



# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

April 2010

## IN THIS ISSUE

*New website now in use; visit us online.....1*

*Bill reductions ease financial strain 1*

*Three priorities of the Church.....2*

*Sharing the ministry across the nation.....3*

*Healthwatch.....4*

*CHM staff goes the extra mile.....5*

*Prayer Page testimony.....6*

*Farewell to a friend.....6*

*Prayer Page.....7-9*

*Letters to CHM.....14*

*Monthly prayer requests.....15*

*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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## New website now in use; visit us online

Better design. Easier to navigate. Simple, clear information. Each of these items is characteristic of Christian Healthcare Ministries' new website launched in March.

"A significant percentage of new CHM memberships come through our website," said Norma Mull, Ministry Information department supervisor. "It is second only to our Bring-a-Friend program in bringing new families into the ministry."

The new website—at [www.chministries.org](http://www.chministries.org)—is constructed with members' requests and prospective members' needs in mind. For

example, on the previous website members reported difficulty navigating to a desired page. New menus ease movement between website pages.

Members now can sign up on the website for the CHM electronic newsletter by simply



*The new Christian Healthcare Ministries website at [www.chministries.org](http://www.chministries.org)*

*See "New website," page 11*

## Members' bill reductions ease financial strain



*CHM member Pat Smith with her Christian physician, Dr. Chu.*

**Pat Smith  
 Collinsville, Ill.  
 100 percent reduction  
 on two hospital bills**

I experienced chest pain in November 2008 and called my son for help. He immediately called an ambulance and I was transported to the hospital.

After a stress test, my

cardiologist surmised that I had a heart blockage. A heart catheterization confirmed the blockage, but its position caused the doctor to question whether I should receive a stent or undergo open heart surgery.

Consultation with a heart surgeon led to the decision to insert a stent since only one

*See "Reductions ease strain," page 11*

# Three priorities of the Church



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

I have one thing on my heart this month.

You.

Actually, serving you.

When I came to Christian Healthcare Ministries eight years ago, I felt—as strongly as anything in my life—that God was leading me. The purpose was clear: bring glory to God. Do that and your priorities stay straight.

I have seen the hand of God move through this ministry to provide for some of the most wonderful people in the world.

Before coming to CHM I spent 16 years as a pastor in Knoxville, Tenn. That experience taught me in a personal way that the hand of God does mighty things. I saw souls saved and lives redeemed. I've seen the result of His care for His children. I have seen hurting hearts touched by His embrace.

One day I found a small book in an "overstock and remnant" book store. It caught my eye because it was in the religion section and it cost 50 cents. For that money it's hard to go wrong.

It was written by Ray Ortlund, at that time host on the Haven of Rest radio broadcast.

The book transformed my ministry and my focus in life. It was entitled, "Let the Church Be the Church." It dealt with the

three priorities of the Church, applying them to the local Church and the lives of believers.

I saw more clearly my life's focus coming into harmony with the Bible.

Raised in a Christian home, I dedicated myself at a young age to serving God. I never experienced a time when I thought, "I will not be a follower of Christ."

My role at CHM enables me to serve others—to serve you—in an exciting way.

When I came to CHM I knew that my first obligation and priority was to lead this ministry in a way that would bring glory to God. Why do we do it? To bring glory to God. How do we do it? To bring glory to God. When do we do it? Whenever it will bring glory to God. Every activity had to be filtered through this commitment. I appreciate how our ministry staff has sensed the Spirit of God as they have embraced this priority.

Our second priority is to demonstrate love for fellow believers. Jesus said in John 13:34-35, "A new commandment



*Top: CHM staff members talk about the ministry at the Synergize2! Pastors Conference in Orlando, Fla. Bottom: Exterior of The Moody Church in Chicago, Ill.*

**Catalyst West Conference**  
Costa Mesa, CA; April 21-23

I give you: love one another. As I have loved you, so you must love one another. By this all men will know that you are my disciples, if you love one another."

This ministry is all about Christians loving one another. Every day we see it in wonderful ways: members give extra financial gifts; send cards and letters; offer prayers; look for ways to share the message of what God is doing here; and generally embrace one

# CHM staff share the ministry message at venues across the nation

*(article appears below graphic)*



*CHM booth at the Moody Bible Institute Founders Week Conference in Chicago, Ill.*

From sunny southern California to the heart of the Midwest, Christian Healthcare Ministries staff members are sharing at conferences, conventions and camps the good news of what the ministry offers believers.

Norma Mull, Ministry Information department supervisor, said that in 2010

CHM staff members have attended three events and plan on setting up an exhibit at 12 more.

“Having a presence at these venues is important to help the ministry grow,” said Mull. “They give us the opportunity to talk to many people who otherwise wouldn’t hear about us, and the number

of people signing up at conferences is increasing.”

She said that it is exciting to see how God is opening doors into organizations that have similar missions and goals.

*See “CHM across the nation,” page 13*

## Stress: the Trojan Horse of disease

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*This material is excerpted from Dr. Jacobson's book, The Word On Health, originally published by Moody Press and currently available by contacting the CHM Ministry Information department at 1-800-791-6225 or [nnull@chministries.org](mailto:nnull@chministries.org).*

According to legend, sometime around 1200 B.C. Greece was at war with the city of Troy. After 10 years of conflict, things were not going well for the Greeks. They attempted one final assault against the well-fortified city. Troy successfully repelled the attack and the Greeks dejectedly returned to their ships and sailed away. A mammoth-sized wooden horse was left behind. Troy rejoiced in its long-awaited triumph.

Considering the horse a prize of war, the Trojans brought it within their gates and held a huge victory celebration. But that night as the city slept, Greek warriors exited the hollow belly of the wooden horse and opened the city gates for their comrades, who during the night had quietly returned in their ships. Taken by surprise and exposed to internal attack, Troy suffered overwhelming defeat.

Our conflict with disease and death often resembles the Trojan War. We fortify ourselves against disease by erecting the massive walls of sound nutrition. We regularly exercise and train to keep our bodies in top physical condition.

Then we wait to see if disease can breach our well-fortified wall. However, just like the Trojan Horse, our adversary enters through the gate of our souls. Out of its belly comes the warrior known as stress. Having breached the walls of our defenses, it launches a devastating attack on our health.

### Case histories

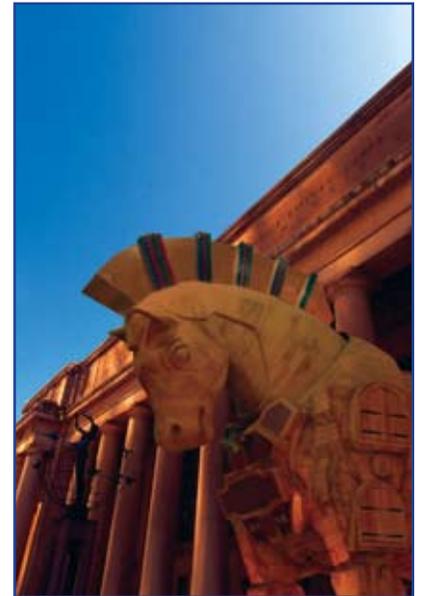
#### Andy: stress-induced heart attack

With a hearing on a major child abuse case scheduled, District Attorney Andy Patterson knew it was going to be a big day. After recently completing law school and changing professions, the 42-year-old prosecutor looked forward to the case he was sure he would win.

During the hearing, however, things did not go well. Unexpectedly, the judge ruled against the prosecution team, a decision that infuriated the normally mild-mannered attorney.

Andy left the courthouse in a fit of rage and stormed home. To "blow off some steam," he quickly changed into his sweats and went for his daily run. Once that was complete, Andy began his 20-minute routine on a stationary bike.

Instead of calming down, Andy progressively felt worse as an



overwhelming pressure and pain replaced the anger in his heart. Something was terribly wrong.

Andy was in denial. "This can't be happening to me," he thought. "My cholesterol is well below 200. I exercise regularly and try to eat right."

His chest pain continued, so he drove himself to the emergency room where his fears were confirmed. He was told that he was having a heart attack. Treatment helped to quickly resolve Andy's pain and he spent a quiet night in the hospital.

When Andy underwent a coronary angiogram (a test in which dye is injected into the coronary arteries to check for blockage) the next day, it was the cardiologist's turn to be surprised. Despite a confirmed heart attack, the angiogram



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

# CHM staff goes the extra mile for members

*“It’s more than a job.”*

Workers around the world line up each day to swipe their time cards. Others climb the corporate ladder in hopes of making it big. Many people have the admirable—and biblical—goal of providing for their families. Motivation differs for different people.

At Christian Healthcare Ministries, serving our members is more than a job. Our staff members have caught sight of a larger vision: the work we do on behalf of our members helps build the Kingdom of God.

“CHM is built on biblical principles,” said the Rev. Howard Russell, CHM executive director. “The early Christians in the book of Acts shared what they had to meet each other’s needs. This ministry accomplishes the same thing today in the area of health care costs.”

## Here’s what CHM staff members have to say about their work serving our members:

“Working at the ministry is more than a job. It is like a family in which both employees and members experience highs and lows. Love and support is always available when someone is in need. I can’t imagine working anywhere else.” *-Jill Price, Member Assistance*

“We view our members for who they are—God’s children—and treat each one as we would like to be treated. We are here to rejoice with them when things go well and to provide comfort and a listening ear in times of sorrow” *-Joy Spriggs, Needs Processing supervisor*

“One of the reasons I left my previous job to work at CHM was that I felt my work

here had great purpose and meaning. I admire the other CHM employees and appreciate how they have encouraged me to be a better person, so it is a joy to help them help our members.” *-Bryan Schultz, Chief Information Officer*

“Working at CHM has made my walk with Christ more evident to everyone around me. I enjoy speaking with and praying for members on the phone.” *-Yvonne Woolridge, Needs Processing*

“It is a blessing to be able to talk freely about God and to attend the weekly chapel services here at the CHM offices.” *-Shirleen Fixler, Member Records*

“To know that I have a small part in making people’s burdens lighter and futures brighter brings great satisfaction.” *-Dick Lupton, Member Development*

“I often am able to pray with members over the phone or just listen and offer comfort.” *-Stacy Russ, Receptionist*

“How many insurance companies encourage employees to take the time to pray for others? CHM is not an insurance company. We make it a priority to pray for our members.” *-Garry Spriggs, Member Development*

“It is a privilege to work at a ministry that serves God’s people across the country. It’s amazing to watch how God works when we apply the biblical principle of carrying each other’s burdens.” *-Tina Farnsworth, Needs Processing*

“I feel truly blessed to serve Christian Healthcare Ministries and its members and to give God all the glory.” *-Roger Kittelson, Chief Financial Officer*

“It is touching and a joy to experience the meeting of needs on the newsletter Prayer Page. I also enjoy working with such wonderful people.” *-Rosie Kabellar, Prayer Page*

“Working at Christian Healthcare Ministries is my ‘mission field.’ It is encouraging to see how generous our members are and how God moves in the hearts of His children.” *-Fay Adams, Gift Processing supervisor*

“We offer members our encouragement, but often they end up encouraging us as well. I respect the ministry’s leaders and their passion to serve God, members and employees.” *-Thom Benek, Reductions supervisor*

“The CHM staff and members are part of the family of God. I am the first person to receive medical bills submitted to CHM, and it is a privilege to be able to pray over them. We have seen God perform many miracles here!” *-Deb Walker, Member Records*

“I try to make the medical needs process as easy as possible for the members I serve. I pray for them at work and sometimes even at night—whenever the Lord puts them on my heart.” *-Beth Kabellar, Needs Processing*

“At CHM, God is our provider. We give thanks to Him for all He has done for His people.” *-April Lucas, Member Assistance*

“I find my job enjoyable and challenging. I am thankful that God has given me a job in which I can pray with people and minister to them over the phone.” *-Donna Greer, Needs Processing*

## Meet the Prayer Page participants

Ronny & Kathy Cooksey  
McMinnville, OR

- Total amount of need: \$892 for asthma-related bills
- Prayer Page gifts received to date: \$300
- Need remaining: \$592

My name is Ronny Cooksey and I serve as a Southern Baptist pastor in McMinnville, Ore. My wife, Kathy, and I have been blessed with seven children.

Our family joined Christian Healthcare Ministries on January 1, 2009. Just a few weeks later, our then four-year-old son, Andrew, had to go to the emergency room due to an asthma episode.

Because the incident occurred within our 45-day waiting period, it was not eligible for the regular CHM sharing program.

However, we were delighted to learn that Andrew's bill could be listed on the newsletter Prayer Page!

So far we have received \$300 and we are so thankful for the generosity of CHM members. At times like these, it is good to be in the hands of our Lord and His people.

*Note: The Prayer Page begins on page 7.*



*The Cooksey family. Andrew is pictured in the lower right corner.*

## Farewell to a friend

Margaret E. Gully, for many years a Christian Healthcare Ministries staff member, passed away Tuesday, Feb. 16, 2010. Marge worked in the ministry's Gift Processing department intermittently from 2000 to 2009.



In September 2003 she suffered a massive heart attack during CHM's weekly chapel service. Seemingly unaware of what was happening to her, Marge returned to her desk to resume work. Concerned fellow employees knew something was wrong and called for an ambulance to take Marge to the emergency room.

After months of recovery, Marge miraculously was able to return to work part-time in July 2004 and full-time in January 2005.

"If healing could take place through sheer determination, Marge would have been back to work the very next day," said Fay Adams, CHM Gift Processing supervisor. "She was one of the most dedicated people I have ever known."

The next five years were a blessing to

Marge, who viewed her life following the heart attack as a second chance and a gift from God. She tirelessly processed the checks and credit cards that CHM members use to pay their monthly gift amounts.

However, in February 2009 her co-workers noticed that she wasn't her usual energetic self. They speculated that the pacemaker she received in 2003 was causing her to feel ill. She was again admitted to the hospital and soon after suffered a debilitating stroke.

After three weeks in the hospital, Marge was moved into a nearby nursing home and then to an extended care facility in Cincinnati close to the home of one of her daughters, Maria. It was there that she finally drew

*See "Farewell," page 10*

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

APRIL 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 \$1,944 in gifts, bringing the total to \$17,890.**

**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 \$12,696 in gifts, bringing the total need to \$17,416.**

**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 \$976 in gifts, bringing the total needed to \$1,747.**

**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 \$9,640 in gifts, bringing the amount needed to \$19,360.**

**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 \$304 in gifts, bringing the amount needed to \$3,135.**

**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 \$300 in gifts and have \$592 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 \$23,474 so far in gifts, leaving \$47,189 in bills to be met.**

**8. 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 \$285 in gifts, bringing the total needed to \$715.**

**9. 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 \$1,001 in gifts, bringing the total needed to \$3,707.**

**10. 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 \$201, bringing the total needed to \$2,156.**

**11. 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 \$783 in gifts, bringing the total to \$2,217.**

**12. 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 \$8,161 in gifts, reducing the amount needed to \$4,205.**

**13. 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 \$1,971 in gifts, bringing**

## FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month:  
**\$547,510**

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

- \$63.21 this month -or-
- \$21.07 for the next three months -or-
- \$10.54 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*

the total needed to \$23,216.

**14. 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 \$4,656 in gifts, bringing the total to \$20,830.**

**15. 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 \$7,039 in gifts, bringing the amount needed to \$24,648.**

**16. 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 \$1,907 in gifts; the amount still needed is \$2,561.**

**17. 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 \$10,377 in gifts, bringing the total amount needed to \$5,040.**

**18. Gary Hirth: 2150 S Wagner Rd., Ann Arbor, MI 48103** Gary's wife, Joy, recently passed away. He requests your prayers and financial help with her bills from cancer treatment. **UPDATE: Gary has received \$1,979 in gifts, bringing the amount needed to \$1,907.**

**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 \$5,223 in gifts,**

bringing the total needed to \$9,651.

**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 \$28,299 in gifts, bringing the total needed to \$71,169.**

**21. 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 \$4,283 in gifts, bringing total bills to \$7,624.**

**22. 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 \$4,264 in gifts. He now needs \$19,833.**

**23. 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 \$30,768 in gifts, reducing the amount needed to \$12,582.**

**24. Ed Murray: 203 Rendezvous Rd., Riverton, WY 82501** Ed was diagnosed with polycythemia, a red blood cell disorder. After reductions, his bills total \$11,593. **UPDATE: Ed has received \$1,020 in gifts and \$2,134 in reductions. He has \$8,439 in bills to be met.**

**25. 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 \$5,243 in gifts, bringing the total amount to \$30,239.**

**26. 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 \$3,400 in gifts and \$542 in reductions, bringing the total needed to \$10,136.**

**27. 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 \$9,382 in gifts, bringing the total needed to \$29,136.**

**28. Ronda Pearson: 57 Jack's Circle, Shell Knob, MO 65747** Ronda underwent surgery for an eye condition and incurred \$6,953 in bills. She asks the CHM family for help.

**29. 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 \$6,766 in gifts, reducing the amount needed to \$3,234.**

**30. 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 \$1,239 in gifts, bringing the total to \$9,441.**

**31. Sally Roe: 2899 Sylvania Rd., Troy, PA 16947** Sally incurred \$9,417 in bills for a congenital kidney condition. **UPDATE: Sally received \$1,655 in gifts, bringing the total needed to \$7,762.**

**32. 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 \$160 in gifts, bringing the total needed to \$835.**

**33. 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 \$5,217 in gifts, bringing the total needed to \$18,488.**

**34. 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 \$4,570 in gifts, bringing his bills to \$4,970.**

**35. 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 \$1,756 in gifts, bringing the total needed to \$27,221.**

**36. 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 \$7,601 in gifts, bringing the total needed to \$16,198.**

**37. Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227** Lessie underwent bladder surgery and asks for help with bills totaling \$29,605. **UPDATE: Lessie received \$1,873 in gifts, bringing the total needed to \$27,732.**

**38. 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 \$5,098 in gifts, bringing her need to \$1,044.**

**39. 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 \$11,403 in gifts, reducing his need to \$8,149.**

**40. 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 \$22,852 in gifts, bringing the total needed to \$5,163.**

**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 \$6,313 in gifts, bringing the amount needed to \$10,387.**

**41. 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. **UPDATE: Marilyn has received \$135 in gifts, bringing the total needed to \$805.**

**42. 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 \$285 in gifts, bringing the amount needed to \$14,084.**

*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 #
100025-109393	20	143297-143467	39
109402-111615	07	143468-143625	31
111617-112797	25	143626-143769	21
112799-113839	27	143770-143903	28
113841-114620	37	143904-143992	40
114623-115398	35	143993-144081	17
115399-117413	15	144082-144166	34
117415-120093	13	144167-144239	12
120096-122996	14	144243-144306	09
123002-125131	22	144307-144358	29
125138-127465	04	144359-144411	05
127467-129425	33	144412-144456	16
129427-132014	01	144457-144492	11
132015-134264	02	144493-144530	10
134270-136203	36	144531-144559	03
136212-137987	42	144560-144578	38
137990-139395	23	144579-144580	32
139410-141157	26	144581	41
141160-142914	19	144582	08
142916-143117	30	144583	06
143118-143296	24		

*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.

**Three priorities (continued from page 2)**

another with warmth that defies explanation.

When the secular media interviews me it is not uncommon to be asked why we do what we do. I say that this is what God does in the hearts of believers. The media wants to know how we can depend on our members to continue to do this without being regulated by the government. I gladly share that the power of God to inspire Christians to love one another has been the trademark of Christianity for 2,000 years. We love one another.

As we work here at CHM we are constantly reminded to do so to the glory of God and to serve as the Body of Christ fulfills its nature by loving each other. Serving you is serving God.

This leads to the third priority: to win the lost. The book I referenced earlier helped me realize that this priority does not effectively happen until believers are fulfilling the first two priorities. The world takes notice when it

sees God through us and observes the unexplained love we have for each other. When non-believers fall into difficult times some can see the peace they crave in the lives of Christians dedicated to serving the Lord.

As non-believers become open to the message they open up to the messenger. That is when we can share with a hungry world how to receive this wonderful solution. Christ is their answer.

These principles of Ray Ortlund's book are what I applied to my life and ministry. My ministry transformed. It did not always change what I did but it changed the reason I did it.

I came to Christian Healthcare Ministries determined to continue to glorify God, love one another and win the lost. It is the defining focus of my efforts here.

Ortlund's book has since been republished under the title, "Three Priorities of the Church." I have

purchased numerous copies for people who are eager to learn how they can fulfill the priorities of Christ's church.

The power of God transforms. He causes Christians in this ministry to love one another and to show it in a tangible way by sharing each other's medical bills.

In today's environment of talk about health care costs, we know that God has provided an answer that worked in the New Testament and works today.

Share this good news with your friends and family. What God is doing here with and for Christians is phenomenal. Contact our Ministry Information department at 1-800-791-6225 and we will give you all the resources you need to tell the CHM story.

Thank you for your support, your prayers, and for allowing me to share with you what's on my heart.

**Farewell (continued from page 6)**

her last breaths and stepped across heaven's threshold.

She never officially retired.

"There is sadness in Marge's passing, but also great joy because she knew the Lord and is now with Him," said Rev. Howard Russell, CHM executive director.

At her funeral—held at the CHM offices on February 23,

2010—Russell emphasized Marge's impressive work ethic and her great love for her daughters: Kathryn, Patricia, Maria, Karen and Frances.

Marge's obituary perhaps does the best job of summarizing her contribution to her family and to the ministry:

*She had a childlike quality that enabled her to accept people for who*

*they were and to be content with any circumstance that came her way, never complaining, always laughing. We will miss her laugh, her sense of humor, her singing, her drive, and her determination. Her passion and dedication to her work will always be remembered. She was a wonderful lady, best described as a sweet, sweet spirit.*

She will be missed.

## New website (continued from page 1)

clicking a few buttons. The monthly e-newsletter will then be delivered to the e-mail account of their choice.

The site is more concise, enabling members to quickly find answers to their questions.

To aid prospective members in understanding the ministry, new pages are geared toward specific groups. Among them is a page for pastors and church groups and one for employers and self-employed individuals.

Existing pages have been renamed to better explain CHM programs. The Brother's Keeper page is now titled "Catastrophic bills" and the Prayer Page section is "Pre-existing conditions."

The online membership application has been condensed to a single page, which ensures that new joiners' applications are easy to complete and submit.

As with previous website versions, visitors can ask a question or request information online. A monthly newsletter archive, member forms, health information and a

frequently asked questions page also are resources available on the site. Health care providers inquiring about the ministry can access a page to answer their specific questions.

Future website plans include developing interactive media (such as PowerPoint presentations) for member use; cost calculators for individuals and groups; and a member "portal" through which members can access their account information. More information on these items will be shared when it is available.



*The new CHM website features several new pages geared toward specific visitors. Among them are pages for employers and self-employed individuals (top) and pastors and missionaries (bottom).*

## Reductions ease strain (continued from page 1)

artery was blocked. I underwent two heart catheterizations, which doubled the cost of care.

During my four days in the hospital, a lady from the billing department came to my room to deliver a packet of financial assistance forms. The Karis Group counseled me on how to fill out the forms.

After my recovery, I sent in the completed forms and received notification that my \$43,711 bill had been completely written off!

Several months passed before my heart showed further signs of trouble. In October

2009 I experienced an irregular heartbeat and returned to the emergency room of the same hospital that had served me the previous year.

I underwent another heart catheterization so the cardiologist could check the stent he inserted in 2008. It was fine, but I was in the hospital another four days. The same lady who had visited my room the last year returned to give me another packet of financial assistance forms, which I completed and returned promptly.

My new hospital bill totaled \$28,735 and I received another 100 percent reduction! In addition, my primary care physician,

Dr. Chu, is a Christian who reduced his charges by 50 percent. He prayed with me during my time in the hospital and I am so grateful to have a doctor who knows the Lord.

I am thankful for The Karis Group staff members, who always made it a point to keep me informed of their negotiations with the hospital on the first reduction I received.

I also appreciate Christian Healthcare Ministries and the spirit of care and concern displayed by its members and staff.

*See "Reductions ease strain," page 13*

**Stress (continued from page 4)**

revealed that Andy had almost no disease in his coronary arteries. Only one small plaque had obstructed less than 20 percent of the right coronary artery.

But that was all it took—his outburst of anger ruptured the plaque and caused a large clot to form, completely cutting off blood flow to that portion of his heart. (Plaque is not normally a significant cause of symptoms unless it is obstructing at least 70 percent of a vessel).

**Beth: stress-induced stroke**

Beth was 69 years old and a vegetarian. She had spent a great deal of time and effort over 25 years practicing a prudent lifestyle that was touted as an almost certain guarantee against serious diseases.

Beth and her husband, Duane, had a thriving business promoting nutrition and a healthy lifestyle. Despite all of her efforts, though, Beth had a serious weakness that turned out to be a far greater threat to her health than a poor diet: she handled emotional stress poorly.

Some months earlier, business associates had pressured Duane into an arrangement that had cost him and his wife thousands of dollars. A dedicated Christian, Beth had often comforted herself by spending long periods of time in Bible reading and prayer.

Duane finally decided to confront his associates and arranged for a meeting in his home. Beth busied herself in the kitchen, trying unsuccessfully to maintain the internal calm she so desperately needed. While forcing carrots through a juice machine, her arm suddenly went numb. Two days after the warning sign, Beth suffered a massive stroke that almost completely destroyed her ability to see, speak, swallow and write.

Someone once said that strokes are cruel. Beth would agree. All of her dietary efforts to avoid premature disease evaporated away in a split second in the face of the overwhelming power of stress.

**Next month: Stress: the Trojan Horse of disease (part 2)**

*Jacobson, M. D. (2000). The Word On Health. Chicago, Moody Press*

## Friendly reminders from the Needs Processing department

### #1: Send in your bills right away

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.

### #2: Send them to the right place

If you are faxing medical bills or related forms, please be sure to use the number 330-798-8041 unless CHM staff has instructed otherwise.

### #3: Please send us your baby pictures!

Please send us pictures of your baby if you have recently given birth. We love to hear news of your newest blessing and post the pictures on our "Wall of New Members."

Send images to:

Christian Healthcare Ministries  
Member Needs Processing  
127 Hazelwood Ave  
Barberton, OH  
44203

You also can e-mail pictures to the needs processing representative for your region or to [jspriggs@chministries.org](mailto:jspriggs@chministries.org).



**Reductions ease strain (continued from page 11)**

I know that someone is always praying for me and that I can call the ministry office any time and get the help I need.

I encourage people without provision for their health care costs to contact Christian Healthcare Ministries.

It is important that CHM members understand that we deserve the same reductions and write-offs offered to insured patients. My advice to other members receiving treatment is to talk with health care providers' billing departments as soon as possible. Find out to whom you should speak regarding financial assistance. I have learned that most hospitals and doctors give bill reductions.

**Shawn & Ronda Bardon**  
Arab, Ala.

**90 percent reduction on hospital bill**

Jeremy, our 17-year-old son, felt a burning sensation in his abdomen one evening in December 2009. The pain worsened and concentrated in his lower right abdomen. At first we thought it was simply painful intestinal air that would soon subside.

Three hours later we heard Jeremy

moaning in his bed. He didn't want to bother us; he thought he had an upset stomach. Recognizing that he probably had appendicitis, we took him to a nearby hospital for an emergency appendectomy.

Jeremy was discharged quickly and is now doing fine, but we were hit with a hospital bill totaling more than \$35,000. We contacted Christian Healthcare Ministries to find out what to do. The CHM staff members were very friendly and it was easy to deal with them.

The hospital bill was turned over to The Karis Group, a Christian patient advocacy organization that works with Christian Healthcare Ministries. We were advised to fill out the hospital's forms for financial assistance. We felt overwhelmed by the amount of paperwork.

CHM and The Karis Group told us that we wouldn't need to fill out the financial assistance paperwork if we could get the hospital bill reduced. We had already been offered a reduction that would decrease the bill to \$28,000. The Karis Group encouraged us to try again for a larger reduction.

We told the hospital about our financial

situation. We explained that we were self-pay patients and that Christian Healthcare Ministries would help us, but the hospital could receive faster payment if it increased the reduction amount.

Asking again for a reduction was definitely worth the effort. The hospital reduced our bill to about \$3,600—a 90 percent reduction! We would not have been so persistent if The Karis Group hadn't encouraged us. We trusted their advice because they negotiate with patients and health care providers every day and know exactly what to ask for and how to ask for it.

Christian Healthcare Ministries accepted the hospital's offer of a 90 percent reduction and quickly mailed us a check for the remaining amount of the bill.

Our enormous bill is now paid in full! We are so thankful to God, The Karis Group and Christian Healthcare Ministries staff and members for their help.

**Next month: More reductions testimonies**

**CHM across the nation (continued from page 3)**

CHM members who live in or near the cities in which conferences will take place are encouraged to visit the CHM booth at the conference exhibit halls.

"We love to meet our members," said Terry Lawrence, director of member development. "It's wonderful to be able to put a face with the name. In addition, their presence helps encourage conference

attendees to seriously consider or join CHM."

Members also can share the CHM message without leaving their communities through Share the Message, the CHM outreach to local churches. Members receive a free month of ministry participation for each new membership they bring. Many tools are available to assist you, and in some

cases, ministry staff may be able to travel to your church or Sunday School class. For more information about Share the Message, visit [www.chministries.org/sharemessage.aspx](http://www.chministries.org/sharemessage.aspx) or e-mail [sharethemessage@chministries.org](mailto:sharethemessage@chministries.org). For more information about conferences, please call the Ministry Information department at 1-800-791-6225.

# 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 Christian Healthcare Ministries:**

Thank you very much for the check you sent to help with the costs of my recent bout with diverticulitis.

My husband and I have been members for many years in the hopes that we would never have to ask for help with our medical expenses. At first we were skeptical that a medical cost-sharing organization could work, but continued to participate because we believed that Christians should help each other.

Now that we have experienced a medical need and it has been paid, we rest assured in this ministry's integrity, accountability and

capability to help with medical bills.

Thank you for all of your hard work in starting and maintaining this important program. Thank you for helping me in my time of need. God bless you for your dedication to helping others.

With deepest gratitude,

Sharon Gallert  
Germantown, WI

P.S. I want to share some information with others who suffer from diverticulitis. My doctor—who is a Christian—recommends eating one-fourth of a cup of raw oatbran and drinking at least 64 ounces of fluid daily.

**Dear Christian Healthcare Ministries:**

Praise the Lord! The hospital wrote off all of our costs for my son's birth! I have been in contact with all of my health care providers regarding financial assistance and each has offered a bill reduction.

I am very happy to be a part of CHM and not in the insurance system with its inflated prices and push for profits. I believe that the Bible should be the authority for every part of life (Romans 12:1-2).

Thanks again for all you do.

Lori Board  
Troy, OH

## Chronic health conditions not being treated

*Courtesy Saurage Research "Key Findings" newsletter*

Chronic conditions such as hypertension, arthritis, and diabetes account for 75 percent of medical care costs in the United States. Most of these individuals are living with pain (71 percent) and are under significant stress. One-half (50 percent) also suffer from depression periodically.

Some 25 percent of those dealing with a chronic illness have delayed getting a health care treatment or filling a prescription for financial reasons in the past year, with 38 percent not having the money to do what it takes to improve their health.

The proportion rises to 63 percent of Hispanics and 58 percent of African-Americans. Overall, 59 percent of individuals with four or more chronic conditions also lack the financial means to improve their health.

## 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.*

**David & Barbara Scudder: 1801 Greencroft Blvd. Apt. 329, Goshen, IN 46526** Barbara recently fell and injured her eye. David faces vision difficulty. Please pray for their health and financial situation.

**Cliff & Kathy Scheline: PO Box 130, Riggins, ID 83549** The Schelines' parsonage recently was destroyed by a fire. They ask for prayer as they rebuild.

**Keri Lawson: PO Box 373, Warner, OK 74469** Keri is pregnant and has excess amniotic fluid. She asks for prayer for a healthy baby and successful delivery.

**Ross & Joan Green: PO Box 136, Dade**

**City, FL 33525** Please pray for Ross' heart condition and Joan's upcoming back surgery.

**Danny & Nancy Worrell: 1986 Marhofer Ave., Stow, OH 44224** The Worrells' son, David, is serving in the U.S. military in Iraq. The Worrells request prayer for his safety while on assignment.

**Timothy Quade: 11981 Tempest Harbor Loop, Venice, FL 34292** Timothy just began a new job but is still struggling financially. Please pray for Timothy.

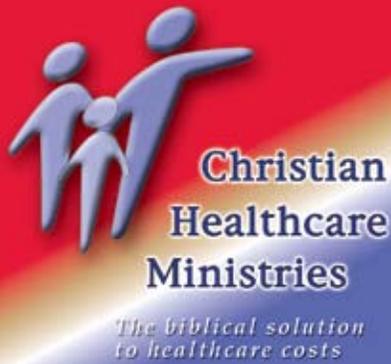
**Tanya Robinson: 102 Congress St., Apt. 3, Belfast, ME 04915** Tanya is experiencing some health issues. She

requests prayer that she will trust and rest in the Lord.

**Frank & Elaine Swartz: 3705 Garrett Blvd., Deer Park, TX 77536** Elaine suffered two heart attacks and now needs a heart transplant. Please pray for this family.

**James & Shirley Hartley: 82 Barfield Rd., Reynolds, GA 31076** James has been diagnosed with renal cell carcinoma that has spread quickly. Please pray for the Hartleys.

**Mary Katherine Rader: PO Box 72221, Albany, GA 31708** Mary Katherine praises God that her cancer is gone and requests prayer that it will not return.



# CHRISTIAN HEALTHCARE MINISTRIES

*April 2010*

## IN THIS ISSUE:

*New website now in use; visit us online • Members' bill reductions ease financial strain • Three priorities of the Church • Sharing the ministry message at venues across the nation • Healthwatch CHM staff goes the extra mile for members • Prayer Page testimony Farewell to a friend • Prayer Page • Letters to CHM  
Monthly prayer requests*



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