



# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

March 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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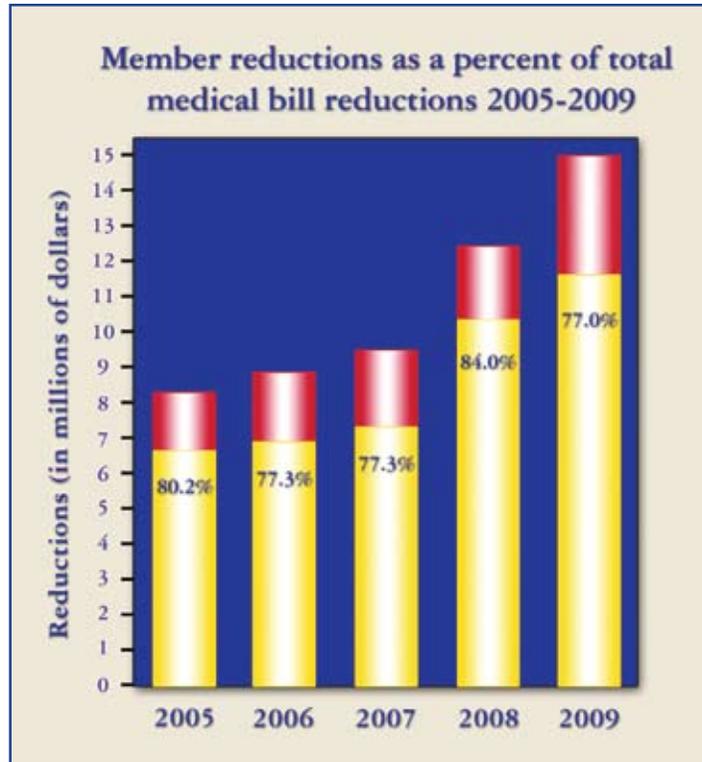
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## Bill reductions reach record high; member efforts the lion's share



Medical bill reductions—the portion of CHM members' bills reduced by health care providers—totaled more than \$15 million in 2009, up from \$12.5 million in 2008.

Some \$11.6 million (77 percent) resulted from patients asking their providers for a reduction. The remaining 23 percent reflected the efforts of the CHM Reductions department and The Karis Group, a Christian patient advocacy organization.

"God blessed us in 2009," said Thom Benek, CHM Reductions department

See "Bill reductions," page 13

## Bronze, Silver, Gold: good, better, best

*How to determine which CHM participation level is right for you*

This article is for you if you aren't sure of the Christian Healthcare Ministries cost support you'll receive if you or someone in your family experiences an accident or major illness.

participation levels, here are stories of three fictional families in common scenarios:

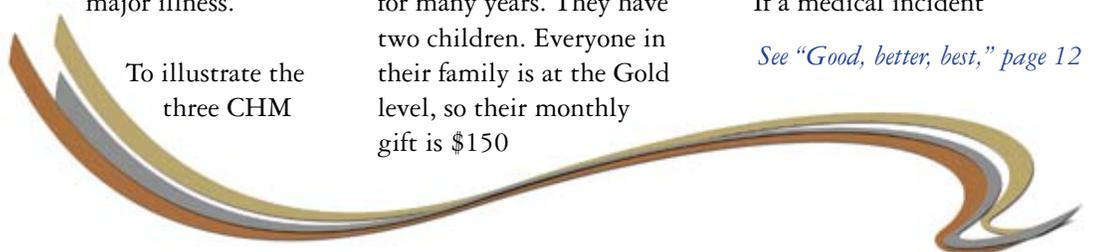
Michael and Mary Member have been CHM participants for many years. They have two children. Everyone in their family is at the Gold level, so their monthly gift is \$150

per unit for a total of \$450. (Although there are four people in their family, financial gifts are capped at three units per family).

If a medical incident

See "Good, better, best," page 12

To illustrate the three CHM



## Got stress?



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

Got stress? Who doesn't?

We're all under some form of stress. It comes with being alive.

How we deal with stress is another matter altogether.

Here's a selection of headlines from just one brief news search on the subject of stress:

- Simple brain scan can spot post-traumatic stress disorder
- Military family life consultants can help with stress
- Teen talk and stress in school
- Health expert: emotional stress linked to heart health
- Majority who care for a relative suffer from anxiety and stress, study says

Thinking about these and all the other ways we're told stress is weighing us down is, well, stressful.

In modern society we're frequently told that all we need to practice a little stress relief is a pill of some kind. Pop that baby and your anxieties will diminish. Too excitable? Take this. Too depressed? Take that.

How many times have we watched a TV show or movie with a character under stress who says, "I need a drink!"?

These and other alleged stress relievers have one thing in common: they're not God's way.

The Bible is full of stories of people who were routinely under terrible stress. David was on the run from Saul, who was trying

to kill him. Paul often was imprisoned and was ultimately executed. John was exiled.

Jesus Himself was tortured and crucified. In His prayer before His arrest Jesus said, "Father, if it be possible, let this cup pass from me." He was not fearful, but He was understandably aware of what He knew was coming. But His purpose was not shaken, as demonstrated in His next statement: "Yet not my will, but Yours be done."

The Bible says that in any situation we are not to fear, not to worry, and not to put our faith and trust in anything or anyone other than God.

How we get to that point is a route each of us can choose.

Dr. Bill Gothard is a man who has developed a unique ability to address stress and health-related issues in the Christian community. His work in the area of stress and its effects on health goes back decades.

He writes extensively about what he believes causes illness and what Christians can do to overcome its effects. Each person can judge whether he or she finds value in Dr. Gothard's material.

After reviewing his books and workbooks we concluded that they might be helpful to

members interested in exploring Dr. Gothard's analysis of what creates good health. Therefore, we will be making available to interested members copies of his literature: "How to Resolve 7 Deadly Stresses."

This is a step CHM is taking to provide you with the option—at your discretion and choice—of investigating the health improvement possibilities contained in these works.

Details on this program will be forthcoming in future newsletters and monthly Member Gift Form letters.



If you are interested in participating, please contact our Member Assistance department at [nnull@chministries.org](mailto:nnull@chministries.org) or 1-800-791-6225, ext. 5993 and you will be included in future direct communications.

Thank you for being an important part of this ministry dedicated to God's glory and service to His people.

## CHM membership is increasing

Christian Healthcare Ministries' membership is increasing, which is good for everyone who depends on this ministry for health care support.

In the past 12 months the ministry grew nearly six percent even after the natural attrition any organization faces, said CHM executive director Rev. Howard Russell.

"Allowing for attrition, we need to grow 15 percent per year to maintain our numbers at a stable level," Russell said. "That means that in the last year we've actually added new members at nearly a 21 percent growth rate, for which we are grateful to God."

He said continuing ministry expansion is principally a result of increased Bring-a-Friend and Share the Message activity by

CHM members. Both programs provide support, instruction and incentive for members who tell their friends and family members about Christian Healthcare Ministries.

"More hands make the load lighter," said Russell. "We're seeing more members gain free months of membership by bringing new people into the ministry."

The economy may also be playing a role, he said. As jobs and employer-provided insurance coverage have become more scarce and problematic for many people (Christians among them), they are finding CHM mainly through friends, family members and Internet searches.

"We don't spend a lot of money on advertising because it's expensive and



See "Membership increasing," page 10

## Making it easier to share CHM—and earn free months

A new communications piece is being constructed that will make it easier for you to earn free months of Christian Healthcare Ministries membership. And we want you—the ministry's members—to tell us what you think it should contain.

Terry Lawrence, CHM director of member development, is spearheading work on a more visually oriented presentation that will enable members to more easily and effectively present CHM to their friends and families.

"We're always looking for ways to grow the ministry for the good of all our members," Lawrence said. "This new tool will be available through Microsoft PowerPoint, on a DVD, or in hard-copy form. It will be a step-by-step approach to explaining the services and health care support available

through the ministry."

Members who are earning free months of CHM membership through the Bring-a-Friend and Share the Message programs will find the new tool a particularly valuable asset in explaining the value of CHM membership. It also should encourage more CHM members to become involved in both ministry growth programs.

Dick Lupton is a Florida resident with a long relationship with CHM. He spends five or six hours a day, every day, on the phone or e-mailing ministry information to prospective members.

"There are seven subjects most commonly inquired about by people who want to learn about CHM," Lupton said. "They

appear consistently because they matter to people."

Lupton listed the seven elements, in order of priority, as:

- **Cost:** how much monthly outlay is necessary to join CHM's Gold, Silver or Bronze health care support programs?
- **Breadth of service:** what health care costs are shared by members?
- **Acceptability:** what doctors and hospitals can members use?
- **Reliability:** how long has the ministry been in operation and what is its history?
- **Strength:** what is the ministry's financial position and strength?
- **Philosophy:** what is the New Testament basis for the ministry?
- **Qualifications:** what do I have to do to join?

See "Sharing CHM," page 10

# How to avoid drug toxicity

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Health education resources at:  
[www.chministries.org/healthinformation.asp](http://www.chministries.org/healthinformation.asp)

A friend of mine was prescribed a sulfa antibiotic for diverticulitis. The bottle's label displayed several common warnings, including one against sun exposure that was partially obscured by the label. My friend did not notice it until after a long day outdoors.

After 72 hours he broke out in an itchy rash, accompanied by extreme fatigue, chills, sweats, muscle cramps and joint aches. A month later he was still experiencing severe effects. This true-to-life illustration highlights several important aspects of drug toxicity.

First, it is important to understand that drugs are just that: drugs! They are chemical substances that alter normal body chemistry. Most—if not all—medications have some kind of negative effect on the body, even if it is minor. I think it is significant that a common phrase for a so-called “miracle” drug is “magic *bullet*.”

Maintain a healthy respect for medications and use them only when really necessary.

## Take medications only as prescribed

When you need a medication, make sure that you understand its proper dosage and schedule. Read the label to confirm instructions and to ensure that the medication is the one prescribed. Take medication

exactly as prescribed.

If you miss a dose, don't “double up” on the next dose unless you clear it with your doctor. Otherwise, you may experience toxic blood levels of the drug.

Finally, do not increase the dose on your own; more may not be better, and it may be harmful.

## Watch for drug potency factors

Most medications need to reach a certain blood level concentration to be effective. Higher levels can cause toxicity. There are many factors other than dosage that can affect blood level: your body build and weight; how well you absorb the drug from your intestines; whether food is present; how well your liver and kidneys are functioning to metabolize the drug and eliminate it; other medications or herbs you are taking, etc.

To avoid toxicity, be aware of factors that can increase your medication's potency. My friend's example illustrates that some drugs can make you sensitive to sunlight. Many drugs are affected by other prescriptions. For example, taking one drug might

slow the rate at which another is metabolized, therefore causing the second drug to accumulate and become toxic. In the same way, disease can affect certain drugs by how well your body removes them.

## Pregnancy medications

Many medications taken during pregnancy cross the placenta into the baby's blood. The baby's small size causes him to be at much higher risk for toxicity, especially during the first twelve weeks (first trimester) of critical organ development.



Since drugs often are passed to the baby through breast milk, the same principle applies to nursing mothers and babies. The general rule: **do not take drugs during pregnancy or nursing**

unless cleared with your doctor and the potential benefit clearly outweighs the risk!

Medications are classified according to how much risk they pose to a developing baby. Categories are as follows (the further in the alphabet the letter, the greater the risk):

## Members' advice on how to bring others into CHM

*What would you say is the most important information to share with others to encourage them to join CHM?*

"CHM is a wise and affordable way of dealing with Christians' health needs. It is a way that members of the Body of Christ can show compassion for one another. The need is real and we have a very helpful tool to meet it."

*—Leonard Lester, Barbourville, KY*

"Sharing what God has done for you through CHM means more than anything else you can tell someone. Tell them about what the program includes, saving money, helping others, and doing God's will."

*—Wayne Nelson, Lakeland, FL*

"No one is participating in or running CHM to make money. It is encouraging to learn that there are still people out there who simply want to share with and care for one another." *—Bertha B. Miller, Dover, DE*

"Sharing why and how CHM has helped us personally is the most effective technique of which I know."

*—Kenneth McGee, Pflugerville, TX*

"The government's efforts to 'reform' health care show that, now more than ever, CHM is one of the best options out there. It is important to emphasize the concept of Christians helping Christians." *—Leon & Jean McKee, Shreveport, LA*

"Talk about the low monthly financial gifts, the fact that 100 percent of eligible bills are shared (not an '80/20' plan) and that members can have zero out-of-pocket costs by obtaining bill reductions. Listen for references to health care and share your own experience."

*—The Morrells, Dunbar, WI*

To learn more about bringing friends and family into the ministry through the Bring-a-Friend and Share the Message programs, visit [www.chministries.org](http://www.chministries.org) or call 1-800-791-6225, ext. 5993. You can earn free months of CHM participation through both programs.

## Drug toxicity (continued from page 4)

- A: Drugs for which controlled studies in humans have demonstrated no risks.
- B: Animal or human studies have not demonstrated significant risk, or adverse effects have been observed in animals but not in humans.
- C: No adequate studies—either animal or human—have showed significant risk, or animal studies have shown adverse effects but no human data is available.
- D: Evidence of fetal risk exists but benefits are perceived to outweigh risks.
- X: Proven fetal risks clearly outweigh benefits.

## Read medication information

Pharmacies now provide printouts with new prescriptions. They contain valuable information, such as: common side effects; indications (approved reasons for taking the drug); contraindications (conditions in which you should *not* take the drug); drug interactions (warnings about other

medications with which the drug could react); and warnings regarding safety during pregnancy. Read the information you receive from your pharmacist. In addition, there are many online resources.

## Choose less dangerous alternatives

A common misconception is that drugs available over-the-counter (OTC) can't be toxic. Drugs are drugs; it doesn't matter on which shelf they are placed. In fact, prescription drugs are increasingly available OTC. The same precautions should be taken with OTC medications.

Also, use caution with nutritional supplements, particularly herbs. In the May 1994 issue of the *Emergency Medicine Clinics of North America* periodical, Drs. Cetaruk and Aaron identified a host of clinical toxicities associated with OTC products.

In particular, a number of foreign traditional herbal remedies were tested and found to contain significant amounts of toxins such as lead, mercury or other chemicals, including carcinogens (pp.483-510). I highly recommend their article for your review.

## The bottom line

People don't pour water into their automobile tanks because putting anything into an engine other than gasoline would likely destroy it. In the same way, our bodies were designed to function on *food*, not chemical agents, no matter the source. So, be careful when putting anything else in!

*Editor's note:* Emergency Medicine Clinics of North America issues are available at [www.emed.theclinics.com](http://www.emed.theclinics.com).

# GERD medications don't help asthma

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Doctors for years have prescribed proton-pump inhibitors (medications such as Prilosec®, Protonix® and Nexium®) to adult patients with asthma. The reason stemmed from an underlying belief that acid reflux from the stomach into the esophagus irritated airways and triggered asthma symptoms, even in patients who had no heartburn symptoms. A new study now challenges that assumption.

Researchers at the American Lung Association's Asthma Clinical Research Centers recruited 402 volunteers. Each volunteer had poorly controlled asthma and no symptoms of regular heartburn. Researchers randomly divided volunteers into two groups, giving half of them a

proton-pump inhibitor (PPI) and the other half a placebo.

Over the course of six months, researchers found no difference between the two groups in the rate of severe asthma attacks (defined as difficulty breathing for two straight days, emergency visits or the need for prednisone—an immunosuppressant).

Interestingly, esophagus tests showed that 40 percent of participants in both groups had "silent" acid reflux.

The results of the study surprised the researchers. Nevertheless, they concluded that patients with severe asthma but no obvious acid reflux symptoms probably do



not benefit from using PPIs.

*Mastronarde, J. G., N. R. Anthonisen, et al. (2009). Efficacy of esomeprazole for treatment of poorly controlled asthma. New England Journal of Medicine 360(15): 1487-1499.*

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

MARCH 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 \$1,794 in gifts, bringing the total to \$18,040.**

**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 \$12,237 in gifts, bringing the total need to \$17,875.**

**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 \$850 in gifts, bringing the**

**total needed to \$1,873.**

**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 \$9,430 in gifts, bringing the amount needed to \$19,570.**

**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 \$180 in gifts, bringing the amount needed to \$3,259.**

**6. 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. **UPDATE: The Cookseys have received \$255 in gifts and have \$637 remaining.**

**7. Billy Cox: 4390 Liberty Lane, Conway, SC 29527** Billy incurred bills for \$70,663 for artery blockage. He trusts God to meet his need and asks the CHM family for help. **UPDATE: Billy has received \$22,719 so far in gifts,**

**leaving \$47,944 in bills to be met.**

**8. Douglas DeLuca: 4145 Sunrise Dr., Park City, UT 84098** Douglas suffers from chronic migraine headaches. His bills total \$2,952. **UPDATE: Douglas reports \$1,378 in gifts, bringing the total to \$1,574.**

**9. 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. **UPDATE: Linda has received \$175 in gifts, bringing the total needed to \$825.**

**10. 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 \$895 in gifts, bringing the total needed to \$3,813.**

**11. 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. **UPDATE: James has received \$77, bringing the total needed to \$2,280.**

**12. 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 \$680 in gifts, bringing the total to \$2,320.**

**13. Shelley B. Ford: RR1 Box 275, Rome, PA 18837** Shelley underwent an operation to treat fibroids and pre-cancerous cells.

## FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month:  
**\$558,878**

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

- \$64.58 this month -or-
- \$21.53 for the next three months -or-
- \$10.77 for the next six months

*Together, we can make eliminating these bills a reality! These amounts are suggestions; please consider giving today.*

Continued on page 8

## Who can give?

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

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

## How much should I give?

Give however much you feel led to give.

See the "Financial: Prayer Page giving" box on page 7 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*

Her bills total \$17,741. **UPDATE:** *Praise God! Shelley reports \$5,375 in bill reductions and a total of \$8,026 in gifts, reducing the amount needed to \$4,340.*

**14. 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 \$1,791 in gifts, bringing the total needed to \$23,396.*

**15. 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 \$4,556 in gifts, bringing the total to \$20,930.*

**16. 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 \$16,268 in reductions and \$6,642 in gifts, bringing the amount needed to \$25,045.*

**17. 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 \$1,792 in gifts; the amount still needed is \$2,676.*

**18. 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 \$10,312 in gifts, bringing the total amount needed to \$5,105.*

**19. 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 \$4,878 in gifts, bringing the total needed to \$9,996.*

**20. 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 \$27,831 in gifts, bringing the total needed to \$71,637.*

**21. 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 \$2,043 in gifts, bringing the amount needed to \$348. She has received \$362 for David's bills and still has \$1,464 remaining.*

**22. 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 \$4,213 in gifts, bringing total bills to \$7,694.*

**23. 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 \$4,094 in gifts. He now needs \$20,003.*

**24. 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 \$30,473 in gifts, reducing the amount needed to \$12,877.*

**25. 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 \$875 in gifts and \$2,134 in reductions. He has added \$2,610 in bills, leaving \$8,584 in bills to be met.*

**26. 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 \$5,138 in gifts, bringing the total amount to \$30,344.*

**27. 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 \$3,146 in gifts and \$542 in reductions, bringing the total needed to \$10,390.*

**28. 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 \$8,942 in gifts, bringing the total needed to \$29,576.*

**29. 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 \$928 in gifts, bringing the total needed to \$7,041.

**30. 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 \$6,595 in gifts, reducing the amount needed to \$3,405.

**31. 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 \$1,169 in gifts, bringing the total to \$9,511.

**32. Sally Roe: 2899 Sylvania Rd., Troy, PA 16947** Sally incurred \$9,417 in bills for a congenital

kidney condition. **UPDATE:** Sally received \$1,570 in gifts, bringing the total needed to \$7,847.

**33. 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. **UPDATE:** Austin has received \$95 in gifts, bringing the total needed to \$900.

**34. 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 \$4,797 in gifts, bringing the total needed to \$18,908.

**35. 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 \$4,455 in gifts, bringing his bills to \$5,085.

**36. Kathleen Stambaugh: 208 Sherman Ave., Sheridan, WY 82801**  
Kathleen underwent surgery to fuse her vertebrae.

**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 \$6,128 in gifts, bringing the amount needed to \$10,572.

She has medical bills totaling \$28,977. **UPDATE:** Kathleen has received \$1,493 in gifts, bringing the total needed to \$27,484.

**37. 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 \$7,521 in gifts, bringing the total needed to \$16,278.

**38. Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227** Lessie underwent bladder surgery and asks for help with bills totaling \$29,605. **UPDATE:** Lessie received \$1,682 in gifts, bringing the total needed to \$27,923.

**39. Mary Trotzke: PO Box 72765, c/o Steer, Fairbanks, AK 99707-2765** Mary is a longtime missionary who had bunion/foot surgery. She received a \$10,000 bill reduction and her remaining bills total \$6,142. **UPDATE:** Mary has received \$4,998 in gifts, bringing her need to \$1,144.

**40. 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 \$11,137 in gifts, reducing

*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 #07.

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*

**GIVING GUIDE**

Membership #	Need #	Membership #	Need #
100025-109308	20	143226-143381	32
109310-111520	07	143384-143530	22
111521-112663	26	143531-143665	29
112664-113741	28	143666-143759	41
113742-114515	38	143760-143854	18
114518-115265	36	143855-143941	35
115266-116901	16	143942-144012	13
116902-119386	14	144013-144077	10
119391-121802	15	144078-144133	30
121807-124443	23	144134-144184	05
124445-126655	04	144185-144228	17
126658-128568	34	144229-144268	12
128572-130893	01	144269-144305	11
130894-133076	02	144306-144335	03
133092-135138	37	144336-144364	21
135141-136743	43	144365-144389	08
136746-138382	24	144390-144408	39
138384-139453	27	144409-144412	42
139455-140615	19	144413-144416	33
140755-142633	31	144417-144419	09
142634-143045	25	144420-144422	06
143046-143225	40	144423-144425	44

*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.

his need to \$8,415.

**41. 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 \$22,767 in gifts, bringing the total needed to \$5,248.**

**42. Marilyn Weaver: 1060 Old Naylor Rd., Finger, TN 38334**

Marilyn incurred bills totaling \$940 for testing for a heart condition. She asks the CHM family for prayers and financial help.

**43. 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. **UPDATE: Robert has received \$195 in gifts, bringing the amount**

needed to \$14,174.

**44. 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 \$1,755 in gifts. The total amount needed is now \$160.**

**Membership increasing (continued from page 3)**

people can too easily confuse us with insurance, which CHM is not," said Norma Mull, Ministry Information department supervisor. "We rely more on person-to-person contact and providing the best possible information on our website, which is right now going through a revision. We're very excited about what it's going to look like and how well it will work for people who are searching for information about CHM."

An analysis of new members revealed that CHM's Gold program remains the most popular choice for individuals and families, Mull said.

"The Gold program offers the most health care support," she said. "At \$150 a month for an individual—capped at \$450 a month for a family of three or more—it is much more affordable than health insurance." CHM, now in its 28th year of

operation, serves Christians in all 50 states and missionaries in several foreign countries.

For information about the Bring-a-Friend or Share the Message programs, visit [www.chministries.org](http://www.chministries.org). You also can contact the CHM Member Assistance department at [nnull@chministries.org](mailto:nnull@chministries.org) or 1-800-791-6225, ext. 5993.

**Sharing CHM (continued from page 3)**

"There are of course other topics in which CHM members are interested that will make it easier for them to present the CHM message to others," Lawrence said. "We want members to tell us what information they'd like to see included in the new communications tool. What questions or subjects do they

encounter that we ought to include?"

The work will be carried out over the next several months as ministry staff members meet to develop the visual presentation.

"I hope members will call or e-mail me with what information

they think is important in terms of sharing the ministry with others," Lawrence said. "Everyone's story is a little different and there is value in every one of them."

To contact Lawrence at the CHM ministry office, e-mail [tlawrence@chministries.org](mailto:tlawrence@chministries.org) or call 1-800-791-6225, ext. 5238.

# Have you signed up for the CHM e-newsletter yet?



Signing up for the Christian Healthcare Ministries e-newsletter is convenient and saves printing costs for the ministry. About 500 families have signed up for this free service since the e-newsletter was launched in July 2009.

The e-newsletter contains the same information as the printed version. It is delivered monthly to the e-mail account of your choice. Signing up is easy; simply check the box on your monthly Member Gift Form statement stub or call the CHM Member Assistance department

at 1-800-791-6225, ext. 5993.

“The e-newsletter is the first of many electronic services we are developing to assist our members,” said Lauren Selleck, CHM communications director. “Other upcoming conveniences are an electronic version of the monthly Member Gift Form (billing statement) and, in time, a member portal on our new website.”

She added that detailed information about these developments will be shared with members in the near future.

## Taxes and Christian Healthcare Ministries

Monthly financial gifts that you send to the CHM office are not deductible for federal 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).

All CHM members who gave extra gifts in 2009 received a statement of charitable contributions in late January 2010. The statement contains the total deductible amount if your giving fits IRS requirements for deductibility.

Missouri state law provides residents with a special tax advantage. The Missouri Form MO-1040 lists 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 (indicated on the aforementioned statement).

If you did not receive your statement, please contact the CHM Gift Processing department at [fadams@chministries.org](mailto:fadams@chministries.org) or 1-800-791-6225, ext. 6108.

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

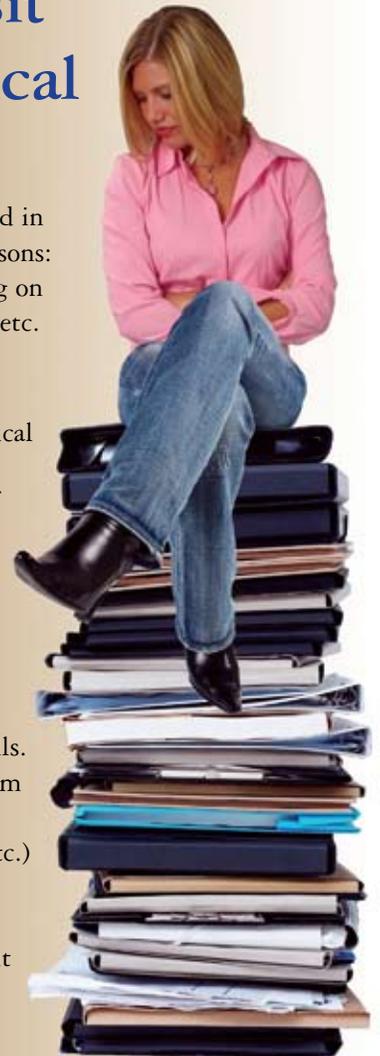
## Please don't sit on your medical bills!

Some CHM members wait to send in their medical bills for various reasons: obtaining bill reductions, waiting on assistance program qualification, etc.

Christian Healthcare Ministries Guideline F.1 states that **all** medical bills must be submitted to the CHM office within six months of the date of service.

**The earlier eligible bills are submitted to CHM, the earlier they can be presented for sharing.** In other words, don't delay in sending your medical bills. You still can obtain assistance from other sources (Medicare, financial assistance programs, insurance, etc.) in the meantime.

For instructions on how to submit medical bills to the ministry office, see CHM Guideline F.



Good, better, best (continued from page 1)

occurs, the family pays a \$500 personal responsibility amount, offset by any medical bill reductions they obtain. CHM members share the remaining amount of their qualifying bills. Also included in the Gold program are prescriptions and doctor visits 45 days before and after a qualifying medical need.

Peter and Patricia Participant joined Christian Healthcare Ministries about a year ago. Peter is Silver and has an \$85 monthly gift. Patricia, however, joined at the Gold level because the Participants wanted to start a family and knew that the Gold maternity program would offer them the most cost support. Patricia's monthly

gift is \$150, so the couple's combined monthly total is \$235.

If Peter becomes sick or injured the couple will pay a \$1,000 personal responsibility amount (bill reductions they obtain apply toward this amount). Peter knows that the Silver program usually does not include doctor visits and prescriptions. The only medical bills eligible for sharing through CHM are bills relating to surgery (performed anywhere) and hospital treatment. Since he faces the possibility of higher out-of-pocket costs, the couple has been diligent in saving a little money each month, just in case.

James Joiner is widowed and has three children. He is considered one unit and the children together are one unit. Since everyone in the membership is at the Bronze level, James' monthly gift is \$90 (\$45 per unit).

The Joiner family so far has been healthy. James knows that the CHM Bronze program—like Silver—usually does not include doctor visits or prescriptions and that the only medical bills eligible for sharing through CHM are bills relating to surgery (performed anywhere) and hospital treatment. Also, James will have to pay

See "Good, better, best," page 13

## Television and newspapers remain primary news sources

According to the Pew Research Center for People and the Press, television remains Americans' primary source (31.1 percent) of news, compared to daily newspapers (19.4 percent), radio (19.4 percent), online (14.6 percent), weekly community papers (4.4 percent), free shopper newspapers (2.9 percent) and magazines (2.1 percent).

When rating the credibility of media sources, U.S. adults ranked them in almost the same order as their preferences: TV came in highest, followed by newspapers and radio tied for second place, and online was third. Only the positions of magazines and free shopper newspapers were reversed.

When asked about local versus national and international news, the study again found an overall preference for television news. While respondents favored newspapers and radio over the Internet for local news, they rated online higher for learning about national and international events.

### Leading source of news according to U.S. adults, by age, July 2009 (% of respondents)

	18-29	30-49	50-64	65+	Total
<i>Main source for national and international news</i>					
TV	70%	62%	77%	81%	71%
Internet	64%	54%	29%	10%	42%
Newspapers	21%	26%	37%	55%	33%
Radio	18%	28%	19%	15%	21%
<i>Main source for local news</i>					
TV	67%	60%	63%	69%	64%
Internet	21%	24%	12%	4%	17%
Newspapers	39%	33%	45%	53%	41%
Radio	22%	21%	14%	13%	18%

Source: Pew Research Center for People & the Press

Courtesy Saurage Research "Key Findings" newsletter

## Good, better, best (continued from page 12)

a \$5,000 personal responsibility amount if he or one of his children becomes sick or injured. Therefore, he makes sure that he has enough in his savings account if an emergency arises.

These scenarios illustrate a trade-off between members' monthly financial gift amounts and how much they agree to pay themselves if a medical event occurs. However, weighing this trade-off isn't the only item to consider regarding your participation level. Maternity, doctor visits and prescriptions should be figured into the decision.

Are you financially prepared if someone in your family becomes sick? If setting aside money for medical expenses seems daunting, you may want to consider changing your CHM participation level to Gold.

An advantage of Christian Healthcare Ministries is that with monthly financial gifts far less than the high cost of health insurance premiums, members can use at least part of the difference for routine medical needs.

Setting aside a small amount of money each month makes sense. Through CHM

you have the personal freedom to decide what works best for you, or for you and your family.

*Editor's note: If you have questions about or would like to change your participation level, contact the Member Assistance department at 1-800-791-6225, ext. 5993.*

*To receive a free brochure about tax-free medical savings for which you may be eligible, contact the Member Assistance department. You also can e-mail CHM chief financial officer Roger Kittelson at [rkittelson@chministries.org](mailto:rkittelson@chministries.org).*

## Bill reductions (continued from page 1)

supervisor. "More and more members understand the importance of reductions and are becoming increasingly successful in obtaining them."

The CHM Reductions staff helps educate members about hospital markup percentages, enabling members to make informed decisions about where to receive treatment in non-emergency situations.

The department also offers support after a medical event. "We encourage members to seek God's guidance before negotiating medical bills," Benek said. "If they have questions or difficulty, our staff and The Karis Group will help them with working on their medical bills and interacting with multiple providers."

## Reductions are essential in keeping CHM and member costs low

Without reductions, monthly financial gift amounts could be considerably higher.

"As a ministry, we help as many people as we can with their medical costs," said CHM chief financial officer Roger Kittelson. "Reductions stretch each dollar we receive, enabling us to share bills faster for members with medical needs."

He added that many health care providers (CHM has worked with more than 40,000) are willing to negotiate reductions because they usually receive faster payment.

In addition to keeping membership costs down, reductions save participants money because they often are applied to members' personal responsibility amount (\$500 Gold; \$1,000 Silver; \$5,000 Bronze). Thus,

## 2010 major reductions so far

- Patricia Smith of Collinsville, Ill., received a \$28,735 write-off (100 percent reduction).
- Jeremy Bardon of Arab, Ala., received a 90 percent reduction on his hospital bill (\$35,000 reduced to \$3,550).
- June Good of Memphis, Mo., received a 72 percent reduction (\$170,994 reduced to \$47,428).
- Jake Flaud of Denver, Pa., received a \$97,388 write-off on his hospital bill!

reductions provide the opportunity to have zero out-of-pocket costs for a medical incident.

*Editor's note: To contact the CHM Reductions department, call 1-800-791-6225 or e-mail [reductions@chministries.org](mailto:reductions@chministries.org).*

## 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 at Christian Healthcare Ministries:**

I want to say a great big "thank you" for all you've done to help with the medical bills incurred from my emergency eye surgery last year. It was such a blessing and a relief to write out the checks and pay the bills before the end of the year!

I also appreciated your phone calls of inquiry and concern from time to time. They were encouraging and uplifting during a very difficult time.

May God continue to bless you and your ministry in the future. I regard all of you as friends and am very glad to be a part of the CHM family!

Sincerely,

Delores Malone  
 Smithfield, IL

**Dear Donna:**

I just wanted to drop you a line and let you know that a check from CHM arrived today and we feel so blessed! I took out a personal loan to pay for my knee surgery, and we now have only about \$1,000 left to be reimbursed. We are paying down the loan and are excited to be close to the end. Many blessings to all!

Sincerely,

Jan Wright  
 New Concord, OH

*Editor's note: Donna Greer works in the CHM Needs Processing department.*

**Dear Christian Healthcare Ministries:**

Thank you for the article in the CHM February 2010 newsletter entitled, "Truer words were never spoken—or written." We appreciated the spiritual content of the article so much that we sent it to 45 of our friends!

If each member did this, millions of Christians would get the message that CHM is available and that other Christians are standing by to help them in their time of need.

We have been members for 24 years and we don't know what we would do if not for this ministry. Joining was a leap of faith; we were putting our health care in the hands of God and of other people of faith rather than in the systems the world regards as "safe."

As the article explained, it is a shame that some Christians miss out on the joy of experiencing the faithfulness of Christ through this ministry. We believe that is also

the reason that so few Christians speak up to share the salvation message with lost people. Good works are important, but sharing about Christ's sacrifice is what God expects from each of His children.

Sincerely,

Sam & Ann Oughton  
 Hideaway, TX

*Editor's note: To read the article mentioned in this letter, visit [www.chministries.org](http://www.chministries.org) or contact the editor at [editor@chministries.org](mailto:editor@chministries.org) or 1-800-791-6225, ext. 5796.*

**Dear Donna:**

My wife, Sharon, fought bone marrow cancer from 1994 until her death in 2003. If not for Christian Healthcare Ministries, we could not have provided her with the state-of-the-art care she received at research hospitals and cancer centers.

If you ever grow weary in what you are doing, please let this be a reminder of how important this ministry is in the big picture of the Kingdom of God.

Thanks again for your help.

Sincerely,

Kenneth Gates  
 Indianapolis, IN

## CHM legal notices

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

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

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

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

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

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

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

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

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

**Kathryn Wenger:** 188 Schubert Rd., Bethel, PA 19507 Kathryn recently had a heart catheterization and requests prayer.

**Lewis & Amy May:** 1306 Monroe St., Walla Walla, WA 99362 The Mays ask for prayer for their business.

**Dave Kramer:** 3606 N Starnes Rd., Bloomington, IN 47404 Dave is facing some legal issues and requests prayer.

**Misti Hall:** 2320 Tamarind Dr., Fort Pierce, FL 34949 Misti requests prayer for relief from pain in her abdomen.

**Melody Dickey:** 81325 Fulton Rd.,

Tippecanoe, OH 44699 Melody has stage 4 metastasized breast cancer. Please keep her in prayer.

**Susie Stone:** 9751 S 600 Rd., Miami, OK 74354 Susie recently suffered hearing loss and asks for prayer for complete healing.

**Ross Patterson:** 210 Bob Cheeks Rd., Ellisville, MS 39437 Ross' wife, Ruth, recently passed away and Ross is struggling with depression. Please keep him in prayer.

**Joanne Roberts:** 735 Addison Square: Kalispell, MT 59901 Joanne recently underwent surgery and asks for prayer for a speedy recovery.

**Marlin & Sadie Stoltzfus:** 360 W Mount Airy Rd., Stevens, PA 17578 Sadie suffers from placenta previa and is due to give birth June 17. Please pray for a natural delivery and safety for mother and child.

**Kenneth & Nancy Hall:** 1397 Royce Rd., Naperville, IL 60565 Kenneth is in the hospital with blood clots in his lungs. Please remember the Halls in prayer.

**Barbara Flournoy:** 350 Quail Creek Dr., Lufkin, TX 75904 Barbara fell on cement, was taken to the hospital and underwent surgery. She is suffering intense pain. Please keep Barbara in prayer.



# CHRISTIAN HEALTHCARE MINISTRIES

*March 2010*

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Monthly prayer requests*



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