



Christian Healthcare Ministries

The biblical solution to healthcare costs

July 2011

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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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Ministry improves Gold Guideline on pre-existing conditions

As of May 1, 2011, Christian Healthcare Ministries has changed its Gold-level Guideline on pre-existing conditions. A pre-existing condition is any medical illness with signs, symptoms or treatment predating CHM membership (even if it has not been diagnosed).

This Guideline applies to CHM members at the Gold level at the time medical bills are incurred.

Bills incurred for any pre-existing condition after the member joins CHM are eligible for sharing according to the following schedule:

- During the first year of participation, bills incurred for that condition after membership begins are eligible for sharing up to

\$15,000.

- In the first two years of membership, bills incurred for a pre-existing condition are eligible for sharing up to \$15,000 in the first year and an additional \$10,000 in the second year, for a total of \$25,000.
- In the first three years of membership bills incurred for a pre-existing condition are eligible for sharing up to \$15,000 in the first year; second year, \$10,000; third year, \$25,000. Three-year total: \$50,000

After the member completes three years of participation, the condition will no longer be considered pre-existing.

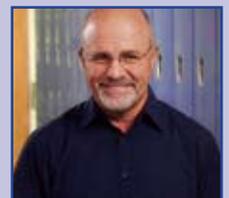
During the three-year period outlined above, the balance of medical bills for a pre-existing condition (incurred above the allowable amount for that specific year) are

eligible to be shared on the CHM newsletter's Prayer Page, up to \$125,000 per illness (up to \$1 million with Brother's Keeper

See "Pre-existing," page 3

CHM and Dave Ramsey

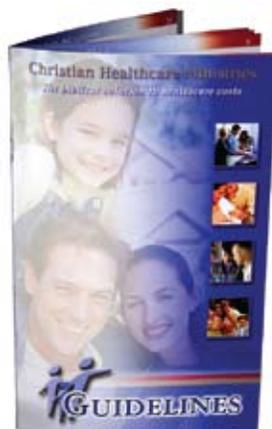
In a recent newsletter issue, Christian Healthcare Ministries reported that it has teamed



Dave Ramsey

up with Dave Ramsey, internationally known radio talk show host and best-selling author on personal financial issues, to help Christian college students learn money management skills that will last their lifetimes.

CHM and The Lampo Group (Ramsey's organization) are exploring additional ways to help educate Christians about managing their money and their health care costs. Next month's newsletter will contain information and updates on these programs.



Can't display the flag or pray on campus?



Rev. Howard Russell

*Executive Director,
Christian Healthcare
Ministries*

Perhaps you've heard the story of the young Massachusetts elementary school student who was told he could not hang in his classroom or on his desk a drawing he had made of the American flag.

If you are not aware of the story of 11-year-old Frankie Girard, it's worth reading. Here is a portion of the story that appeared Friday, May 13 on the website of WWLP in Chicopee, Ma.:

"ORANGE, Mass. (WWLP) - The small town of Orange was thrust into the national spotlight after a student was not allowed to hang a picture of the American flag in the classroom. The story is now getting national attention, and on Friday, the family wanted to set the record straight on exactly why they are speaking out against the school.

"On Monday, 11-year-old Frankie Girard drew a picture of the American flag. Girard says that he could not hang the picture in his classroom at the Butterfield School because it would offend another student.

"I just want to be able to hang my flag and be proud of who I am,' Girard said. 'This is America and I made an American flag, and I can't even hang it up because of one kid in my class.'"

I know. This is hard to understand. It almost seems as if there has to be more to the story. The idea that in an American public school a drawing of an American flag can't be shown because it might offend a student

is...incredible.

Certainly the school flies an American flag and perhaps American flags in the classrooms. In all likelihood the school's history books depict American flags.

This isn't a case of being respectful of others' opinions, or denying the allegedly offended student's freedom of speech. This is the United States. It has a flag. For an American public school



teacher to suggest that the flag can't be shown so as not to offend another student is not logical or reasonable.

There are many thousands of schools in our country and millions of students. This is one incident. It shouldn't be overblown. It should, however, be considered in light of what many people are concerned our country is becoming based on many such stories: the United States of the Offended.

That eagerness to be offended can extend to trying to stifle Christian religious freedom.

Here's a portion of a story that appeared on World Net Daily, May 7, 2010, about two California college students threatened with discipline for praying with an instructor (this story also was reported on Fox News):

"The incident developed in December 2007 when an instructor at the college complained about a private, consensual prayer in a shared faculty office between a student and a sick teacher.

"The institution issued formal notices of intent to suspend both the student and a bystander, held disciplinary hearings and imposed written warnings.

"Pacific Justice Institute staff attorney Matthew McReynolds sent multiple demand letters advising the college of the students' rights, but the administration declined to respond. A lawsuit then was filed in federal court against the institution.

"A federal judge earlier refused the college's demand that the case be dismissed. School officials had claimed prayer—like protests and demonstrations on campus—is presumptively disruptive.

"U.S. District Judge Susan Illston instead ruled that

See "Flag," page 11

The Prayer Page: an additional means to help with pre-existing conditions

If you are new to Christian Healthcare Ministries, you may not be aware of the ministry's provision for pre-existing illnesses.

The Gold participation level offers financial assistance for pre-existing illnesses on a yearly schedule (see article on page 1). However, when bills exceed these limits, or for members at the Silver or Bronze levels,

the Prayer Page is an additional means of health cost sharing support.

The Prayer Page appears each month on pages 7 to 10 of the Christian Healthcare Ministries newsletter.

At any given time, the Christian Healthcare Ministries Prayer Page lists about 60 members who have unpaid bills

"I wish every {CHM member} understood what a small amount is necessary from each family for all of the Prayer Page needs to be met."

-CHM member Douglas Hall

See "Prayer Page," page 11

Pre-existing (continued from page 1)

participation).

"We are pleased to offer this service to our members and prospective members," said Roger Kittelson, CHM chief financial officer. "Our staff and Board of Trustees have carefully considered this decision and have determined that it is financially

viable. It will help many Christians in need."

Bills will not be eligible for sharing if, at the time a member joins CHM, the bills are for pre-existing conditions that require active treatment, other than regular routine maintenance medications. After

that incident is completed and the doctor states that the member is on a routine maintenance treatment regimen, bills for any new incident incurred for that illness after the member's CHM join date will be shared on the previously outlined schedule.

Silver or Bronze members can at any time move to the Gold level. Conditions pre-existing to becoming a Gold member begin the three-year schedule outlined above, or remain authorized at the lower level (whatever is most beneficial to the member) until the Gold level schedule is to the member's advantage.

If a member terminates CHM membership and later rejoins at the Gold level, any conditions that member had before rejoining will be pre-existing and will enter the three-year eligibility schedule.

Editor's note for Silver and Bronze level members: If you have illnesses or other medical incidents—diagnosed or undiagnosed—when you begin participation (other than high blood pressure or diabetes), bills for these conditions cannot be considered for sharing unless you are declared cured by a doctor and go one year without signs, symptoms, medication or treatment. (Bills may be eligible for sharing on the Prayer Page; see article at the top of this page).

Questions about this Guideline? Call the Ministry Information department at 1-800-791-6225, ext. 1002.

Regular sharing program limits for Gold members

	Regular program	Prayer Page
Year 1	\$15,000	Balance of bills up to \$125,000 (up to \$1 million with Brother's Keeper)
Year 2	\$10,000 (total for years 1 and 2 = \$25,000)	
Year 3	\$25,000 (total for years 1 to 3 = \$50,000)	
After year 3	\$75,000 (total for years 1 to 4 = \$125,000; condition no longer pre-existing)	



How the heart thinks

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This article is excerpted from Dr. Jacobson's book, The Word On Health, originally published by Moody Press and available by contacting the Ministry Information department at 1-800-791-6225 or nmull@cbministries.org.

People today often look down on public displays of emotions. Women in particular may be criticized for being too emotional or driven by their feelings.

However, the Bible does not condemn showing emotions; on the contrary, it describes a lack of feeling as "hardness of heart." Feelings are only referenced twice in the King James Version of the Bible:

Who being past feeling [apathetic] have given themselves over unto lasciviousness, to work all uncleanness with greediness (Ephesians 4:19).

I know thy works, that thou art neither cold nor hot: I would thou wert cold or hot. So then because thou are lukewarm, and neither cold nor hot, I will spew thee out of my mouth (Revelation 3:15-16).

In other words, God does not desire that we have no feelings. He would rather we have strongly negative feelings than no feelings at all. Many people who bury their feelings deep inside do not care about their lives or the lives of others; they are hardened and apathetic.

In the CHM June 2011

newsletter, I presented biblical and scientific evidence that the heart "thinks." How can we tell what it is thinking? The answer lies in the following truth, which is extremely important to understanding the serious problem of stress and how it affects us physically:

The thoughts of the heart are your feelings (emotions).

In other words, our emotions tell us what our hearts are thinking. This statement is consistent with Scripture and with scientific evidence that the heart's electrical function changes with a change in emotional state. Our feelings and emotions tell us what our hearts believe is true.

"The Bible does not condemn showing emotions; on the contrary, it describes a lack of feeling as 'hardness of heart.'"

I realize that truth is not determined by feelings. Rather, truth is fixed and unchanging. Furthermore, Scripture indicates that the heart can be deceived:

He that trusts in his own heart is a fool: but whoso walks wisely, he shall be delivered (Proverbs 28:26).

Therefore, the heart needs an outside standard, and that standard is the Word of God: *For the word of God is quick, and*

powerful, and sharper than any two-edged sword, piercing even to the dividing asunder of soul and spirit, and of the joints and marrow, and is a discerner of the thoughts and intents of the heart (Hebrews 4:12).

Therefore, although feelings do not tell us what the truth is, they do tell us whether we believe it. They tell us whether what is true is a reality in our heart.

Refrain from hardening your heart

Scripture warns us repeatedly not to harden our hearts. Psalm 95.8 says, *Harden not your heart, as in the provocation, and as in the day of temptation in the wilderness.* This verse illustrates the fact that, unless we are careful, we can become dull to the Holy Spirit's promptings.

We can harden our heart in a multitude of ways.

Your heart is hardened if God has spoken to you about a particular matter and you have not obeyed Him. This concept is addressed directly in Hebrews 3 and 4. Hebrews 3:13 warns us that repeated sin produces hardening of the heart, which is a natural part of the human condition. That is why the passage says, *But exhort one another daily, while it is called Today; lest any of you be hardened through the deceitfulness of sin.*

Don't pay your medical bills!

At least, not certain bills, and not immediately. Most of the time, paying your medical bills upfront is not a good idea. Paying upfront is a lost opportunity for further discount negotiation.

Christian Healthcare Ministries encourages members to not pay their medical bills upfront unless:

- your total bills are less than \$1,000.
- you receive a medical bill reduction (discount) 60 percent or higher (the average reduction on all member bills in 2010 was 59 percent). Please be sure to report your reduction to the CHM staff (contact information below).

However, you *should* do the following until bills are presented for sharing among CHM members:

1) Apply for any discounts or financial assistance available.

Many members are surprised to find that they qualify for financial assistance, which is money set aside for the purpose of helping patients like you. This saves

millions of dollars every year and helps keep monthly gift amounts low.

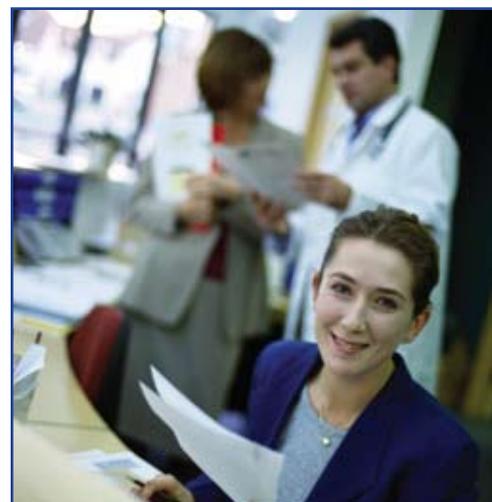
2) Ask for bill reductions.

Asking for a reduction is asking for the same consideration that insured patients receive (due to rates negotiated by insurance companies). Many providers are willing to negotiate with you because they usually receive faster payment. Also, any reductions you help obtain will be applied to your Personal Responsibility (out-of-pocket) expense (\$500 Gold; \$1,000 Silver; \$5,000 Bronze).

3) Ask health care providers to bill you directly and set up a payment plan with each of your providers.

Make sure your health care providers understand that you are a self-pay patient who belongs to a national organization of Christians that will help shoulder your health care costs.

Work with your providers to make whatever monthly payments you can afford until CHM members share your eligible



bills, at which time you will receive reimbursement for any expenditures. Even minimal payments will reassure most providers that the bills will be paid.

When in doubt, contact the CHM Reductions department for assistance. Reductions staff members have worked with more than 40,000 medical providers nationwide and are available to help you. To contact them, call 1-800-791-6225, ext. 5797, or e-mail reductions@chministries.org.

Meet your ministry staff: Sarah Walker



CHM staff member Sarah Walker

Christian Healthcare Ministries' high growth in recent months has led to the ministry adding several new staff members to provide member service.

One addition to the CHM family is Sarah Walker of Barberton, Ohio. Sarah began working in February in the Member Assistance department, where she answers phone calls, fulfills information requests and assists with special projects.

Sarah was born in Ohio but at age five moved with her family to Valrico, Fla., to be near Sarah's grandparents. While living

in Florida, Sarah, her mother, Deb, and her sister, Lisah, all became Christians.

Sarah's family moved back to northeast Ohio when she was in fourth grade. She later attended Norton High School in Norton, Ohio. In 2005, Sarah graduated with a bachelor's degree in marketing from the University of Akron in Akron, Ohio.

Before joining the CHM staff, Sarah was employed five years at the corporate office of Jo-Ann Fabric and Craft Stores in

See "Meet your staff," page 6

SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

Meet the Prayer Page participants

Note: The Prayer Page begins on page 7.

John Edmonson

Maitland, Fla.

- Total need: \$1,722
- Prayer Page gifts received to date: \$1,024
- Need remaining: \$698

My name is John Edmonson and I am 60 years old. I became a Christian 27 years ago while undergoing treatment for alcoholism. God blessed me by giving me an encouraging wife and three children. I have learned to love them as God loves me. I gave my children their “inheritance” by providing for them to attend Christian schools through

12th grade.

I became a Christian Healthcare Ministries member in early 2010. We couldn't get a health insurance policy because my wife had cancer about 10 years ago. I retired early in 2008 due to the economy; I wasn't able to find employment and therefore did not have the opportunity to get group health insurance.

Christian Healthcare Ministries welcomed us with open arms, and I was again reminded of something God has taught me over the course of my life:

If you have faith and patience, God will take care of you every time.

I recently had a need listed on the CHM Prayer Page and now my bills are nearly paid in full. Doctors and clinics have given us deep discounts whenever I explained our situation. At the times I was unable to obtain discounts on my own, the ministry stepped in to help and negotiated bill reductions for me.

I believe that Christian Healthcare Ministries is better than health insurance because you can help other Christians while they help carry your burdens.

Meet your staff (continued from page 5)

Hudson, Ohio. She worked as a call center representative and as a pricing processor in the inventory management department.

“Working at Christian Healthcare Ministries is an answer to prayer,” Sarah said. She heard about the ministry from Deb, who has worked in the Member Records department for nearly 11 years.



L-R: Scott Walker, Lisab and Gabe Frankland, Sarah and Deb Walker

Sarah said that what she appreciates most about working at CHM is the Christian environment and her “lively” co-workers.

She attends The Chapel in Green, Ohio, where she is a nursery volunteer and is part of the women's adult Bible fellowship. In her spare time, Sarah enjoys scrapbooking with her mother and horseback riding. She plans to participate in several local horse shows this summer.

Sarah lives at home with Deb, her father, Scott, and three dachshunds: Lucy, Penny and Charlie. Her sister and brother-in-law, Gabe Frankland, recently moved to Fort Meade, Md., where Gabe serves in the U.S. Air Force.

One of her favorite Bible

verses is Romans 12:2: *Do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is—his good, pleasing and perfect will.*

FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month:
\$641,043

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

- \$56.71 this month *-or-*
- \$18.91 for the next three months *-or-*
- \$9.46 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

JULY 2011

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. Gene Aikens: 1113 Murfreesboro Rd., Suite 106-340, Franklin, TN 37064 Gene had surgery for gallstone removal and has bills totaling \$19,834. **UPDATE: Gene reports \$7,669 in gifts. He now needs \$12,165.**

2. Leon Baertschi: 3793 N State Hwy AB, Springfield, MO 65803 Leon underwent quintuple bypass surgery and incurred bills for \$80,957. He received a \$50,845 bill write-off, bringing his total to \$30,112. **UPDATE: Leon reports \$16,029 in gifts. He now needs \$14,083.**

3. Kathy Barnes: 1445 Ink Grade Rd., Pope Valley, CA 94567 Kathy requests help with \$2,003 in bills she incurred from treatment of rheumatoid arthritis. **UPDATE: Kathy received \$1,156 in gifts and added \$2,427 in bills, bringing the total need to \$3,274.**

4. Madeline Blades: 1733 Hillcrest Dr., Carthage, MO 64836 Madeline's husband, James, underwent knee replacement surgery and incurred bills totaling \$29,000. James passed away in August 2010; Madeline requests your help to pay his remaining bills. **UPDATE: James received \$13,956 in gifts, bringing the need to \$15,044.**

5. Michael Bradford: 170 SE Smith Rd., Eva, AL 35621 Michael suffers from sleep apnea and asks the CHM family for help with bills totaling \$3,439. **UPDATE: Michael reports \$1,782 in gifts, bringing the amount needed to \$1,657.**

6. Clarence Brobst: 3318 Rosedale Ave., Laureldale, PA 19605 Clarence asks the CHM family for help with \$4,321 in hospital bills for chest pain. **UPDATE: Clarence has received \$972 in reductions and \$1,694 in gifts, bringing the amount needed to \$1,655.**

7. Duane Bryant: 3718 32 West, Crawfordsville, IN 47933 Duane suffers from lower back pain. He received \$7,355 in bill reductions and asks for help with his remaining \$2,351 in bills.

8. Lindi Burgess: 4980 Lenville Rd., Moscow, ID 83843 Lindi suffers debilitating fatigue due to a hysterectomy and other medical issues. She is not able to work outside of her home. She incurred \$18,615 in bills and asks the ministry family for prayers and financial help. **UPDATE: Lindi reports \$4,197 in reductions and \$2,794 in gifts, bringing the total needed to \$11,624.**

9. Liliana Castro: 3971 Covey Flush Ct., Smyrna, GA 30082 Liliana asks the CHM family for help with bills totaling \$8,336 for the birth of her second son, Jonathan. **UPDATE: Liliana reports \$3,904 in gifts, bringing the total needed to \$4,432.**

10. Michael Copeland: PO Box 12702, Knoxville, TN 37912 Mike underwent seven bypass heart surgery and requests financial help and prayer. After reductions, his bills total \$48,655. **UPDATE: Michael received \$2,765 in gifts, bringing the need to \$45,890.**

11. 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 \$2,180 in gifts. She now needs \$12,046.**

12. Billy Cox: 4390 Liberty Lane, Conway, SC 29527 Billy incurred bills for \$70,663 for artery blockage. He asks the CHM family for help. **UPDATE: Billy has received \$31,395 so far in gifts, leaving \$39,268 in bills to be met.**

13. 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 \$986 in gifts, bringing the need to \$5,488.**

14. 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 \$2,195 in gifts, bringing the amount needed to \$8,177.**

15. John Edmonson: 1151 Banbury Trail, Maitland, FL 32751 John suffers from hypogonadism and incurred \$1,722 in medical bills. **UPDATE: John received \$1,024 in gifts, bringing the need to \$698.**

16. Terry Estes: 105 Midway Park Lane, Taylorsville, NC 28681 Terry underwent cataract surgery and asks the CHM family for help with \$2,896 in bills. **UPDATE: Terry received \$588 in gifts, bringing the need to \$2,308.**

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

17. Marcia Fackler: 5731 Winton Rd., Fairfield, OH 45014 Marcia underwent rotator cuff surgery for a pre-existing condition and incurred bills totaling \$4,708. **UPDATE: Marcia reports \$2,831 in gifts, bringing the total to \$1,877.**

18. George Farris: 100 Ridgelawn Dr., Vicksburg, MS 39183 George underwent double bypass surgery following a heart attack. He later was hospitalized due to a failed artery. He incurred \$182,379 in bills and received \$96,410 in reductions, bringing the amount needed to \$85,969. **UPDATE: George has received \$9,279 in gifts, bringing the total needed to \$76,690.**

19. 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 has received \$1,330 in gifts, bringing the total needed to \$6,152.**

20. Norman Ford: 108 Cypress Pond Rd., Port Orange, FL 32128 Norman underwent three surgeries resulting from a kidney stone. He asks the CHM family for help with \$2,731 in bills. **UPDATE: Norman has received \$135 in gifts, bringing the need to \$2,596.**

21. Cheryl Funk: 6320 Quiet Canyon Ct., Cornville, AZ 86325 Cheryl underwent cataract surgery and incurred bills totaling \$3,855 after reductions. **UPDATE: Cheryl received \$633 in gifts and added \$3,272 in bills, bringing the need to \$6,494.**

22. Marvin & Teresa Goebel: 14475 Old Lasso Pt., Colorado Springs, CO 80921 The Goebels' son, Matthew, underwent hernia surgery and incurred \$4,855 in medical bills.

23. Rochelle Goertzen: 35236 Ede Rd., Lebanon, OR 97355 Rochelle underwent two total hip replacement surgeries. She is thankful that one has been completely paid and she asks the CHM family for help with the remaining \$52,906 in bills. **UPDATE: Rochelle has received \$5,070 in reductions and \$8,769 in gifts, bringing the need to \$39,067.**

24. Nancy Graham: 2401 2nd Ave., Upper Chichester, PA 19061 Nancy underwent treatment for a bladder condition. Her bills total \$9,097. **UPDATE: Nancy received \$675 in reductions and \$2,472 in gifts, bringing the need to \$5,950.**

25. Raymond Hall: 10961 S 250th E Ave., Broken Arrow, OK 74014 Raymond suffers from thoracic outlet syndrome, a painful shoulder condition that required surgery. He has bills totaling \$60,762. **UPDATE: Praise God! Raymond received \$35,276 in reductions and \$9,668 in gifts, bringing the total to \$15,818.**

26. Jack Hannum: 1112 Barbara Dr., New Castle, IN 47362 Jack underwent testing for and surgery on his heart. After reductions and a gift from his church, his remaining bills total \$10,275. He thanks CHM members in advance for their help. **UPDATE: Jack received \$1,556 in gifts and added \$265 in bills, bringing the total need to \$8,984.**

27. Tanya Hodge: PO Box 45, Basin, WY 82410 Tanya incurred \$9,822 in bills while undergoing treatment for abdominal pain. Please remember Tanya with your prayers and financial gifts. **UPDATE: Tanya received \$185 in gifts and \$6,137 in reductions, bringing the need to \$3,500.**

28. Becky Hughes: 6360 Old Highway 441 N, Baldwin, GA 30511 Becky had surgery to remove an ovarian cyst. She received more than \$14,000 in reductions and asks for help with remaining bills totaling \$3,642. **UPDATE: Becky reports \$1,418 in gifts, bringing the amount needed to \$2,224.**

29. Paul Jehle: 14 Homestead Rd., Sagamore Beach, MA 02562 Paul suffers from supraventricular tachycardia, a heart rhythm disorder. He incurred bills totaling \$11,456 and asks the CHM family for prayer and financial help. **UPDATE: Paul has received \$1,227 in reductions and \$1,700 in gifts, bringing the total needed to \$8,529.**

30. Anne Jones: 340 Greenleaf Lane, Bryan, TX 77808 Anne underwent an emergency hysterectomy. She obtained \$39,461 in bill reductions and still has \$14,874 remaining. **UPDATE: Anne has received \$8,779 in gifts, bringing the total needed to \$6,095.**

31. Susan Jones: 3885 Knight Lane, Sulphur, OK 73086 Susan underwent diagnostic testing for a pre-existing condition and incurred bills totaling \$1,671. She requests prayer and financial gifts from the CHM family. **UPDATE: Susan received \$315 in gifts, bringing the need to \$1,356.**

32. Mary Legatt: 5798 Glenview Lane, St. Cloud, MN 56303 Mary underwent surgery for varicose veins that were causing life-threatening blood clots. After reductions, her bills total \$2,795. Please remember Mary with your prayers and financial gifts.

33. Waldo S. Legendre, Jr.: 217 Walnut St., Covington, LA 70433

Waldo suffered from congestive heart failure and had to have stents inserted. He asks for help with \$159,763 in bills. **UPDATE:** *Waldo reports \$60,295 in reductions and \$39,776 in gifts, bringing the need to \$59,692.*

34. Diana Manners: PO Box 102, Damascus, OH 44691 Diana suffers from a gallbladder condition and asks for help with bills totaling \$11,907. **UPDATE:** *Diana reports \$6,508 in gifts, bringing the total needed to \$5,399.*

35. Bobby D. Memory, Jr.: PO Box 3943, Wilmington, NC 28406 Bobby was born with a congenital condition. He now needs help with \$27,534 in bills from a pacemaker replacement. **UPDATE:** *Bobby reports \$3,437 in reductions and \$10,372 in gifts. He now needs \$13,725.*

36. Murray Minter: 318 Narnia Loop, Spring City, TN 37381 Murray was diagnosed with rectal cancer and underwent chemotherapy and radiation treatment. His bills total \$10,518. He asks for financial help and prayer from the CHM family. **UPDATE:** *Murray received \$1,505 in reductions and \$1,732 in gifts, bringing the total needed to \$7,281.*

37. Ed Murray: 203 Rendezvous Rd., Riverton, WY 82501 Ed was diagnosed with polycythemia, a red blood cell disorder. After reductions, his bills total \$11,593. **UPDATE:** *Ed has received \$3,331 in gifts and \$2,134 in reductions. He has \$6,128 in bills to be met.*

38. Frank Neumeister: 28 Frank Lane, Ashland, PA 17921 Frank incurred bills from a heart condition for \$38,220. **UPDATE:** *Frank has received \$2,593 in reductions and \$28,419 in gifts, bringing the total amount to \$7,208.*

39. William Newton: 5911 Country Brook Ct., Sugar Land TX 77479 William underwent knee replacement surgery and incurred bills totaling \$17,277. He asks the CHM family for financial gifts and prayer. **UPDATE:** *William has received \$3,131 in gifts, bringing the amount needed to \$14,146.*

40. Debra Panter: 2711 Nickel Ave., Crescent City, CA 95531 Debra underwent a hysterectomy. She asks the CHM family for help with bills totaling \$39,185. **UPDATE:** *Debra has received \$7,052 in reductions and \$14,179 in gifts, bringing the total needed to \$17,954.*

41. 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 \$1,665 in gifts, bringing the total needed to \$5,288.*

42. Calvin Ratzlaff: 40596 307th St., Avon, SD 57315 Calvin suffers from hyperparathyroidism and has \$16,213 in medical bills. **UPDATE:** *Calvin received \$2,331 in gifts, bringing the need to \$13,882.*

43. Lesley Rennie: 114 Crystal Run Dr., Middletown, DE 19709 Lesley became pregnant within the 45-day waiting period after joining CHM. She needs help with \$10,680 in bills. **UPDATE:** *Lesley received \$4,044 in gifts, bringing the total to \$6,636.*

44. Joanne Roberts: 735 Addison Square, Kalispell, MT 59901 Joanne underwent treatment for sciatic nerve pain and incurred \$4,699 in bills. **UPDATE:** *Joanne has received \$1,558 in gifts,*

GIVING GUIDE			
Membership #	Need #	Membership #	Need #
100025-100187	15	112276-112564	21
100192-100354	55	112565-112913	43
100355-100666	56	112914-113351	38
100669-100939	52	113352-113635	36
100954-101385	31	113638-113946	58
101390-101945	06	113947-114277	14
101947-102398	05	114280-114612	29
102418-102806	17	114613-114906	26
102819-103702	47	114908-115359	59
103703-104237	28	115361-116156	51
104258-104674	16	116164-117601	57
104678-105235	07	117604-119115	48
105248-105739	20	119124-120919	08
105753-106222	32	120928-122968	11
106223-106710	44	122979-124619	01
106722-107154	03	124620-126325	49
107157-107515	27	126357-128147	35
107518-107950	54	128155-130252	42
107956-108383	09	130253-132410	02
108385-108769	22	132414-134663	39
108770-109138	41	134664-136805	04
109139-109536	45	136818-139292	25
109539-109914	34	139303-142986	40
109917-110263	13	142989-143535	53
110266-110622	46	143540-144665	23
110624-110938	24	144667-145630	12
110941-111278	30	145631-146688	10
111280-111584	37	146689-147851	33
111593-111935	19	147852-149236	18
111940-112275	50		

How do I use the Giving Guide?

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

For example, if your number is 110000, you would send to need #13.

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 800-971-6225 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.

bringing the total needed to \$3,141.

45. Sally Roe: 2899 Sylvania Rd., Troy, PA 16947 Sally incurred \$9,417 in bills for a congenital kidney condition. **UPDATE: Sally received \$4,054 in gifts, bringing the total needed to \$5,363.**

46. Joshua Sargeant: 6743 Corban Way, MacClenny, FL 32063 Joshua, the infant son of David and Tamara Sargeant, was born with hypospadias. He underwent surgery and incurred \$7,266 in bills. **UPDATE: Joshua received \$1,640 in gifts, bringing the need to \$5,626.**

47. Tamara Sargeant: 6743 Corban Way, MacClenny, FL 32063 Tamara became pregnant within the 45-day waiting period after joining CHM. She incurred \$3,520 in bills and asks the CHM family for help and prayer. **UPDATE: Tamara received \$1,426 in gifts, bringing the need to \$2,094.**

48. 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 totaling more than \$38,000, Donald's remaining bills are \$11,046.

49. Mary Ann Scott: 1800 Alice Hall Rd., Golden, MS 38847 Mary Ann's husband, Aubrey, had prostate cancer and passed away. Mary Ann still needs help to meet his \$97,622 in bills. **UPDATE: Mary Ann received \$73,917 in reductions and \$10,973 in gifts, bringing the total to \$12,732.**

50. Barbara Smith: PO Box

1167, Rupert, WV 25984 Barbara underwent a hysterectomy to remove uterine cancer cells. She has bills totaling \$10,334. **UPDATE: Barbara received \$962 in reductions and \$2,940 in gifts, bringing the total to \$6,432.**

51. Rev. Myron Stump: PO Box 245, Union City, IN 47390 Rev. Stump incurred \$38,593 in bills for heart surgery and asks the CHM family for help. **UPDATE: Rev. Stump has received \$14,794 in reductions and \$13,468 in gifts, bringing the total to \$10,331.**

52. Daniel Taylor: 2004 Central St., Lafayette, IN 47905 Daniel underwent treatment for a rotator cuff injury and incurred \$1,301 in medical bills.

53. Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227 Lessie underwent bladder surgery and asks for help with bills totaling \$29,605. **UPDATE: Lessie received \$11,315 in gifts, bringing the total needed to \$18,290.**

54. 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 \$4,019.

55. Jennifer Werven: 416 1st Ave NE, Beulah, ND 58523 Jennifer had six moles removed. After reductions, her bills total \$866. She asks the CHM family for help to meet this need.

56. John Willis: PO Box 222, Weesatche, TX 77993 John incurred \$1,165 in bills from

NON-ASSIGNED NEED:

Glenn Boyd: 8400 NW 25th St. #110, Doral, FL 33122 Glenn suffered a heart attack while teaching in the Dominican Republic and was life flighted to the United States. His flight cost \$16,700. **UPDATE: Glenn has received a total of \$8,109 in gifts, bringing the amount needed to \$8,591.**

a pre-existing heart condition. Please remember John with your prayers and financial gifts.

57. Robert Winkel: N4651 State Rd. 26, Waupun, WI 53963 Robert had back surgery for a ruptured disc. He asks the CHM family for help with bills totaling \$14,369. **UPDATE: Robert has received \$3,540 in gifts, bringing the amount needed to \$10,829.**

58. 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.

59. Glen & Rachel Zehr: 1139 Covered Bridge Rd., Gladys, VA 24554 The Zehrs' infant son, Kaiden, bit down on an electrical cord and severely burned his mouth. He incurred medical bills totaling \$17,000. The Zehrs praise God that Kaiden is doing well. **UPDATE: The Zehrs have received \$7,358 in gifts, bringing the amount needed to \$9,642.**

Flag (continued from page 2)

prayer is protected speech under the First Amendment.

“[Kandy] Kyriacou had gone to the office of an instructor to deliver a Christmas present. Court documents state, ‘When the instructor indicated she was ill, Kandy offered to pray for her. The instructor bowed her head, and Kandy began to pray—until she was interrupted by another faculty member, Derek Piazza, who walked in and said, “You can’t be doing that in here!”’”

Hard to believe? You can find a number of other such stories and situations here in the United States.

The New Testament is clear on such matters: we should expect them and should not be surprised when they occur. Jesus

told his disciples that the world hated Him before it hated them.

We’re not immune. The only thing separating us from the kind of persecution we see taking place around the world is the U.S. Constitution, as symbolized by our flag.

Ultimately, whatever we encounter, experience or endure, God is in control and He is our refuge.

The previous stories aside, CHM members are still able to express their religious freedom as they fulfill their obligations to one another through this ministry. Fulfilling Galatians 6:2 is something that we can do every day.

It is very important that each of us remind

ourselves regularly that being a member of CHM is not just a good business decision but an expression of our faith. This is a ministry that serves the Body of Christ, and we are grateful to Him for its existence.

The religious freedom we enjoy in America extends to the thousands of Christian members of CHM banding together to share in paying each other’s medical bills. Under the banner of the Lord Jesus Christ, we are caring for each other as the New Testament tells us we should, and must.

Religious freedom is a right that belongs to all of us. It’s not a privilege granted by government to some of us.

That’s something to celebrate.

Prayer Page (continued from page 3)

for pre-existing illnesses; that is, bills incurred after joining the ministry. (CHM cannot assist with medical bills incurred before a member has joined).

Medical bills listed on the Prayer Page are funded by ministry members who send voluntary financial donations—over and above their monthly gift amount—directly to people listed on the Prayer Page or indirectly through the CHM offices. (Gifts sent through the CHM offices are tax-deductible).

There is no set donation amount, although suggestions are provided in each newsletter issue.

A little goes a long way

Some members faithfully send donations each month; however, the percentage of

CHM members who regularly contribute to the Prayer Page is small.

For example, about 500 member families in May 2011 sent Prayer Page donations—a small percentage of the total number of CHM families. These members contributed approximately \$25,500 in May, which was about four percent of total Prayer Page needs (\$686,370) listed that month. (June 2011 information was not available at newsletter publication date).

CHM member Douglas Hall of Liberty, Ind., sends in a small donation each month to help meet Prayer Page needs. “I wish every [CHM member] understood what a small amount is necessary from each family for all of the Prayer Page needs to be met,” he said.

The May newsletter reported that all

Prayer Page needs for that month would be met in full if each member family contributed \$69.39 for that month, \$23.13 for the next three months, or \$11.57 for the following sixth months.

This month, totals are even less: \$56.71, \$18.91, and \$9.46, respectively (see page 6). In other words, all Prayer Page needs would be met in full if each member family contributed less than \$10 each month for the next six months!

Please prayerfully consider becoming a faithful contributor to Prayer Page needs. You will be blessed as you help other CHM members meet their medical bills in this unique way.

Editor’s note: A detailed explanation of how to give to Prayer Page needs appears in the sidebars of pages 7 to 10.

Fourth of July trivia quiz

Courtesy www.riversongs.com

1. The Declaration of Independence begins with what words?
2. Who wrote the words of the *Star Spangled Banner*?
3. How did the Liberty Bell get its crack?
4. How many stars were on the first United States flag?
5. In what year did Congress recognize the Pledge of Allegiance?
6. Where was the first national capital located?
7. Which two founding fathers died on July 4, 1826?
8. Who was the first person to sign the Declaration of Independence?
9. Who do historians believe sewed the first official American flag?
10. What is the name of the oldest commissioned U.S. naval vessel?
11. What is the name given to the first 10 amendments to the U.S. Constitution?
12. In what state is the largest city named "Independence"?



Answer key: 1. "When in the course of human events..." 2. Francis Scott Key 3. It acquired a crack on its very first ring 4. 13 5. 1942 6. Philadelphia, PA 7. John Adams & Thomas Jefferson 8. John Hancock 9. Betsy Ross 10. The Constitution 11. The Bill of Rights 12. Missouri

Cranberry juice helps prevent UTIs

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

For years, cranberry juice has been used as a home remedy by people who experience urinary tract infections (UTIs) and who wish to avoid taking antibiotics. A recent research study appears to support this practice.

Researchers from the University of Stirling in Scotland reviewed 10 studies involving more than 1,000 patients receiving cranberry juice, cranberry tablets or neither (placebo).

During the course of one year, people who took either of the cranberry products had 33 percent fewer UTIs. This result was especially true for women who suffered recurring infections. It was not as helpful for elderly patients or those who had to be catheterized.

Due to the high cost of and number of calories in cranberry juice, the research findings are not a solution for everyone with frequent UTIs. However, it is a viable option and should be considered with other factors, such as good hygiene and treatment of other related problems—such as yeast infections—that can contribute to UTIs.

Jepson, Ruth. Cranberry-Juice Home Remedy May Really Help. (2008), www.cochrane.org/reviews/en/ab001321.html



Heart (continued from page 4)

One of the consequences of a hardened heart is foolish decisions:

Happy is the man that fears always: but he that hardens his heart shall fall into mischief (Proverbs 28:14).

He is wise in heart, and mighty in strength: who hath hardened himself against him and has prospered? (Job 9:4).

Hardness of heart was why the law of Moses allowed for divorce:

Jesus replied, "Moses permitted you to divorce your wives because your hearts were hard. But it was not this way from the beginning" (Matthew 19:8).

Continued next month

Your questions answered...

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

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

Q: *Can my adult children be included in my CHM membership?*

A: Single, adult children can remain on your CHM membership through age 22 as long as they are participating in an apprenticeship program or attending high school, college or trade school. Students must be enrolled in three or more classes or be taking at least five credit hours to qualify.

Adult children not enrolled in school may participate through age 18. See CHM Guideline C for more information.

Do you have questions about CHM?

You can ask a question directly online at www.chministries.org/askaquestion.aspx.

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

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



Letters to Christian Healthcare Ministries

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

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

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

-Rev. Howard Russell

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

Christian Healthcare Ministries

Attn: Editor
127 Hazelwood Ave.
Barberton, OH 44203

editor@chministries.org

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

Dear Christian Healthcare Ministries:

Thank you so much for helping us with our medical bills. Our lives have turned upside down since my husband, David, had heart surgery in 2008. Since then he's been losing his eyesight due to diabetes. He also has other health problems that required us to get disability assistance.

This year, I had health problems that required surgery and we were simultaneously dealing with some family problems. I felt that I was drowning underneath the load.

Christian Healthcare Ministries has helped us tremendously during this time. I felt prayers being answered and a burden being lifted. The Karis Group also helped us reduce our medical bills.

We still covet prayer for our family; we want Christ to be glorified as Lord throughout this time of testing. Thank you so much for your ministry.

Yours in Christ,

Sandra Dodd
Corinth, MS

Editor's note: The Karis Group is a Christian patient advocacy group that partners with CHM to help reduce members' medical bills. To learn more, visit www.thekarisgroup.com or call the CHM Reductions department at 1-800-791-6225, ext. 5797.

Dear Christian Healthcare Ministries:

We would like to thank you for your prayers and financial help; you have been such a blessing.

Rita is doing well and is recovering from her operations.

Sincerely,

Tom & Rita Blair
Bar Harbor, ME

Dear CHM Members & Staff:

Thank you for all of the encouraging cards and financial gifts. I praise God for each and every one of you. My Prayer Page need has been met and I feel so blessed. Thanks!

Sincerely,

Gwynneth Preston
St. Louis, MO

Dear Christian Healthcare Ministries:

Thank you so much for meeting my medical need so quickly. I am thankful I have not had to submit any bills to you before now.

While receiving treatment I was able to introduce the concept of CHM to staff at one of the local hospitals. The administrator was open-minded and interested in

cooperating with the ministry.

I have to undergo a few more tests this year and I am relieved to know there are other Christians standing by to help meet my needs.

I thank God for my health and CHM for being His tool to help with my health care costs.

Sincerely,

Llyvonne Renae Sparks
Gadsden, AL

Dear CHM Members & Staff:

We want to thank you all again for the help with our needs and quick response to our questions. Thank you for the check you sent to us so quickly! We were able to pay off the hospital and doctors sooner than we expected.

What a relief and what a joy it is to be part of a ministry that has such integrity! We feel very blessed and have faith that my health issues will be properly diagnosed and treated.

Blessings to all,

Kathy & Jerry Lamping
East Helena, MT

CHM legal notices

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

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

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

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

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

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

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

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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.*

Jerry Sizemore: 7720 Surrey Dr., Indianapolis, IN 46227 Jerry recently underwent an emergency MRI for a swollen retina. Please keep Jerry in your prayers.

Gary Heberlig: 10576 W Hwy 14, Spearfish, SD 57783 Gary was diagnosed with prostate cancer and asks the CHM family to remember him in prayer.

James & Christine Malinowski: 1024 Dawson Dr., Deltona, FL 32725 James was in a motorcycle accident last year and suffered significant brain injuries and health problems that require constant care. The financial burden also is heavy. Please pray for the Malinowskis.

Matt Kirkley: 311 W 7th, Belton, TX 76513 Matt suffered a staph infection in his ankle that required hospitalization. Please pray for Matt's full recovery.

Charles & Virginia Sivells: PO Box 73, Marble Falls, TX 78654 Charles suffered a massive stroke that left him partially paralyzed and affected his ability to swallow.

Lynn & Sue Singleton: 25 Summit Ave., Hagerstown, MD 21740 Sue has colorectal cancer that has spread to her liver. Please keep the Singletons in prayer.

Cindy Jackson: 23216 Nameless Rd., Unit A, Leander, TX 78641 Cindy

recently was diagnosed with lymphoma and asks that the CHM family remembers her in prayer.

Leonard & Kathleen Lester: 227 Sycamore Dr., Barbourville, KY 40906 Kathleen has breast cancer that has spread to her lungs, liver and esophagus. Please keep the Lesters in prayer during this hard time.

Andrew & Amanda Elms: 1024 Utopia Lane, Forney, TX 75126 Andrew and Amanda's two-month-old daughter, Ansley, stopped breathing and was rushed to the emergency room. She has been life-flighted to Dallas. Please keep the Elms family in your prayers.

CHRISTIAN HEALTHCARE MINISTRIES

July 2011

IN THIS ISSUE:

Ministry improves Gold Guideline on pre-existing conditions
Can't display the flag or pray on campus? • *The Prayer Page: an additional means to help with pre-existing conditions* • *Healthwatch*
Don't pay your medical bills! • *Meet your CHM staff: Sarah Walker* • *Prayer Page testimony* • *Prayer Page* • *Fourth of July trivia quiz* • *Letters to CHM* • *Monthly prayer requests*



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