remove a breast tumor. She asks the CHM family for help with bills totaling \$16,998. *UPDATE: Vickie received \$2,793 in reductions and \$8,822 in gifts, bringing the total to \$5,383.*

8. James Callista: 3104 Ventnor Ave., Longport, NJ 08403 After suffering from severe degenerative arthritis, James underwent major hip surgery. He asks the CHM family for help with \$4,214 in remaining bills. *UPDATE: James received \$1,873 in gifts, bringing the need to \$2,341.*

9. Jean Christopher: 235 Jumping Branch Rd., Tamassee, SC 29686 Jean suffered from a torn meniscus and underwent surgery. She asks the CHM family for help with \$2,889 in bills. *UPDATE: Jean received \$371 in gifts, bringing the need to \$2,518.*

10. Tiffany Collins: 33483 Mill Pond Dr., Wildomar, CA 92595 Tiffany became pregnant before joining CHM and incurred bills totaling \$3,700. She asks the CHM family for prayer and financial gifts. *UPDATE: Tiffany received \$2,030 in gifts, bringing the need to \$1,670.*

11. Michael Copeland: 8126 Cambridge Gables Ln.,

Knoxville, TN 37938 Mike underwent septuple bypass heart surgery and requests financial help and prayer. After reductions, his bills total \$48,655. *UPDATE: Michael received \$33,052 in gifts. He now needs \$15,603.*

12. Kim Cornett: 80 Grimes Rd., London, KY 40741 Kim had surgery to repair a hernia. After nearly \$11,300 in reductions, she requests prayer and help with \$14,226 in bills. *UPDATE: Kim received \$10,320 in gifts. She now needs \$3,906.*

13. Richard Cowdrey: 7071 Billman Rd., Gambier, OH 43022 Richard incurred \$619 in bills related to pre-existing foot pain.

14. June Dalton: 1500 Edgington Rd., South Salem, OH 45681 June underwent removal of basal cell cancer and asks the CHM family for help with bills totaling \$6,474. *UPDATE: June received \$4,471 in gifts, bringing the need to \$2,003.*

15. John Paul Dodd: 711 Kimberly Ct., Caldwell, ID 83605 John Paul underwent a pacemaker replacement operation and incurred \$10,372 in medical bills. *UPDATE: John Paul has received \$7,459 in gifts, bringing the need to \$2,913.*

16. Lindsay Ferguson: 512 Apple Way Dr., Danville, IN 46122 Lindsay has an eye disease that began before she joined CHM. She needs shots every three to six months and requests help from the CHM family to share her bills totaling \$1,550. *UPDATE: Lindsay added \$3,525 in bills and received \$1,018 in gifts, bringing*

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

the need to \$4,057.

17. Nova Ferguson: 5466 Knauss Rd., Sycamore, OH 44882 Nova suffered severe shoulder, arm and chest pain. Thankfully, she did not experience a heart attack. She incurred \$7,482 in medical bills. **UPDATE: Nova received \$5,629 in gifts, bringing the need to \$1,853.**

18. John S. Fernald: 22421 E Broad Ave., Otis Orchards, WA 99027 John underwent testing for his pre-existing heart condition and incurred \$10,069 in medical bills. **UPDATE: John received \$1,918 in gifts, bringing the need to \$8,151.**

19. Sheri Friedman: 111 Heidi Dr., Swansea, IL 62226 Sheri incurred \$4,070 in bills for the treatment of breast cancer. She asks the CHM family for prayer and financial help. **UPDATE: Sheri added \$27,924 in bills. She received \$6,490 in gifts and \$15,140 in reductions, bringing the need to \$10,364.**

20. Brooklyn Goad: 1344 Gilford Point Lane, Champions Gate, FL 32896 Brooklyn became pregnant before joining CHM and incurred \$13,384 for the birth of her son, Pierce. **UPDATE: Brooklyn received \$5,939 in gifts and added \$400 in bills, bringing the need to \$7,845.**

21. Rhonda Good: 43455 County Line Rd., Columbiana, OH 44460 Rhonda was already pregnant when she joined CHM. She incurred \$4,196 in bills for the birth of her daughter, Emily. **UPDATE: Rhonda received \$3,351, bringing the need to \$845.**

22. Nancy Graham: 2401 2nd Ave., Upper Chichester, PA 19061 Nancy underwent treatment for a bladder condition. Her bills total \$8,422. **UPDATE: Nancy received \$6,509 in gifts, bringing**

the need to \$1,913.

23. Raymond Hall: 10961 S 250th E Ave., Broken Arrow, OK 74014 Raymond suffers from thoracic outlet syndrome and underwent surgery. He has bills totaling \$60,762. **UPDATE: Praise God! Raymond received \$35,276 in reductions and \$21,973 in gifts, bringing the total to \$3,513.**

24. Jack Hannum: 1112 Barbara Dr., New Castle, IN 47362 Jack underwent heart testing and surgery. After reductions and a gift from his church, his remaining bills total \$10,540. **UPDATE: Jack received \$7,193 in gifts, bringing the total need to \$3,347.**

25. Amanda Hanson: 5120 Sunset Ln., Everett, WA 98203 Amanda became pregnant before joining CHM and incurred bills totaling \$10,053 for the birth of her daughter, Katie. **UPDATE: Amanda received \$5,635 in gifts, bringing the need to \$4,418.**

26. Judy Hayes: 168 W Poplar St., Jesup, GA 31545 Judy underwent total knee replacement surgery. After reductions, her medical bills total \$5,692. **UPDATE: Judy received \$2,650 in gifts, bringing the need to \$3,042.**

27. James Hill: PO Box 36714, Canton, OH 44735 James suffers atrial fibrillation and asks the CHM family for help with \$12,311 in medical bills.

28. Linda Ingham: PO Box 38, Witmer, PA 17585 Linda had five eye surgeries following a detached retina and macula. She is blind in one eye and incurred \$21,294 in bills. She requests financial help and prayer that her vision will be restored. **UPDATE: Linda received \$16,789 in gifts, \$8,016 in reductions, and added \$17,070 in bills, bringing the need to \$13,559.**

29. Cindy Jackson: 23216 Nameless Rd. Unit A, Leander, TX 78641 Cindy suffers from non-Hodgkins lymphoma and incurred bills totaling \$21,971. She trusts that God will help meet her need through CHM members. **UPDATE: Cindy received \$11,355 in gifts and added \$1,717 in bills, bringing the need to \$12,333.**

30. Paul Jehle: 14 Homestead Rd., Sagamore Beach, MA 02562 Paul suffers from supraventricular tachycardia, a heart rhythm disorder. He incurred bills totaling \$15,774 and asks the CHM family for prayer and financial help. **UPDATE: Paul has received \$1,227 in reductions and \$11,371 in gifts; his need is now \$3,176.**

31. Linda Lavanchy: 1730 N State Hwy 7, Camdenton, MO 65020 Linda underwent back surgery for a pre-existing condition and incurred bills totaling \$16,093. She asks the CHM family for prayers and financial help. **UPDATE: Linda received \$10,139, bringing the need to \$5,954.**

32. Kathynne Leesley: 3306 Ave. A, Council Bluffs, IA 51501 Kathynne had uterine cancer and underwent a hysterectomy. She asks the CHM family for prayer and for help with \$31,073 in medical bills. **UPDATE: Kathynne received \$25,833 in reductions and \$2,877 in gifts, bringing the need to \$2,363.**

33. Mollie Jo Martin: 6715 Hidden Trails Dr., Stillwater, OK 74074 Mollie Jo suffered a concussion that caused other health complications. She incurred \$1,914 in medical bills for testing and treatment. **UPDATE: Mollie Jo received \$845 in gifts, bringing the need to \$1,069.**

34. Angelyn McMurray: 109 W 5th Ave., Runnemede, NJ 08078 Angelyn became pregnant before

joining CHM. She asks the ministry family for help with \$3,503 in bills. **UPDATE:** *Angelyn received \$2,107 in gifts, bringing the total to \$1,396.*

35. Lana Miller: 14737 Countryside Ct., Middlebury, IN 46540 Lana underwent surgery for hand pain and bilateral trigger finger. After reductions, her bills are \$4,088. **UPDATE:** *Lana received \$2,799 in gifts, bringing the need to \$1,289.*

36. Michelle Miller: 219 Brookfield St. Unit C, Louisville, OH 44641 Michelle incurred \$5,708 in bills from the birth of her daughter, Delaney. The pregnancy was pre-existing and Michelle asks the CHM family for help meeting this need. **UPDATE:** *Michelle received \$963 in gifts, bringing the need to \$4,745.*

37. James Muncy: 1730 Village Circle, Mishawaka, IN 46545 James underwent surgery for a diabetic ulcer on his foot. After reductions, he has \$8,871 in bills. **UPDATE:** *James added \$35,042 in bills and received \$22,031 in gifts, bringing the need to \$21,882.*

38. Susan Muoio: 352 Briar Lake Dr., Elyria, OH 44035 Susan was scheduled to have her gallbladder removed prior to joining CHM and asks for help with bills totaling \$1,463.

39. William Newton: 5911 Country Brook Ct., Sugar Land TX 77479 William underwent knee

replacement surgery and incurred bills totaling \$17,277. **UPDATE:** *William received \$12,775 in gifts, bringing the amount needed to \$4,502.*

40. Ronda Pearson: 57 Jack's Circle, Shell Knob, MO 65747 Ronda underwent surgery for an eye condition and incurred \$6,953 in bills. She asks the CHM family for help. **UPDATE:** *Ronda has received \$5,557 in gifts, bringing the total needed to \$1,396.*

41. Calvin Ratzlaff: 40596 307th St., Avon, SD 57315 Calvin suffers from hyperparathyroidism and has \$16,213 in medical bills.

UPDATE: *Calvin received \$12,152 in gifts; the need is now \$4,061.*

42. Rebecca Reeves: PO Box 13460, Spokane Valley, WA 99213 Rebecca was diagnosed with a brain aneurysm and underwent surgery. So far, her bills total \$290; she asks the CHM family for prayer and financial gifts. **UPDATE:** *Rebecca has received \$284 in gifts and added \$4,014 in bills, bringing the need to \$4,020.*

43. Debbie Roberts: 429 Sidney St., West Liberty, OH 43357 Debbie incurred medical bills for biopsy and removal of a growth.

After discounts, her bills total \$8,467. **UPDATE:** *Debbie received \$717 in gifts, bringing the remaining need to \$7,750.*

44. Tally Schmidt: 202 Holly Place, Walters, OK 73572 After undergoing a tumor removal, doctors determined they needed to remove Tally's ovary. She praises God that she is now pain free but she still needs help with \$11,526 in medical bills. **UPDATE:** *Tally received \$7,849 in gifts, bringing the need to \$3,677.*

45. James Schreiber: 12113 W 82nd Terrace, Lenexa, KS 66215 James underwent extensive sextuple bypass heart surgery. After more than \$200,000 in reductions, his remaining bills total \$59,462. **UPDATE:** *James received \$23,578 in gifts, bringing the need to \$35,884.*

GIVING GUIDE

Membership #	Need #	Membership #	Need #
100025-100148	43	113484-113813	58
100159-100331	01	113819-114143	23
100339-100599	41	114145-114510	13
100629-101011	30	114515-114827	29
101052-101607	21	114828-115217	16
101608-102257	20	115226-115749	47
102281-102883	33	115750-116910	42
102923-103848	06	116920-117965	39
103871-104580	35	117987-119265	25
104586-105145	34	119269-120630	36
105147-105773	40	120640-121929	53
105797-106356	11	121930-123721	43
106367-106997	62	123723-125049	03
107000-107405	14	125059-126714	07
107417-107868	22	126725-128180	48
107875-108323	05	128182-130198	31
108334-108669	17	130207-132206	56
108672-108992	37	132208-134489	54
108995-109331	32	134512-136495	04
109333-109746	50	136501-138837	44
109750-110057	61	138845-142194	49
110059-110388	60	142195-143395	18
110389-110686	10	143396-144084	19
110687-110998	08	144085-144895	52
111004-111300	57	144896-145631	28
111303-111610	51	145632-146560	12
111612-111965	15	146562-147524	59
111966-112304	26	147525-148986	27
112307-112653	24	148988-150157	38
112657-113106	45	150158-151995	46
113107-113482	55	151996-155229	02

How do I use the Giving Guide?

In the Giving Guide, find the range of membership numbers in which your number falls. You can send a gift to the need number that corresponds to your member number.

For example, if your number is 110000, you would send to need #61.

These directions are only suggestions; if you are not a CHM member or feel led by the Lord to give to a need other than the one suggested, please do so!

How do I send my gift?
(Continued from the page 8 sidebar)

Option 2: You can send financial gifts to the CHM office and they will be forwarded to the recipient you choose. The advantage is that gifts sent in this manner are tax deductible.

Please make your check out to CHM and write "Prayer Page" and the name of the gift recipient in the memo line. We will deposit your check and generate another check to send to the recipient of your choice. We will forward any card or encouraging note that you include, or you can send it directly to the recipient.

Continued on the page 10 sidebar

How do I send my gift?
(Continued from the page 9 sidebar)

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

Any gifts designated for a person not on the Prayer Page will be forwarded to another recipient.

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

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

Mail in your Donor Information Form, e-mail prayerpage@chministries.org or call 800-791-6225 and ask for the Prayer Page.

The Donor Information Form also is available online at www.chministries.org/downloadforms.aspx

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.

46. Donald Schwarz: 3209 Nottingham St., Pearland, TX 77581 Donald underwent partial shoulder replacement surgery and is trusting God to meet his need through CHM members. After reductions of more than \$38,000, Donald's remaining bills are \$11,273. *UPDATE: Donald received \$6,945 in gifts, bringing the need to \$4,328.*

47. Kathleen Settle: 4114 Bowman Ave., Indianapolis, IN 46227 Kathleen had surgery to remove a uterine polyp and her ovaries and fallopian tubes. After reductions, her bills total \$13,516. She asks the CHM family for prayer and financial help. *UPDATE: Kathleen received \$7,783 in gifts, bringing the need to \$5,733.*

48. Kent Shoop: PO Box 86, Easton, WA 98925 Kent had surgery and radiation treatment for prostate cancer. He trusts God to meet his \$17,884 need through the generosity of CHM members. *UPDATE: Kent received \$10,722 in gifts, bringing the total \$7,162.*

49. Jerry Sizemore: 7720 Surrey Dr., Indianapolis, IN 46227 Jerry suffered a swollen retina and loss of vision. He also underwent testing for stroke and aneurysm and praises God that these conditions were not present. He asks CHM members for help with \$1,806 in medical bills. *UPDATE: Jerry added \$2,194 in bills and received \$1,634 in gifts, bringing the need to \$2,366.*

50. Barbara Smith: PO Box 1167, Rupert, WV 25984 Barbara underwent a hysterectomy to remove uterine cancer cells. She has bills totaling \$9,372. *UPDATE: Barbara received \$6,906 in gifts, bringing the need to \$2,466.*

51. James Snyder: 24848 Starlight Mtn. Rd., Ramona, CA 92065 James underwent emergency surgery for coronary heart disease. After

discounts, his bills total \$109,571. The Snyders trust God to work through CHM to meet this need. *UPDATE: Praise God! James received \$26,115 in gifts, \$73,515 in reductions and \$2,411 in added bills, bringing the need to \$12,352.*

52. Tricia Supan: c/o Gus Supan, 38011 Princeton Dr., N Ridgeville, OH 44039 Tricia suffers from Lyme disease and asks the CHM family for help with \$18,200 in bills. *UPDATE: Tricia received \$2,175 in reductions and \$11,862 in gifts, bringing the need to \$4,163.*

53. Billy Thomas: 5642 Naomi Dr., Milford, OH 45150 Billy underwent hernia repair surgery and asks the CHM family for help with \$8,548 in medical bills. *UPDATE: Billy received \$2,224 in gifts, bringing the need to \$6,324.*

54. Robert Thresher: 9681 Mosquito Rd., Placerville, CA 95667 Robert suffered a work-related hernia and underwent surgery to repair it. After significant reductions, his medical bills total \$5,894. *UPDATE: Robert has received \$2,094 in gifts, bringing the total need to \$3,800.*

55. Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227 Lessie underwent bladder surgery and asks for help with bills totaling \$29,605. *UPDATE: Lessie received \$24,291 in gifts; the need is now \$5,314.*

56. David Urschel: 400 Washington St., Oldsmar, FL 34677 After years of pain and limited mobility, David underwent bilateral knee replacement surgery. He obtained significant bill reductions but still needs help with \$36,966 in medical bills.

57. Charlotte Vieth: 1500 Pella Rd., Martell, NE 68404 Charlotte underwent laser surgery for varicose

veins. After reductions, her medical bills total \$3,400. *UPDATE: Charlotte received \$731 in gifts, bringing the need to \$2,669.*

58. Phillip Vollman: 13924 Radcliffe Rd., Chardon, OH 44024 Phillip underwent surgery for hernia repair and asks the CHM family for help with \$8,500 in bills. *UPDATE: Phillip received \$4,702 in gifts, bringing the need to \$3,798.*

59. Sharon Warden: RR 1 Box 69-8F, Poca, WV 25159 Sharon underwent surgery for tumor removal and asks the CHM family for prayer and financial help with \$23,100 in medical bills. *UPDATE: Sharon received \$11,853 in gifts, bringing the need to \$11,247.*

60. Rachel Weaver: 1380 Oaklyn Dr., Mohnton, PA 19540 Rachel was in a car accident and underwent cervical disc replacement. She had a second surgery due to complications. She asks the CHM family for help with bills totaling \$28,559. *UPDATE: Rachel received \$26,222 in gifts, bringing the need to \$2,337.*

61. Merrily Wright: 600 9th St., Elko, NV 89801 Merrily underwent removal of a thyroid nodule. After reductions totaling nearly \$19,000, her remaining bills are \$7,684. *UPDATE: Merrily received \$5,665 in gifts, bringing the need to \$2,019.*

62. Janette Zarkovacki: 4845 Old Farm Cir West, Colorado Springs, CO 80917 Janette incurred \$4,670 in bills from the birth of her daughter, Brianna. *UPDATE: Janette received \$570 in reductions and \$2,301 in gifts, bringing the need to \$1,799.*

Briggs testimony (continued from page 1)

faith in the One who *is* in control. I knew that trusting Him didn't necessarily mean that my body would be healed; however, I clung to the knowledge that He would do what was best for me, ultimately healing me regardless of the outcome.

Many people prayed for me during my illness; the staff at Christian Healthcare Ministries was part of that group. They meet to pray for members



Erin Briggs with friend, Andy, and his son, Jesse

who have submitted medical needs. I called a few times on a Thursday morning and heard the automated message that no one was available to take my call because the staff was in its weekly prayer meeting. I found it comforting to think that they were praying for me.

Also, they always knew who I was when I called! It was great to have a personal relationship with my health care *ministry* rather than being a cog in the machine of a health insurance company.

I was fortunate to receive significant discounts for my medical care. My treatment included six rounds of chemotherapy, followed by a round of high-dose chemo with stem cell rescue.

All parties—including the doctors and

the hospitals—were incredibly helpful in assisting me with financial assistance applications. Initially, I was leery of the “stigma” associated with being a self-pay patient. However, my health care providers were more willing to work with me after I explained how CHM works and received notice that I didn't qualify for government assistance.

The bills from both hospitals totaled more than \$300,000. More than 90 percent of that was reduced through discounts! My doctor bills were all for outpatient visits, which aren't eligible for sharing at the

CHM Silver level. However, the doctors' office was kind enough to bill me at its Medicare rate.

One of my doctors was particularly helpful in finding resources, putting me in touch with the right people and encouraging me not to be hesitant about saying I was a self-pay patient. She also got me approved for a clinic at one of the hospitals where I could get free prescriptions.

Time was of the essence throughout my ordeal; in many cases I was blessed to be in the right place at the right time. However, I encourage CHM members who have more time and flexibility to seek out good doctors and

hospitals.* Don't avoid hospitals with excellent reputations simply because they appear to cater to wealthier people.

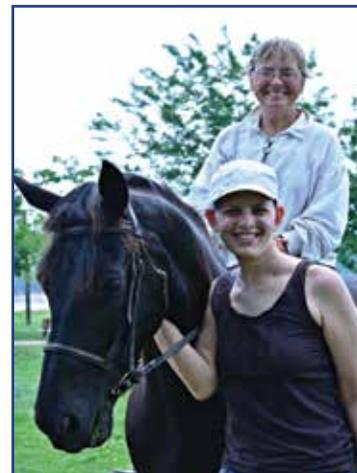
As of March 2012, I'm cancer free! I'll continue to undergo periodic testing to be sure that the cancer doesn't recur, but after five years of monitoring I won't need to have any consistent treatment related to this illness.

I'm so grateful for CHM and all of my fellow members whose monthly financial gifts contributed to my need. I also greatly appreciate all of the fellow Christians who prayed for me and sent me cards and notes of encouragement.

I plan to write thank-you notes to each one of you; I ask for your patience in responding to so many kind people.

It's wonderful to know that I'm part of something that makes such a significant difference in

people's lives. Thank you!



Erin with friend, Val, and horse, Shadow

**Editor's note: To compare health care pricing in your area, visit www.healthcarebluebook.com and www.hospitalvictims.com.*

Tempted to rage (continued from page 2)

for us. That is, if we try to live like Him in our own strength. That's why the Holy Spirit was sent to us, to enable us to love the person we'd like to punch in the nose or put in his place with deftly aimed verbal darts.

Of course, none of this means that we have to be like a bunch of cows, just mooing along in a compliant herd as the butchers come to carve us up, figuratively speaking. We cannot and must not surrender our principles. This will become even more

important as the skies grow increasingly dark.

If the early Christians showed anything, they showed courage. In a world that

Continued on page 13

Petree testimony (continued from page 1)

seconds.

I broke and crushed my third lumbar vertebra and sustained severe neck injuries. Rushed to the hospital, I was released after nine days of treatment.

Five days later, I was admitted to another hospital due to severe swelling caused by blood clots. I was there eight days while my fever broke and the swelling decreased.

A third miracle took place during my hospital stays. As family, friends and even strangers came to visit, I felt more humbled and thankful than ever before in my life. Scripture verses I had forgotten came to mind and I found myself praising God for allowing the accident to happen. Though it sounds strange, I was grateful. I believe God broke me physically so I would become stronger spiritually.

As a result of my fall, He also gave me opportunities to share the Gospel that I otherwise wouldn't have had.

Though I was in tremendous pain and taking medicine for six months following the accident, God gave me the ability to endure. He provided excellent care through my loving wife, Ann, and our many

friends. He also strengthened my prayer life and my marriage.

In the meantime, we had medical bills of nearly \$57,000. As soon as I was physically able, I called Christian Healthcare Ministries. The staff members and the staff of The Karis Group, a partnering Christian patient advocacy organization, were very helpful and efficient. They answered all of my questions and calmed my fears. I knew that other Christians were going to bat for me, praying and helping me financially.

I was able to obtain nearly \$55,000 in medical bill discounts and CHM members shared my remaining bills. I didn't have to pay any out-of-pocket expense and witnessed God working through other Christians to meet my need. It was an indescribable feeling.

Several months after the accident, another miracle occurred which was perhaps the greatest one of all. Still unable to walk, Ann helped me out of the house and into the yard. I looked up at the corner of the roof from which I'd fallen and saw the skid marks from my feet.

To my amazement, I also saw that there

"I was able to obtain nearly \$55,000 in medical bill discounts and CHM members shared my remaining bills. I didn't have to pay any out-of-pocket expense and witnessed God working through other Christians to meet my need. It was an indescribable feeling."

was a hard, woody shrub under the corner. If I had plunged directly down, I would have been killed. God had landed me nearly seven feet away! I knew that this trajectory was impossible without God's hand moving my body away from the corner.

Today I have no nerve damage, a perfectly healed back and a new spirit of strength. God helped me recover faster than I expected and I feel ready to do whatever He wishes me to accomplish in this life.

We serve a gracious and loving God who cares for each one of us and is always faithful. Praise be to God!

Reminder: Join Brother's Keeper and switch to Gold before Dec. 31, 2012!

Joining Brother's Keeper between now and Dec. 31, 2012, means you'll automatically receive cost-sharing support of up to \$1 million per illness if you join at the Gold participation level.

Until recently, Brother's Keeper members accrued \$100,000 per year in cost sharing support to a maximum of \$1 million per illness.

The opportunity to receive up to \$1 million in cost sharing support is yours if:

- you join Brother's Keeper at the Gold level by Dec. 31
- You are a Silver or Bronze member who changes your participation level to Gold and joins Brother's Keeper by the deadline
- You are already a Gold level member

participating in Brother's Keeper. The change will be automatic; there are no forms to fill out and no information you need to send to CHM

To learn more, visit www.chministries.org/catastrophicbills.aspx or call the CHM Member Assistance department at 1-800-791-6225, ext. 5993.

Antibiotics may not be needed for sinus infections

Compiled by **Dr. Michael D. Jacobson**, CHM medical consultant

Once again, a study has shown that antibiotics are of no significant benefit in common, self-limited infections.

Researchers at Washington University in St. Louis took 166 patients presenting with acute sinus infections and randomly assigned them to either receive amoxicillin, a commonly used penicillin-type antibiotic, or a placebo. All patients took their respective medications 3 times daily for 10 days and were checked at 3, 7 and 10 days for improvement.

At three and 10 days of treatment, patients who took amoxicillin showed no better

improvement over those who took the placebo. In both groups, about 80% were significantly better at the 10 day mark, regardless of treatment. In order to try to ensure that amoxicillin was appropriate for sinus infection in this study, neighborhood children were randomly sampled with nasal swabs to test for the presence of a common bacterium that causes sinus infections (streptococcal pneumoniae). Very few of the bacteria that were cultured were resistant to the amoxicillin, which means that this antibiotic should have been effective.

As with middle ear infections, antibiotics are of questionable value at best, and also

carry with them other risks, such as drug reactions and resistance. This study yet again shows that in common, self-limited infections, it is probably wiser to forego using antibiotics except in the minority of cases that do not respond to more conservative therapy.

Garbutt, J. M., Banister, C., Spitznagel, E., & Piccirillo, J. F. (2012). Amoxicillin for acute rhinosinusitis: a randomized controlled trial. Journal of the American Medical Association, 307(7), 685-692. doi: 10.1001/jama.2012.138

Tempted to rage (continued from page 11)

banned their faith, threw them to the lions, and that had nailed the Son of God to a cross, the early Christians stood firm. Some of them became martyrs, enduring to the end.

We need to stand firm for our Lord. We're on the solid rock. Besides, if we believe in

Him, it's not as if we have—or want—a choice.

I'm not trying to be a Gloomy Gus here. It's reality.

When the moment comes that we're challenged, there's a very safe place to go,

and we find it described in Matthew 14:27, when the disciples were in great fear: "But Jesus spoke to them at once. 'Don't be afraid,' he said. 'Take courage. I am here!'"

Take courage, friends. He's here, today, too.

Thoughts and memory (continued from page 4)

message went up to the punishment center in the thalamus. The brain interpreted the information in the cortex, including the cause and nature of the pain and what part of the body experienced it.

However, there was no emotion attached to the experience. In other words, there wasn't any negative input from the limbic system because there was no lasting harm done to Johnny's spirit.

Conversely, someone else was present and played a role in young Jack situation—his mother. His pain wasn't purely a physical event. His mother's reaction (making him touch the hot stove after he was

caught playing with matches) stimulated his punishment center and caused him emotional pain.

Jack knew logically that the lesson for his own good. Nevertheless, in his spirit he believed that what his mother did was cruel. When he remembered burning his finger on the stove, he felt anger and rejection—emotional pain that the Bible refers to as a wounded spirit.

Editor's note: To read part 1 of this series, download the CHM August 2012 newsletter at www.cbministries.org/newsletter.aspx

and memory (part 3)

1. *Dorland's Illustrated Medical Dictionary. (1981). (26th ed.). Philadelphia: W.B. Saunders.*
2. *Guyton, A.C. (1991). Behavioral & Motivational Mechanisms of the Brain - The Limbic System & Hypothalamus Textbook of Medical Physiology (8th ed., pp. 648-658). Philadelphia: WB Saunders.*
3. *Guyton, A.C. (1991). The Cerebral Cortex; Intellectual Functions of the Brain and Learning and Memory Textbook of Medical Physiology (8th ed., pp. 634-647). Philadelphia: WB Saunders.*

Next month: Spirit-controlled thoughts

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 Prayer Page contributors:

What a joy it is to share with you that *all* of the medical bills related to my hip surgeries have been paid! God has provided through your generosity. Gene and I are so thankful to be part of His family. Thank you for caring and sharing to meet these medical bills.

No matter the size of the gift or the number of times you shared with us through Prayer Page giving, we see how God combined the resources and did through many people—a family—what we couldn't do alone. We're so excited to see His completion in His time.

Our joy is full and we want you to share in the rejoicing with us. May your heart and home be blessed by the great Giver.

We thank Him for you in Jesus' name,

Rochelle and Gene Goertzen
 Lebanon, OR

P.S. All of the gifts of encouragement through cards and prayers are precious to me.

Dear Christian Healthcare Ministries:

I recently called to ask for prayer about the major oral surgery I'm facing as a result of tooth extraction complications.

I want to thank you and all of the people who have sent notes to let me know they are praying for me. I can't tell you how uplifting it was to receive these words of encouragement! It was also a reminder of the importance of prayer to me, my family, and my friends.

I've shared the notes and cards with others, even those who don't know the Lord, and they have been touched by God's kindness and love being poured out by His people

Thank you!

With godly affection,

Sandi Lacey
 Winter Springs, FL

Dear Christian Healthcare Ministries:

Thank you!

Thank you so much for the quick, easy, and generous help in assisting with my wife's surgery expenses. You at CHM have been a real blessing.

We thank our Lord Jesus Christ for you,

Jim and Julie Courson
 Newberg, OR

Dear Prayer Page contributors:

God bless you for giving to my Prayer Page need!

It was a big step of faith for my husband to allow me to join CHM after he turned 65 and went on Medicare. A friend had been encouraging us to join since his retirement. Though we had been paying unreasonable insurance policy costs, my husband couldn't see how CHM would work.

The check I recently received from CHM was a faith building and humbling experience. My husband was initially upset when my first need was determined a pre-existing condition, but tears came to our eyes when we received that check.

We humbly accept and appreciate your faithfulness. I cannot fully express how we felt, but we know that we were changed. We were on the receiving end of something we had not experienced before. God bless you for that lesson to us.

Sincerely,

Jean Christopher
 Tamassee, SC

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 CH3543. 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.*

Barbara Smith: PO Box 1167, Rupert, WV 113491 Barbara requests prayer; several family members and close friends either have passed away or face serious illness.

Gyneth Bennett: PO Box 1507, Millsboro, DE 19966 Gyneth is undergoing chemotherapy due to an ongoing battle with lung cancer. Please keep Gyneth in prayer.

Brenda Bahler: 2628 Countryside Dr., Lebanon, IN 46052 Brenda has osteoporosis and is in constant pain. Please pray for God's healing touch.

Genevieve Miranda: 3227 Centurian Pl.,

Ontario, CA 91761 Genevieve's husband, Gilbert, recently died. Please pray for comfort in this time of grief and loneliness.

Jane Legendre: 217 Walnut St., Covington, LA 70433 Jane is scheduled for a second knee replacement surgery and requests prayer.

Vicky Seitz: 102 Gaslight Dr., #20, Versailles, IN 47042 Vicky has an untreatable condition in which her brain is slipping down on top of her spine. She's frightened and asks for prayer.

Deona Mabe: 108 Mabe Lane, Princeton, WV 24740 Deona endometrial cancer and

asks for prayer as she investigates treatment methods.

David Persinger: 162 Christiana Rd., New Castle, DE 19720 David has a cancerous tumor in his liver. Please keep David in prayer.

Beth Namminga: 40879 305th St., Avon, SD 57315 Beth had hip surgery and requests prayer for a swift recovery.

Sandy Meyer: 1510 Osage Lane, Labadie, MO 63055 Sandy requests prayer for her husband, who is undergoing cancer treatment. She also needs prayer for resolution to a family situation.

CHRISTIAN HEALTHCARE MINISTRIES

September 2012

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The mission of Christian Healthcare Ministries is to glorify God, show Christian love, and experience God's presence as Christians share each other's medical bills.

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