



# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

January 2010

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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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## Brothers find success as baseball players and businessmen, health care cost support as CHM members

The Benham brothers, twins and former professional baseball players now teamed as partners in their own successful national real estate group, have something else in common: their wives are both about to have babies and their health care cost support will come through the Christian Healthcare Ministries maternity program.



David and his wife, Lori, are expecting their fifth child. Jason and his wife, Tori, are pregnant with their fourth.

The Benham brothers grew up in Dallas, Texas. Today they live in Concord, N.C., where Jason is President, and David is vice president of the Benham Real Estate Group.

David and Jason Benham and their families both joined CHM about five years ago “when we were sick and tired

of all the red tape and dishonesty with insurance companies; CHM has been a great experience,” said David.

The Benham REO Group, according to company information, provides banks, asset management companies, and private equity funds

*See “Brothers,” page 5*

## CHM member survives freak accident on Mexican highway *As told by Rev. John Parker, director of Bible Methodist Missions*



*CHM members Marc and Melodie Sankey after Marc's accident in October 2009.*

October 23, 2009 began like many other days of my life; I was on my way home from a mission field. The Rev. Marc Sankey, the Bible Methodist Missions field director for Mexico, offered to drive me on the one-hour trip to Querétaro, where I would catch a bus to Mexico City International Airport.

There were large chunks of concrete scattered on the freeway, which isn't unusual in Mexico. Marc expertly dodged them as he drove and we talked.

Then the world turned upside down.

*See “Accident,” page 12*

## The health care bill: we're going to be just fine



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

We're going to be just fine.

It's important for you to know that, considering all the hubbub surrounding the health care issue in Washington.

As of this writing, the health care bill being considered by Congress is still up in the air. By the time you read this article, it may have passed. However, it may have sunk under its own size (more than 2,000 pages) and weight (estimated costs from between \$1 trillion and \$3 trillion).

It could also be that the fight is still raging. Nevertheless, here's something I want you to know: whatever happens, we're going to be just fine.

Even as we have been encouraging you to contact your legislators to make sure that health care sharing ministries were included in whatever bill they consider, we also have been aware of a larger reality: ultimately, we are in God's hands.

CHM is nearing three decades of service to Christians throughout the United States and in many foreign countries. Your participation, and that of every other member, is an expression—and an exercise—of your religious freedom.

It is not by accident that the Founding Fathers wrote the First Amendment to the Bill of Rights to say the following: "Congress

shall make no law respecting an establishment of religion *or prohibiting the free exercise thereof*" (emphasis added).

When thousands of Christians come together to say "This is how we will meet our health care costs," it is their right—it is your right—as free Americans to do so.

Naturally, we want to do everything we can to follow the law of the land. That's why we have asked you, regardless of your feelings about the government's involvement in health care, to contact your senators and representatives to make sure our ministry will not be affected by any bill they might pass.

If you expressed your own feelings about the health care bill as you contacted them, such was certainly your prerogative.

Either the government has by this time passed a bill requiring some form of health care support, or it has not. The reality is that in either case, we will move forward with confidence in our God and with assurance that we are glorifying Him as we serve His people.

Our ministry has withstood many challenges over the years. There are some in government—not all, but some—who dislike anything over which they do not exercise control. There have been issues we have occasionally had to resolve legally or legislatively.

In each instance, we have acted in a Christlike manner and have emerged stronger, better and more committed to our principles and to our objective of service.

If the health care bill has passed, there's going to be a lot of speculation about what it does and does not do. If it has not, or is still in play, we may be calling on you to again contact your senators and representatives.

The important thing is that whatever you hear, whatever you think you hear, and whatever you think it means, please contact us if you have any questions. We'll be glad to answer them.

We are family. We are brothers and sisters in Christ. We are children of God.

We're going to be just fine. Together.

*Editor's note: If you have questions about U.S. health care legislation and CHM, please e-mail us at [brussell@cbministries.org](mailto:brussell@cbministries.org) or [editor@cbministries.org](mailto:editor@cbministries.org), or call 1-800-791-6225.*

## Missouri members: Don't forget about your CHM tax advantage

Missouri Christian Healthcare Ministries members: don't forget that Missouri state law provides CHM members with a special tax advantage.

Since 2007, the Missouri Form MO-1040 has listed a "health care sharing ministry" line item deduction. When you file your taxes, write on this line the total amount you sent to Christian Healthcare Ministries in 2009. This includes your regular monthly gifts, any extra giving, funds sent to the Brother's Keeper program and Prayer Page contributions giving sent through the CHM office.

By Jan. 31, 2010, you will receive a letter from CHM giving you the correct amount that you should write on your Form MO-1040.

The tax deduction is yet another reason for Missouri members to spread the good news of Christian Healthcare Ministries to family and friends. If they live in Missouri and join CHM, they too can claim the deduction on future state tax returns. In addition, they can rest assured that if they

encounter a medical problem, thousands of Christians across the United States and around the world are ready to help with financial gifts and prayer.

Through our Bring-a-Friend program, members also have the opportunity to earn free months of CHM participation if they bring new individuals or families into the ministry.

The beginning of the year is an ideal time for Missouri CHM members who are at the Silver or Bronze levels to consider becoming a Gold level member. Participating at the Gold level means a larger tax deduction and more health care cost support. In addition, Gold offers an excellent maternity program for couples wishing to start or add to their family. (Please see "Brothers" article on page 1.)

Please contact us today to learn more about the advantages of sharing CHM with others and participating at the Gold level. Call the Member Assistance department at 1-800-791-6225, ext. 5993, or e-mail [nnull@chministries.org](mailto:nnull@chministries.org).

### What about CHM members in the other 49 states?

Monthly financial gifts that you send to the CHM office are not deductible for income tax purposes. However, extra giving above your minimum monthly gift amount—including Prayer Page gifts sent through the CHM office—are deductible. (Prayer Page gifts sent directly to other members are not tax-deductible). You will receive a letter by January 31, 2010, that will give you the correct total deductible amount if your giving fits IRS requirements for deductibility.

If you have further questions, please speak with your tax professional.

## Webinars can enhance communication with members, those in need of CHM



Christian Healthcare Ministries is expanding its use of the Internet by exploring the use of "webinars" to connect with members and prospective members.

One definition of a webinar is that it is a seminar conducted via the Internet. Participants "attend" using their computers to watch and a microphone or telephone to speak and listen.

"Webinars use technology that is easy to learn and that allows people to communicate with each other across great distances," said Terry Lawrence, CHM director of member development. "In the past, people had to travel if there was a particular seminar or conference they wanted to attend. That is changing."

See "Webinars," page 5

# A history of influenza and the spread of the H1N1 virus

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[www.chministries.org/healthinformation.asp](http://www.chministries.org/healthinformation.asp)

## Epidemics vs. pandemics

Flu epidemics occur nearly every year due to minor changes in influenza type A viruses. Each virus has the same H (hemagglutinin) and N (neuramidinase) components.

Therefore, although their spread produces an increased number of flu cases—sometimes leading to hospitalizations and even death—the surge of activity is limited to an average of six weeks and is typically not severe (perhaps because our immune systems have already been exposed to the virus in prior seasons and are able to protect us).

Pandemics, however, happen only occasionally when a new influenza type A virus circulates. These viruses have H or N components that differ from previous years and represent a new threat.

There have been three influenza pandemics in the last 100 years. The largest was the 1918 Spanish Flu, which caused 675,000 deaths in the United States and 20 to 40 million worldwide. In 1957 and 1968, the Asian Flu

and Hong Kong flu resulted in four million deaths each across the globe and 70,000 and 34,000 in the United States, respectively.

## History of the H1N1 virus

H1N1 is a new influenza type A virus that is spreading across the globe. The outbreak has been so significant that the United States government declared a public health emergency and the World Health Organization (WHO) classified it as a pandemic.



The H1N1 virus began in Mexico and was first detected in the United States in April 2009 in California and Texas. The virus has genetic characteristics of swine, human, and bird strains, which is why it is inappropriate to refer to it as the swine flu.

The H1N1 virus spread rapidly, prompting the United States to use 25 percent of the Strategic National Stockpile (SNS) of antiviral medication.

In May, the Mexican outbreak slowed in most cities and a warning against non-essential travel to Mexico was downgraded



to a precaution. By that time, there were more H1N1 cases in the United States and other countries not associated with travel to Mexico. The disease was deemed less severe than health officials originally believed.

WHO in June raised the worldwide pandemic alert to Phase 6, meaning that a global pandemic was underway. The alert was a reflection of the spread of the virus to many countries, *not the severity of illness*. Although there have been some fatalities (approximately 1,200 in the United States as of this writing), most severe cases occurred in people with underlying medical conditions that made them more vulnerable.

A laboratory near my home in October reported that only nine out of 130 influenza tests performed were positive. Meanwhile, a research lab reported that suspected flu cases in our area were positive for influenza in only 11 of 55 cases. However, nine of the 11 positive cases were H1N1. We have had no local deaths due to H1N1.

### Brothers (continued from page 1)

outsourcing opportunities to liquidate their foreclosed properties on the retail market. It also provides a full-service real estate agency for both buyers and sellers. With 86 offices nationwide, the Benham brothers have won multiple awards and national recognition for their business success.

They had diamonds on their minds—baseball diamonds—when they played high school baseball. When they graduated in 1994, both received baseball scholarships from Liberty University in Lynchburg, Va.



*Jason and Tori Benham and family.*

After their 1998 graduation, David signed with the Boston Red Sox organization, while Jason was signed by the Baltimore Orioles.

They played professional baseball until

they jointly decided to retire in 2001, then threw their energies into starting their own business.

“We weren’t raised to be businessmen, and had no formal business training; rather, we were brought up as biblical Christians, patterning our lives after Scriptural principles,” said Jason. “We got on our knees and asked God to provide a niche for us in real estate that would maximize our work ethic and abilities.”

The sons of a Methodist minister, the Benham brothers have been Christians since age six. Their Christian experience helped them understand the significance of CHM.

“We have referred dozens of families who have signed up with CHM,” said David. “It integrates with our business in that most of our employees are members as well. It aligns with our faith and actually feels like we’re helping others instead of feeding the system.”

The Rev. Howard Russell, ministry executive director, says that CHM has put a particular focus on its maternity program.

“These families demonstrate perfectly the reason we enhanced our Gold level maternity program. Removing the stress of medical bills allows couples to focus on



*David and Lori Benham and family.*

Kingdom priorities. Bringing children into the world is a gift from God; it is our privilege to serve our members in this wonderful moment in their lives.”

Principal components of the maternity program (Gold level) are:

- Up to \$125,000 in cost support
- Pre-natal care, delivery, home births, midwives, post-natal care and birth complications
- Some provision for circumcision and adoption (see CHM Guideline J)

### Webinars (continued from page 3)

“Christian Healthcare Ministries can use webinars as an educational tool for prospective members or to teach members how to share CHM with friends and family. We can hold webinars to answer people’s questions about the ministry and how it works. We can even communicate with special groups that are interested in CHM, such as church denominational leaders or Christian businesses,” Lawrence said.

A presenter uses webinar software to invite others via e-mail to attend the webinar; reservations are made online. Attendees who have made a reservation download the free webinar software from the Internet. At the indicated date and time, attendees use the webinar software to “log on” and are then able to view the presenter’s computer screen on their own computer monitors.

“The possible applications of webinars

are nearly limitless,” Lawrence said. “The time has arrived for us to use webinars as a means of sharing information with our members and growing the ministry.”

## SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

# Updates from Prayer Page participants

Note: The Prayer Page begins on page 7.

**James Blades**  
Carthage, MO

- Total amount of need: \$29,000 for total knee replacement surgery
- Prayer Page gifts received: \$9,080
- Need remaining: \$19,920

Dear Prayer Page donors:

God is so good. He provides for our needs on a daily basis.

My knee is nearly healed now but I still have some problems when I get down on my knees. I hope this goes away eventually.

We are still making payments to the hospital for my knee replacement surgery and with your help we have been able to significantly reduce the amount owed. However, we still have a long way to go.



James Blades

Now I am undergoing another tough situation. I found out in August 2008 that I have cancer, which is stressful and is an additional financial burden.

I am on disability and the church I work for as a custodian has allowed me to continue performing my duties 15 to 20 hours per week.

It has been very difficult for me to slow down because I am so accustomed to hard work.

I thank God daily for people like you who are willing to share and help with my medical expenses. It has been a great blessing. My wife, Madeline, and I wish to send you all a big thank you.

The Bible says that all things are possible for those who trust in the Lord, and I believe that with all of my heart.

Thank you again for all of your prayers and support. May God bless you abundantly.

Sincerely,

James Blades

Editor's note: To read more about James' testimony, see page 6 of the CHM February 2009 newsletter, available at [www.cbministries.org/newsletter.asp](http://www.cbministries.org/newsletter.asp).

**Mary Trotzke**  
Fairbanks, AK

- Total amount of need: \$6,142 for bunion/foot



Paul and Mary Trotzke

surgery

- Prayer Page gifts received: \$4,903
- Need remaining: \$1,239

Dear Prayer Page supporters:

It has now been three years since I had surgery on my feet and I am glad to report that they are 100 percent

See "Prayer Page updates," page 10

## FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month:  
**\$634,745**

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

- \$73.89 this month -or-
- \$24.63 for the next three months -or-
- \$12.32 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

JANUARY 2010

## What is the Prayer Page?

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

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

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

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

Christian Healthcare Ministries  
Prayer Page

127 Hazelwood Ave  
Attn: Prayer Page  
Barberton, OH 44203

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

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

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 requests prayer and financial assistance for bills totaling \$19,834. **UPDATE: Gene reports \$1,327 in gifts, bringing the total to \$18,507.**

**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 \$11,832 in gifts, bringing the total need to \$18,280.**

**3. Nancy Berg: 7707 157th Street W, Apple Valley, MN 55124** Nancy had cataract surgery and incurred bills totaling \$2,723. She asks the CHM family for prayer and financial gifts. **UPDATE: Nancy reports \$760 in gifts, bringing the total needed to \$1,963.**

**4. James Blades: 1733 Hillcrest Dr., Carthage, MO 64836** James underwent total knee replacement surgery. After receiving reductions and help from his church, he has \$29,000 in remaining bills. **UPDATE: James reports \$9,080 in gifts, bringing the amount needed to \$19,920.**

**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 \$80 in gifts, bringing the amount needed to \$3,359.**

**6. 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 \$680 in gifts, bringing the total needed to \$7,656.**

**7. Dennis Clark: 3002 Greenwood Glen Dr., Kingwood, TX 77345** Dennis was diagnosed with diverticulosis and incurred bills totaling \$14,576. **UPDATE: Dennis received \$738 in reductions and \$810 in gifts, bringing the total amount needed to \$13,028.**

**8. Ronny & Kathy Cooksey: 2709 NE McDonald Lane, McMinnville, OR 97128** The Cookseys' five-year-old son, Andrew, suffers from asthma and incurred medical bills totaling \$892. The Cookseys ask the CHM family for help to meet this need.

**9. Billy Cox: 4390 Liberty Lane, Conway, SC 29527** Billy incurred bills for \$70,663 for artery blockage. He trusts God to meet his need and asks the CHM family for help. **UPDATE: Billy has received \$21,629 so far in gifts, leaving \$49,034 in bills to be met.**

**10. Douglas DeLuca: 4145 Sunrise Dr., Park City, UT 84098** Douglas suffers from chronic migraine headaches. His bills total \$2,952. **UPDATE: Douglas reports \$1,318 in gifts, bringing the total to \$1,634.**

**11. Linda Eash: 13169 Martinsburg Rd., Utica, OH 43080** Linda had surgery on both legs to remove varicose veins. She has \$1,000 in bills and requests help from the CHM family.

**12. 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 \$520 in gifts, bringing the total needed to \$4,188.**

**13. James Fitch: RR 1 Box 96, Troy, PA 16947** James had surgery for squamous cell cancer and incurred bills totaling \$8,072. He received reductions and has \$2,357 in bills remaining.

**14. Leuretha Fluty: 2005 Sprinkle Creek Rd., Mars Hill, NC 28754** Leuretha had to have surgery for a pre-existing vein condition and incurred bills for \$3,000. **UPDATE: Leuretha reports \$550 in gifts, bringing the total to \$2,450.**

**15. Shelley B. Ford: RR1 Box 275, Rome, PA 18837** Shelley underwent an operation to treat fibroids and pre-cancerous cells. Her bills total \$17,741. **UPDATE: Praise God! Shelley reports \$5,375 in bill reductions and a total of \$7,916 in gifts, reducing the amount needed to \$4,450.**

**16. Timothy D. Galbreath: 922 Hill Hollow Dr., Sevierville, TN 37876** Timothy underwent triple bypass surgery for a heart condition and received \$120,466 in bill reductions! He requests help with \$13,901 in bills remaining. **UPDATE: The Galbreaths have received \$2,524 in gifts. They thank God Timothy is on the mend. Remaining bills total \$11,377.**

## 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. Rochelle Goertzen: 35236 Ede Rd., Lebanon, OR 97355** Rochelle underwent a total hip replacement. Due to unrelated medical problems she is unable to work full-time. She received more than \$15,000 in reductions and asks the CHM family for help with the remaining \$25,187 in bills. **UPDATE:** *Rochelle has received \$1,370 in gifts, bringing the total needed to \$23,817.*

**18. Abe & Clara Graber: 15130 Grabill Rd., Grabill, IN 46741** The Grabers' infant son, Japheth, spent 10 days in the hospital for premature lung development. The Grabers praise God that they received more than \$50,000 in reductions, but they still have \$6,312 remaining. **UPDATE:** *The Grabers report \$2,210 in gifts, bringing the amount needed to \$4,102.*

**19. 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 \$3,826 in gifts, bringing the total to \$21,660.*

**20. Sally Hazard: 112 E Perkins St., Augusta, WI 54722-9079** Sally has a pre-existing knee condition that required replacement surgery. She would be grateful for help with her \$47,955 in bills. **UPDATE:** *Praise God! Sally reports \$14,703 in reductions and \$6,054 in gifts, bringing the amount needed to \$27,198.*

**21. Crystal Helman: 5 Jackson St., Norwalk, OH 44857** Crystal underwent gallbladder surgery followed by months of digestive complications. She asks the CHM family for help with bills totaling \$13,434. **UPDATE:** *Praise God! Crystal received \$8,966 in*

*reductions and \$1,639 in gifts; the amount still needed is \$2,829.*

**22. Christine Hewett: 118 Forest Dr., Shallotte, NC 28470-4454** Christine recently had surgery for pre-existing Carpal Tunnel Syndrome. She asks the CHM family for help sharing her bills for \$3,896. **UPDATE:** *Christine reports \$1,379 in gifts, bringing the total needed to \$2,517.*

**23. Ruth Heyer: 105 N. Oak St., George, IA 51237** Ruth has incurred \$15,417 in medical bills for bladder repair and hysterectomy. **UPDATE:** *Ruth reports \$10,167 in gifts, bringing the total amount needed to \$5,250.*

**24. 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 \$4,497 in gifts, bringing the total needed to \$10,377.*

**25. 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 \$27,026 in gifts, bringing the total needed to \$72,442.*

**26. Sally Long: 187 Custer Rd., Heath, OH 43056** Sally underwent surgery for female problems and another surgery for related bladder problems. She asks the CHM family for help with \$2,391 in bills. Sally's husband, David, also was listed on the Prayer Page but recently passed away. He still has bills for a brain seizure he suffered previously. Please remember the Longs with your prayers and financial gifts. **UPDATE:** *Sally has received \$1,910 in gifts, bringing the*

*amount needed to \$481. She has received \$362 for David's bills and still has \$1,464 remaining.*

**27. 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 \$3,963 in gifts, bringing total bills to \$7,944.*

**28. Bobby D. Memory, Jr.: PO Box 3943, Wilmington, NC 28406** Bobby was born with a condition requiring numerous surgeries. He now needs help with \$27,534 in bills from a pacemaker replacement operation. **UPDATE:** *Bobby reports \$3,437 in reductions and \$3,359 in gifts. He now needs \$20,738.*

**29. Thomas Miller: 7 Beverly Dr., Laurel, MS 39443** Thomas had two surgeries that did not qualify for sharing. His bills total \$43,350. **UPDATE:** *Thomas has received a total of \$30,018 in gifts, reducing the amount needed to \$13,332.*

**30. Ed Murray: 203 Rendezvous Rd., Riverton, WY 82501** Ed was diagnosed with polycythemia, a red blood cell disorder. After reductions, his bills total \$8,983. **UPDATE:** *Ed has received \$480 in gifts and has added \$2,610 in bills, leaving \$11,113 in bills to be met.*

**31. Frank Neumeister: 28 Frank Lane, Ashland, PA 17921** Frank incurred bills from a heart condition for \$38,075. **UPDATE:** *Frank has received \$2,593 in reductions and \$4,048 in gifts, bringing the total amount to \$31,434.*

**32. Jill Nissila: 1185 NW Lanaia's Way, Roseburg, OR 97471** Jill had surgery for a chronic ankle condition resulting from injuries to her ATF ligament. She asks the CHM family for help with bills totaling \$14,078. **UPDATE:** *Jill reports \$2,836 in gifts and \$542*

in reductions, bringing the total needed to \$10,700.

**33. Debra Panter:** 2711 Nickel Ave., Crescent City, CA 95531 Debra had ongoing female problems and underwent a hysterectomy. She asks the CHM family for help with bills totaling \$39,185. **UPDATE:** Debra has received \$667 in reductions and \$7,784 in gifts, bringing the total needed to \$30,734.

**34. Julie Petersen:** 1201 Lexington, Lamar, MO 64759 Julie had a partial hysterectomy and incurred bills totaling \$15,287. She obtained \$7,318 in reductions, leaving \$7,969 to be met. **UPDATE:** Julie has received \$838 in gifts, bringing the total needed to \$7,131.

**35. Frank Pezzulo:** 739 Plainfield Rd., Knoxville, TN 37923 Frank suffered a heart attack and had two stents inserted. He asks for your help with \$36,443 in bills. **UPDATE:** Frank reports \$17,493 in bill reductions and \$770 in gifts, bringing the total needed to \$18,180.

**36. Gwynneth Preston:** 1943 Forest Ave., St. Louis, MO 63139 Gwynneth suffers from tachycardia and received a heart ablation. After bill reductions, her need is \$10,000. **UPDATE:** Gwynneth reports \$6,360 in gifts, reducing the amount needed to \$3,640.

**37. 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 has received \$849 in gifts, bringing the total to \$9,831.

**38. Sally Roe:** 2899 Sylvania Rd., Troy, PA 16947 Sally incurred \$9,417 in bills for a congenital kidney condition. **UPDATE:** Sally received \$1,445 in gifts, bringing the total needed to \$7,972.

**39. Austin Ruhl:** 1065 Woodside St., Manhattan, MT 59741 Fourteen-year-old Austin had surgery on his toe and incurred bills totaling \$995. The Ruhl family asks CHM members for prayers and financial gifts.

**40. Mary Ann Scott:** 1800 Alice Hall Rd., Golden, MS 38847 Mary Ann's husband, Aubrey, had prostate cancer and passed away.

Mary Ann is thankful for the gifts they've received but she still needs help to meet his \$97,622 in bills. **UPDATE:** Mary Ann received \$73,917 in reductions and \$4,502 in gifts, bringing the total needed to \$19,203.

**41. Rev. Tommy Smith:** PO Box 403, Gibson, TN 38338 Rev. Smith had a heart catheterization due to a blocked artery. He incurred bills totaling \$9,540. **UPDATE:** Rev. Smith reports \$4,380 in gifts, bringing his bills to \$5,160.

**42. Kathleen Stambaugh:** 208 Sherman Ave., Sheridan, WY 82801 Kathleen underwent surgery to fuse her vertebrae. She has medical bills totaling \$28,977. **UPDATE:** Kathleen has received \$1,118 in gifts, bringing the total needed to \$27,859.

**43. 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 \$7,341 in gifts, bringing the total needed to \$16,458.

**44. Lessie Triplett:** 6939 Kuck Rd., Charlotte, NC 28227 Lessie underwent bladder surgery and asks for help with bills totaling \$4,711. **UPDATE:** Lessie has added \$24,894 in bills and has received \$531 in gifts, bringing the total needed to \$29,074.

### GIVING GUIDE

Membership #	Need #	Membership #	Need #
100025-100056	48	109667-110028	46
100066-100183	50	110029-110434	37
100187-100278	08	110436-110821	24
100311-100466	39	110824-111196	32
100475-100666	11	111200-111552	30
100669-100872	45	111557-111949	16
100901-101252	26	111952-112338	07
101284-101633	10	112341-112743	29
101651-102055	03	112744-113270	49
102068-102531	13	113276-113693	43
102543-102859	14	113694-114116	35
102863-103471	22	114117-114538	02
103473-104092	21	114547-114900	01
104093-104609	05	114901-115467	40
104614-105109	36	115468-116718	04
105110-105612	18	116740-118529	28
105615-106177	12	118531-120833	19
106178-106694	15	120839-123349	17
106704-107170	41	123352-125852	20
107172-107518	23	125867-128413	42
107521-107991	47	128417-131675	44
107992-108430	34	131687-135003	33
108436-108839	06	135029-138147	31
108849-109247	27	138151-143077	09
109248-109664	38	143079-144137	25

### 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 #46.

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 page 10

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 no longer 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](mailto:prayerpage@chministries.org) or call 800-971-6225 and ask for the Prayer Page.

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

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.

missionary who had bunion/foot surgery. She received a \$10,000 bill reduction and her remaining bills total \$6,142. **UPDATE: Mary has received \$4,903 in gifts, bringing her need to \$1,239.**

**46. Kenneth Roy Tuffy: PO Box 144, Dixon, MT 59831**  
Roy had surgery for a partial knee replacement. His bills total \$19,552. **UPDATE: Roy reports a total of \$10,927 in gifts, reducing his need to \$8,625.**

**47. Daniel Wagenmann: PO Box 914, Darby, MT 59829-0914**  
Daniel's wife, Connie, had cancer and went to be with the Lord. Daniel still needs your help to meet her bills totaling \$28,015. **UPDATE: Daniel received \$22,114 in gifts, bringing the total needed to \$5,901.**

**48. Mark & Joy Willis: 2205 Lakeside Dr., Wentzville, MO 63385**  
Joy became pregnant before joining CHM and incurred bills totaling \$840 for the home birth of their son, Judah. **UPDATE: The Willis' have received \$639 in gifts, bringing the total needed to \$201.**

**49. Robert Winkel: N4651 State Rd. 26, Waupun, WI 53963**  
Robert had back surgery for a ruptured disc. He praises God that he is able to sit and walk again. Robert asks the CHM family for help with bills totaling \$14,369.

**50. Roxane Witmer: 6415 Buchanan Trail W, Mercersburg, PA 17236**  
Roxane underwent an upper endoscopy for an esophagus problem. She asks for help with bills totaling \$2,195. **UPDATE: Roxane received \$280 in reductions and**

**NON-ASSIGNED NEED:**

**Glenn Boyd: Unit 3019 SCSDR, 3170 Airmans Drive, Fort Pierce, FL 34946**  
Glenn suffered a heart attack while teaching in the Dominican Republic and was life flighted to the United States. His flight cost \$16,700. **UPDATE: Glenn has received a total of \$5,758 in gifts, bringing the amount needed to \$10,942.**

**\$1,235 in gifts, bringing the total needed to \$680.**

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

healed! It is great to walk without pain and enjoy the "little things" in life.

I grew up not knowing that my feet were being damaged by shoes that were too small. My father died when I was five, so my mother worked to support our family. We often wore shoes given to us by kind neighbors and friends, but they sometimes were the wrong size.

As a teenager, I often wondered why my feet hurt. I thought I had inherited a medical condition and I didn't think there was anything that could be done.

As a young adult I was examined

by a health care professional who told me that my feet could be surgically repaired. The estimated bill was staggering: \$22,000! It seemed like an impossible amount to afford.

I returned home to Alaska and then on to the mission field where I had served for many years. The foot pain increased to an intolerable level. I set up another appointment with a foot doctor in Nebraska. He suggested taking care of the medical problem and tackling the finances later. After much prayer, I decided to have the surgery.

After the procedure, I stayed in town for several days in case

of unexpected side effects. I also filled out the paperwork necessary to obtain a medical bill reduction.

It was then that I saw God at work. The doctor reduced his charges to a minimum, the hospital wrote off the entire bill and the remaining sum was printed on the Christian Healthcare Ministries Prayer Page.

During the time I have been listed on the Prayer Page, many kind people have sent donations to help me pay my medical bills. I now only have about \$1,200 left.

See "Prayer Page updates," page 11



## Attention CHM members in northeast Ohio

*Please complete at your earliest convenience and return to: Christian Healthcare Ministries, Attn: Editor, 127 Hazelwood Ave., Barberton, OH 44203. Thank you!*

To expand outreach efforts to our local community, the CHM staff is compiling a list of medical and dental health care providers in northeast Ohio.

If your doctor, dentist, or other medical professional is a Christian or is someone you think might consider CHM a good option for his or her patients, please let us know by filling out as much information as possible below.

We also welcome information about Christian nurses, physician assistants, office workers, hospital employees or other people in the medical field you know.

Christian Healthcare Ministries will not share, sell, or rent this information to third parties for their marketing purposes.



Your name: \_\_\_\_\_

Member number: \_\_\_\_\_

Medical professional's name: \_\_\_\_\_

Specialization/occupation: \_\_\_\_\_ Phone: \_\_\_\_\_

Address/city/state/zip: \_\_\_\_\_

Medical professional's name: \_\_\_\_\_

Specialization/occupation: \_\_\_\_\_ Phone: \_\_\_\_\_

Address/city/state/zip: \_\_\_\_\_

Medical professional's name: \_\_\_\_\_

Specialization/occupation: \_\_\_\_\_ Phone: \_\_\_\_\_

Address/city/state/zip: \_\_\_\_\_

### Prayer Page updates (continued from page 10)

The medical event I experienced not only led down a road to pain-free feet, it also showed me how God works on our behalf through His people. Each month I receive donations that hasten the day the medical bills will be paid in full.

I thank my God, the Prayer Page staff and all of the wonderful people who have reached out to me. God bless you all and thank you again!

Sincerely,  
Mary Trotzke

*Editor's note: To read more about Mary's testimony, see page 1 of the CHM September 2007 newsletter, available at [www.cbministries.org/newsletter.asp](http://www.cbministries.org/newsletter.asp).*

Accident (continued from page 1)

I saw a blur come across the windshield from the right and heard a noise like a bomb explosion. The windshield shattered on Marc's side of the vehicle as it was struck by a huge piece of concrete. In a fraction of a second, the impact smashed his forehead, eye and nose and caved in his skull.

I cannot describe the horror of that moment. Marc was blinded and bleeding profusely. I thought for sure that he was dying. However, he never lost consciousness.

Meanwhile, the car was still speeding down the road and there was no nearby freeway exit ramp. I grabbed the wheel and instructed Marc when to press the gas and brake pedals as I prayed furiously. Finally, I found an exit and parked the vehicle.

I asked a nearby road construction crew for help, but they simply shook their heads and pointed further down the freeway. I somehow managed to get Marc into the passenger seat and we took off again. I had no idea where we were going and had never prayed so desperately in my life!

Marc was in excruciating pain. The wind blew through the hole in the windshield, causing shards of glass to spray everywhere. It was early in the morning and still dark as I scanned the horizon for the brightest lights I could find. We finally pulled into a truck stop.

Covered in blood, I jumped out of the car

and ran into the convenience store, yelling for help as the employees called for an ambulance.

A businessman appeared from out of nowhere and assured me in broken English that help was on the way. I asked him where we could get the best medical care. To my surprise, the hospital he recommended was not in the large city of Querétaro, but in Celaya, a closer town.

The ambulance arrived and the emergency medical technicians were in shock at the sight of Marc. I shouted at them to hurry, grabbed Marc's arm and helped him into the ambulance.

I breathed a sigh of relief as we reached the hospital in Celaya. It was clean and orderly.

I was convinced that God sent the businessman at the truck stop to make sure we went to the right place.

Marc was immediately taken into surgery. His wife, Melodie, arrived. We later learned that the head neurosurgeon had planned to travel to Mexico City that day, but cancelled his

plans when he saw Marc come in. A plastic surgeon also was called in to help repair Marc's face and skull.

Many hours later, the surgeons emerged from the operating room to give us a wonderful report. Marc had come through the surgery very well; they were able to fully repair the damage to his skull with titanium plates. Marc looked like a war victim, but he was conscious, alert and had



Marc Sankey and family before Marc's accident.

a positive outlook. He spent six days in the hospital and nine days in a nearby hotel before returning home for more doctors' appointments and follow-up care.

I was and am still amazed at how I felt God's presence even in the most terrifying moments of the ordeal. For hours after the incident, my mind replayed the explosion on the windshield and the ragged sounds of what I was sure were Marc's dying breaths. I was shaken to my core both by my helplessness and the undeniable demonstration of God's power and provision.

While waiting for Marc to come out of surgery, I sat down on the curb of the street outside the hospital, looked up to heaven and prayed for peace. Later, still bloodstained and sitting in the waiting room, a pastor friend read to me the words of Psalm 91. Even though I don't understand Spanish, the Scriptures comforted me:

*El que habita al abrigo del Altísimo, morará bajo la sombra del Omnipotente...*

*He who dwells in the secret place of the Most High shall abide under the shadow of the Almighty...*



The windshield of Sankey's vehicle was struck by a large piece of concrete.

## Americans seek drug coupons online



Americans prefer to learn about new drugs by talking with their doctors (72 percent), while 54 percent look to websites such as WebMD and 38 percent contact pharmaceutical companies directly to sign up for their e-mail lists.

The main reasons consumers sign up for drug company e-mail lists are to receive coupons (68 percent) and learn about new products (56 percent). A smaller number (47 percent) wants to learn about existing products, 39 percent to learn how to manage a condition, 16 percent to motivate them to follow their prescription instructions, and 13 percent to interact with others who have similar health issues.

*Courtesy Saurage Research "Key Findings" newsletter.*

H1N1 (continued from page 4)

### H1N1 victims, signs and symptoms

Children and the elderly are usually affected most severely by influenza epidemics. For example, two-thirds of influenza cases in 2008 occurred in people over age 50 and another 20 percent in children under age four.

The H1N1 virus is different. So far, it appears that the least vulnerable are those over 50. More than half of reported cases occurred in those under 18 and another third in adults age 18 to 49.

The signs and symptoms of H1N1 are similar to seasonal flu strains: fever above 100.5 degrees, cough, sore throat, runny or stuffy nose, body aches, headache, chills and fatigue. A fever, cough and sore throat are the most common symptoms. Vomiting and diarrhea occur in roughly 25 percent of cases, a considerably higher rate than seasonal flu (usually a respiratory-only virus).

The usual incubation period between H1N1 exposure and the onset of symptoms is about two days. Unfortunately, viral "shedding" can begin up to a day before symptoms appear, which means that people can spread the disease before they know they are infected.

Peak shedding of the virus generally occurs during the first three days of illness and is accompanied by fever. The illness subsides in five to seven days, but can last more than 10 days in children or in severe

cases.

The H1N1 virus spreads same way the seasonal flu spreads: it passes to others through respiratory droplets released through coughing and sneezing. People within six feet of the infected individual are at the greatest risk.

Another major route of transmission is through touching mucus membranes (mouth, nose, eyes) after touching respiratory droplets on yourself, another person, or an object. That is why frequent hand washing is extremely important.

*Adapted from information available at [www.flu.gov](http://www.flu.gov)*

**Next month: How H1N1 is diagnosed, treated and prevented**



*Employees share the good news of CHM at the Christian Community Development Association (CCDA) annual convention in October 2009. L-R: Norma Mull, Terry Lawrence, Lauren Selleck, Rev. Howard Russell. Approximately 2,500 ministry leaders from the United States and other countries attended the convention. CHM hosted a workshop: "Affordable health care: A biblical solution that really works without breaking your budget."*

## 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](mailto:editor@chministries.org)

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

### Dear Friends in Christ:

Thank you for your prayer cover regarding my husband, Ira, and his cancer. As I read a recent CHM newsletter, I saw that our names were listed for prayer. That encouraged us very much and was evidence of the kindness of Jesus in CHM members and staff.

We have a great God who continues to encourage us through the prayers of the saints. We ask that if you do not know what to pray, pray Philippians 3:10: "I want to know Christ and the power of His resurrection and the fellowship of sharing in His sufferings, becoming like him in His death."

The Lord has showed us how He blesses us when we humble ourselves before Him. There is a wonderful spiritual correlation between suffering and humility. We continue to glorify and praise the Lord during this challenging time.

Love and prayers,

Mary North  
 Lynchburg, VA

### Dear Christian Healthcare Ministries:

I am listed on the newsletter Prayer Page and want to thank everyone who sent me gifts. May

God bless you all. Please continue to remember me in your prayers.

Love in Christ,

Mary Ann Scott  
 Golden, MS

### Dear Christian Healthcare Ministries:

The family of Lena Barkman would like to express our deep thanks to all who have supported us through your many prayers, cards, gifts, etc. We praise God that Lena, our 16-year-old daughter, is now at home with the Lord. We miss her very much but the prayers of the saints are helping us get through this hard time.

Sincerely,

Al & Wilma Barkman & family  
 Lingle, WY

### Dear Christian Healthcare Ministries:

I am a new member of CHM and was so relieved when my sister-in-law told me about this ministry. I only wish I had heard of it a year ago!

This past year (2009) was incredibly difficult for my husband

and me. My mother was diagnosed with osteosarcoma and I found out I was pregnant the same week. A few months later, my husband's grandfather died of throat cancer just one month after it had been discovered.

Meanwhile, we were dealing with pay cuts and a monthly health insurance premium that had doubled. We struggled to pay our bills and borrowed money from family just to make ends meet. Practically all of my income went to pay for insurance for our two children and me.

I am thrilled to now be a part of a Christian organization like CHM. I don't have to worry that my children won't receive the medical care they need. We will be able to pay our bills this month and I can now relax for a while.

I also want to thank Kim Pates in the CHM Ministry Information department; she was so kind when we spoke on the phone and listened to my story and my tears.

Please keep our family in your prayers. My mother's last treatment was January 1. We have faith that 2010 is going to be a great year!

Thank you from the bottom of our hearts,

Tanya Winter  
 Seward, NE

## CHM legal notices

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

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

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

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

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

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**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.*

**Edwin Eliason: 3000 Mount Hope Rd. Unit #11, Grass Lake, MI 49240** Please pray for Edwin's ongoing medical complications.

**Janet Hoover: 20 Glen Meadows Rd., Arden, NC 28704** Pray for strength and healing for Janet, who had surgery and chemotherapy.

**James Hudson: 431 Mt. Pleasant Rd., Kingston Springs, TN 37082** Pray for James, who is undergoing testing for stroke symptoms.

**Dennis Randall: 3006 NE 36th St., Oklahoma City, OK 73121** Please pray

that Dennis recovers completely from gallbladder surgery.

**Sam & Nancy Davis: PO Box 235, Weslaco, TX 78599** Sam was recently admitted to the hospital. Please keep Sam and Nancy in your prayers.

**Zachary & Rachael Dunlap: 1640 Washtenaw, Ypsilanti, MI 48197** Rachael is pregnant; the Dunlaps request prayer for a safe delivery for mother and child.

**Blair & Ronna Martin: 48500 Diamond M Ranch Rd., Kenai, AK 99611** Pray for the Martins, who recently lost their nine-year-old son, Matti, in an accident.

**Dennis & Martha Koehn: 2718 Alabama Hwy 25, Faunsdale, AL 36738** Dennis recently was admitted to the hospital with abdominal pain. Please remember the Koehns in prayer.

**Clyde & Karen Seifert: 444 N Douglas, Powell, WY 82435** Karen has a large tumor in her colon and needs surgery. Please pray for the Seiferts.

**Keith & Karen McCall: 565 Meadowbrook Ave., Ambler, PA 19002** Please keep the McCalls in your prayers; Karen has been diagnosed with Stage 4 breast cancer.



# CHRISTIAN HEALTHCARE MINISTRIES

*January 2010*

## IN THIS ISSUE:

*Brothers find success as baseball players and businessmen, health care cost support as CHM members • CHM member survives freak accident on Mexican highway • The U.S. health care bill: We're going to be just fine • Tax advantage for Missouri members • Webinars and CHM • Healthwatch • Prayer Page updates Prayer Page • Letters to CHM • Monthly prayer requests*



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