



Christian Healthcare Ministries

The biblical solution to healthcare costs

May 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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Health care law does not affect CHM's ability to serve our members

The health care legislation signed into law March 23 does not affect Christian Healthcare Ministries' ability to serve our members.

The health care reform bill exempts from penalty anyone who is a member of a health care sharing ministry, which includes Christian Healthcare Ministries.

Additionally, CHM's affordability and low monthly financial gift amounts will continue to contrast with health insurance premiums. Premiums are predicted to increase as a result of new mandates within the

legislation.

The key piece of information is that under this legislation, CHM is an accepted method by which our members can meet their health care costs.

"We are grateful to God for His provision for our members through this ministry," said the Rev. Howard Russell, CHM executive director.

"Our thanks go out to the many members who contacted their legislators to say they wanted this ministry included in the bill.

The new health care legislation has raised questions about pre-existing conditions. To learn about CHM's provision for these conditions, see page 3.

"Many members have strong feelings about this bill in general," Russell added. "We did not know if it would pass or fail. If it failed, nothing changed. Our concern was that something might have passed with language that would significantly affect us. Our responsibility was to ensure that in either case, our

See "Health care law," page 12

Members' bill reductions ease financial strain (part 2)



The Good family (L-R): Kendall, Tiffany, Kenneth, June, Cassandra, Bethany.

Editor's note: Part 1 of this series was featured in the April 2010 issue, available online at www.chministries.org/newsletter.aspx.

**June Good
Memphis, Mo.
85 percent
reduction on
hospital bill**

In Sept. 2009 I gave birth to my daughter, Cassandra. Weeks later, I was admitted to the hospital with blood clots in both lungs. The clot in my right lung was the size of a silver dollar. I was in tremendous pain.

I was transferred to a larger hospital because the lining around my lung was filling

See "Reductions ease strain," page 11

Wisdom, fear of the Lord, and Tiger Woods



Rev. Howard Russell
Executive Director,
Christian Healthcare
Ministries

Is the fear of the Lord really, truly, honestly, the beginning of wisdom?

Is Tiger Woods a good golfer?

We all know smart people. People with big-time brains. They're clever, they're accomplished, they're impressive.

But wisdom is not the same as having a Mensa-level IQ.

Tiger Woods is a spectacular golfer. I also have no doubt that Tiger Woods is a smart man. He is not, however, wise.

A smart man can rationalize that he is bright enough to figure out how to carry on affairs with multiple women without being found out.

A wise man knows that it is unwise to behave that way in the first place.

Tiger's example also illustrates for all of us that sin never affects just the person engaged in the sinful act. The money he has lost is meaningless. Of far more value—and far harder to measure—is his relationship with and the damage done to his wife, children and extended family.

How, I wonder, in her heart of hearts where no other person can see, is Mrs. Woods ever going

to again be able to fully trust her husband when he leaves the house alone? What will Tiger's children think when they are old enough to read and understand the stories about their father's extra-marital relationships and what he shared with those women in text messages, now referenced in headlines and stories for the whole world to see?

We observe the same thing in the headlines every day: smart people doing stupid, sinful things. And such behavior is not the exclusive realm of non-Christians.

Prominent people or institutions who call themselves Christian

exhibit foolishness, sinfulness and stupidity on a monumental scale. Sex scandals. Financial scandals. You name it.

There's one reason for all of this. Among these people, even those who are supposedly Christian, there is

no fear of the Lord. If there were, they couldn't—they wouldn't—do what they do.

There's a difference between a one-time mistake and repetitive sinful behavior. A Christian knows when he or she is doing something wrong. Perhaps we think we're going to get away with it if we just ask for

forgiveness.

On one hand, that's true. God has promised to forgive. But Luke 5:32 clearly states that repentance is required. Repentance is a change of mind and a change of behavior.

If you're engaged in sinful behavior that you refuse to give up, there is a simple conclusion to draw: you enjoy what you're doing more than you fear the Lord.

That would call into severe question whether you are a Christian. That is not wisdom. That leads to death, spiritually and perhaps literally.

The fear of the Lord does not mean cowering in terror before an almighty God dispensing punishment like Indiana Jones wielding a whip. The fear of the Lord is rather what many of us felt as children in our relationships with our parents. (The Hebrew word for fear can be translated as "reverence.")

We loved them. We revered them. And we knew that if we violated their rules there would be a penalty to pay. Thus, we had two realizations:

1. Our respect and love for our parents was such that we desperately did not want to disappoint them.



Pre-existing conditions? CHM isn't the new kid on the block

The health care clamor in Washington resulted in the passage of a mammoth U.S. health care bill that includes protection for health care sharing ministries like CHM (see page 1).

The bill is lengthy and complicated, but one thing is clear: by 2014, unless the law is changed, insurance companies will no longer be able to refuse to insure people who have pre-existing medical conditions.

In contrast, having a pre-existing condition has never been a barrier to joining Christian Healthcare Ministries.

Many years before the legislation passed, CHM found a way to help members who suffered an illness or injury before joining the ministry. It was the Prayer Page, a portion of the CHM monthly newsletter that lists members' medical needs.

The Prayer Page in 2003 was restructured

and its focus concentrated on pre-existing conditions. In 2008 it became an insert in the newsletter to create more room for need listings and to make it easier to give to others.

Through the Prayer Page, Christians have received help with hundreds of thousands of dollars in medical bills for pre-existing conditions.

See "Pre-existing conditions," page 13

What can Brother's Keeper do for you?

Brother's Keeper keeps your Christian brothers—and sisters—from falling into the yawning financial chasm of catastrophic medical bills.

It can do the same for you. But first, you have to join Brother's Keeper.

Christian Healthcare Ministries has a basic per-diagnosis limit of \$125,000 for eligible medical expenses. That's a significant amount of money. However, for members who require treatment for cancer, severe heart disease or other major illnesses, \$125,000 may not be enough.

That's why Brother's Keeper exists. And it works. If you are not a Brother's Keeper member, the rest of this article is for you.

Shari Jeschke, a CHM and Brother's Keeper member since 1992, has amassed more than \$600,000 in medical bills related to her heart condition, including a heart transplant operation.

Her operation alone cost some \$350,000. Another \$250,000 has been needed to pay for medication, continuing tests

and other heart-related needs. Without Brother's Keeper, she would be in a terrible situation. With Brother's Keeper, her bills are met.

Brother's Keeper adds \$100,000 in health care cost-sharing support for every year a person is a member, up to a maximum of \$1 million. That is \$1 million per diagnosis, not per person.

There are only two costs associated with Brother's Keeper: a \$40 per-year administrative fee and a quarterly gift amount that averages \$25 per membership unit. Thus, if a husband and wife are both members, Brother's Keeper support is theirs for an average of \$240 per year, regardless of age or health condition.

The second quarterly financial gift for 2010 was \$20 per membership unit. The first quarterly gift this year was \$23 per unit.

Christian Healthcare Ministries' Reductions department is a major reason for these low gift amounts. Working with Brother's Keeper members, the Reductions department has reduced bills by tens of thousands of dollars, thus keeping them from adding to quarterly financial gift amounts.



Here's an example: One member had medical bills totaling \$230,000. Our Reductions department worked with the member to obtain a reduction from the health care provider. The result: a \$145,000 discount (\$85,000 remaining to be shared).

Please consider Brother's Keeper to see if it is a protection option that will serve you well. For more information, call the CHM Member Assistance department at 1-800-791-6225, ext. 5993, or visit us online at www.chministries.org/catastrophicbills.aspx.

Stress (part 2): initial discoveries

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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.

"Stress begins in the mind but ends in the body...there is no such thing as stress only being in the mind."
-Archibald Hart

Understanding of the disease-causing effects of stress is recent; acceptance by medical practitioners did not become widespread until 20th century scientific discoveries.

Some researchers estimate that stress accounts for as much as 75 percent of all visits to a physician. Stress plays a role in heart attacks, strokes, high blood pressure, fibromyalgia, irritable bowel syndrome, insomnia and anxiety disorders, among others. How is it possible that stress is central to such a wide variety of seemingly unrelated health problems?

In 1970, Doctors Holmes and Rahe of the University of Washington published a "stress scale," in which various stressors are ranked according to their toll on emotional and physical well being.

On a scale of one to 100, the death of a spouse ranks first at 100 points. Next are divorce (93 points), imprisonment and the death of a family member (63),

personal illness or injury (53), marriage (50), being fired from a job (47), and reconciliation of marriage and retirement (45).

The researchers stated that the accumulation of 300 or more points in any one-year period significantly increases the risk of serious disease. Interestingly, stress does not have to be "bad" to increase risk. Marriage, marriage reconciliation and retirement, are all "good" things. However, any life change, good or bad, causes stress.

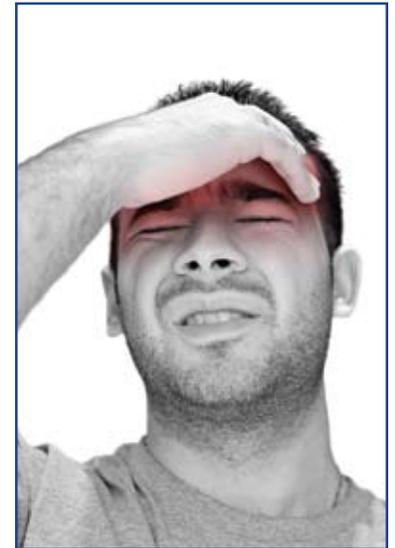
The history of stress research

British physician Thomas B. Curling in 1842 was the first to identify acute gastrointestinal ulcers in patients with extensive skin burns. Viennese surgeon Albert C. T. Billroth in 1867 reported similar findings after major surgery was complicated by infection.

Today, largely due to the extensive research of Hans Selye, M.D., "stress ulcers" are treated with medication to protect ICU and burn patients' stomachs.

Dr. Selye: initial discovery of alarm triad

Like many discoveries, Selye's was unexpected. While unsuccessfully attempting in 1935 to isolate a hormone, Selye noticed that laboratory rats injected with a noxious chemical



consistently demonstrated three responses:

1. **Gastric ulcers.** Selye witnessed the development of stomach ulcers, similar to the ones that appeared in Curling and Billroth's patients.
2. **Adrenal gland hypertrophy (swelling).** The triangular-shaped adrenal glands rest on top of each kidney and are crucial in hormone production. Adrenaline (epinephrine) and noradrenaline (norepinephrine) are key hormones affected by adrenal glands. Both are neurotransmitters—hormone-like substances that trigger nerve receptors.

Adrenal glands are important in regulating blood pressure and salt and water balance. Estrogen, progesterone and testosterone are produced in the adrenal glands, especially in males and post-menopausal

See "Stress," page 12



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www.chministries.org/healthinformation.asp

With honor and thanks

In remembrance of Memorial Day, CHM wishes to express our appreciation and thanksgiving for the men and women who have given their labor and even their lives in service to the United States. CHM members recently were invited to name those in their families who have served in the U.S. military. There are likely many others from whom we have not heard; we honor and thank them as well.

Name	Status	Dates of service	Location(s)
Chad William Blair	Active	2009-present	Iraq
Cpl. James William Blair	Veteran	1943-1945	Burma (Myanmar)
Robert Beech	Veteran (Army)		
Cecil Delano Brown	Veteran (Army)	1967-1969	
Rev. Glen N. Carpenter	Veteran	1943-1945	France (received Purple Heart medal)
Wade Avery Carpenter	KIA (Army Air Corps)	1945-1950	
Joshua Drakos	Active (Air Force)		Charleston, SC
Tim Ferguson	Veteran (Army)	1966-1968	Germany
Capt. Earl Fields	Active	1989-present	Iraq
Douglas I. Flowerree	Veteran	1967-1968	Vietnam
Michael Wayne Gordon	Veteran (Air Force)	1972-1976	Indiana
Matthew Garrett Hersey	Veteran (Marines)	2004-2010	
Daniel J. Holmes	Active		Fort Sam Houston, TX
Michael D. Jacobson	Active (Air Force)		
David Lyon	Active		Iraq
Michael McCormick	Veteran	1968-1970	Vietnam
Cpl. Larry McKay	Veteran (Marines)	1953-1955	Japan, United States
Jacob Melton	Active (Army)	2009-present	
Daniel Mitchell	Veteran (Army)	1971-1972	
Myron Moore	Veteran (Navy)	1944-1946	
Wayne Moore	Veteran (Army)	1977-2004	
Caleb Nichols	Veteran (Army)	2000-2008	Iraq, Louisiana, Mississippi
Rodney Noldner	Veteran		
Ira L. North, Jr.	Veteran (Navy)	1963-1966	
Edwin A. Parks	Veteran (Navy)	1941-1945	
Billy Paul Parker	Veteran	1990-1997	Germany, Saudi Arabia, United States
Robert H. Prisk	Veteran (Army/Air Force)	1943-1945	
Chris Rice	Veteran (Air Force)		
Lewis Rice	Veteran (Air Force)		
Robert Rust	Veteran (Army)	1955-1957	Colorado, Georgia, Kansas
Cpl. Noah West	Active (Marines)	2007-present	Camp Lejeune, NC



SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

Prayer Page participant receives \$1,500 from anonymous donor, bills eliminated

Note: The Prayer Page begins on page 7.

Christian Healthcare Ministries member Sally Long of Heath, Ohio, recently received \$1,500 from an anonymous donor for her Prayer Page need.

The donation, along with other Prayer Page gifts received that month, eliminated the remainder of her \$2,391 in medical bills.

Sally's husband, David, also was listed on the Prayer Page for \$1,826 in bills incurred after he experienced a seizure in 2008. The \$1,500 donation and other gifts also reduced David's bills to zero.

Sadly, in summer 2009 David suffered a brain hemorrhage and lapsed into a coma, which lasted until his death in September.

The bills for David's brain hemorrhage—a separate incident from his Prayer Page incident—totaled nearly \$370,000 and were reduced by \$345,815 (nearly 94 percent).

Here is Sally's testimony in her own words:

"David and I were high school sweethearts. After he graduated from college, he worked his way up to a store manager for a major retail chain.

"God later called us to be pastors. We had a son, a daughter and many foster children. We always loved kids.

"During David's first job as a pastor, he experienced a brain seizure. Medical

tests to determine the reason were inconclusive. He also became diabetic. He experienced a seizure every four to five years and we always had medical bills. It seemed as though every time we were close to paying them off, something else occurred to increase our debt.

"Over the next 20 years David served as the pastor of two other churches in Ohio and I served as his secretary.

"In 2008 we felt called by God to evangelistic work. We moved to central Ohio to be near our children and grandchildren.

"Shortly after the move, David had a severe seizure. Four months later, he developed a large blood clot in his thigh and doctors put him on blood thinner.

"In August 2009 we were at a tent revival, enjoying fellowship with other believers and watching many people become Christians and get baptized.

"One Sunday evening after leaving the revival service, David developed a headache that rapidly grew worse. He lapsed into a coma.

"After he was rushed to the hospital, medical staff discovered hemorrhaging on his brain. He was flown to a larger hospital, where surgery



CHM member Sally Long with her late husband, David.

was performed to stop the bleeding.

"David never regained consciousness and went home to be with God on

See "Prayer Page testimony," page 13

FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month:
\$595,582

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

- \$68.81 this month *-or-*
- \$22.94 for the next three months *-or-*
- \$11.47 for the next six months

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

All the believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had...There were no needy persons among them. Acts 2:32, 34a

MAY 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
E-mail: prayerpage@cbministries.org

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

1. Gene Aikens: 1113 Murfreesboro Rd., Suite 106-340, Franklin, TN 37064 Gene had surgery for gallstone removal and requests prayer and financial assistance for bills totaling \$19,834. **UPDATE: Gene reports \$2,104 in gifts, bringing the total to \$17,730.**

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 \$12,826 in gifts, bringing the total need to \$17,286.**

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 \$1,086 in gifts, bringing the total needed to \$1,637.**

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 \$9,855 in gifts, bringing the amount needed to \$19,145.**

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 \$419 in gifts, bringing the amount needed to \$3,020.**

6. Clarence Brobst: 3318 Rosedale Ave., Laureldale, PA 19605 Clarence asks the CHM family for help with \$3,199 in hospital bills for chest pain. He thanks members in advance for their prayers and kindness.

7. 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 \$335 in gifts and have \$557 remaining.**

8. Glen Copple: 6910 Scenic Hills Blvd., Lakeland, FL 33810 Glen incurred \$12,892 in bills for a pre-existing heart condition. He asks the CHM family for prayer and financial assistance.

9. Billy Cox: 4390 Liberty Lane, Conway, SC 29527 Billy incurred bills for \$70,663 for artery blockage. He trusts God to meet his need and asks the CHM family for help. **UPDATE: Billy has received \$23,784 so far in gifts, leaving \$46,879 in bills to be met.**

10. Douglas DeLuca: 4145 Sunrise Dr., Park City, UT 84098 Douglas suffers from chronic migraine headaches. His bills total \$2,952. **UPDATE: Douglas reports \$1,487 in gifts,**

bringing the total to \$1,465.

11. Linda Eash: 13169 Martinsburg Rd., Utica, OH 43080 Linda had surgery on both legs to remove varicose veins. She has \$1,000 in bills and requests help from the CHM family. **UPDATE: Linda has received \$399 in gifts, bringing the total needed to \$601.**

12. Marcia Fackler: 5731 Winton Rd., Fairfield, OH 45014 Marcia underwent rotator cuff surgery for a pre-existing condition and incurred bills totaling \$4,708. **UPDATE: Marcia reports \$1,111 in gifts, bringing the total needed to \$3,597.**

13. James Fitch: RR 1 Box 96, Troy, PA 16947 James had surgery for squamous cell cancer and incurred bills totaling \$8,072. He received reductions and has \$2,357 in bills remaining. **UPDATE: James has received \$326, bringing the total needed to \$2,031.**

14. Leuretha Fluty: 2005 Sprinkle Creek Rd., Mars Hill, NC 28754 Leuretha had to have surgery for a pre-existing vein condition and incurred bills for \$3,000. **UPDATE: Leuretha reports \$938 in gifts, bringing the total to \$2,062.**

15. Shelley B. Ford: RR1 Box 275, Rome, PA 18837 Shelley underwent an operation to treat fibroids and pre-cancerous cells. Her bills total \$17,741. **UPDATE: Praise God!**

Continued on page 8

Who can give?

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

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

How much should I give?

Give however much you feel led to give.

See the "Financial: Prayer Page giving" box on page 6 for suggestions.

How do I send my gift?

You have two options for sending your gift to a fellow Christian listed on these pages:

Option 1: You can send financial gifts directly to people listed on these pages.

Please make your check out to the recipient you choose. You also can send a card or encouraging note.

The Giving Guide on page 9 can help you choose a recipient.

Continued on the page 9 sidebar

Shelley reports \$5,375 in bill reductions and a total of \$8,291 in gifts, reducing the amount needed to \$4,075.

16. 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 \$2,259 in gifts, bringing the total needed to \$22,928.*

17. 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 \$4,821 in gifts, bringing the total to \$20,665.*

18. 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 \$7,336 in gifts, bringing the amount needed to \$24,351.*

19. 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 \$1,992 in gifts; the amount still needed*

is \$2,476.

20. 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 \$10,442 in gifts, bringing the total amount needed to \$4,975.*

21. 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 \$3,886 bills from cancer treatment. *UPDATE: Gary has received \$2,089 in gifts, bringing the amount needed to \$1,797.*

22. 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 \$5,353 in gifts, bringing the total needed to \$9,521.*

23. 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 \$28,797 in gifts, bringing the total needed to \$70,671.*

24. 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 \$4,388 in gifts, bringing total bills to \$7,519.*

25. 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 \$4,619 in gifts. He now needs \$19,478.*

26. 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 \$30,843 in gifts, reducing the amount needed to \$12,507.*

27. 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 \$1,140 in gifts and \$2,134 in reductions. He has \$8,319 in bills to be met.*

28. 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 \$5,823 in gifts, bringing the total amount to \$29,659.*

29. 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 \$3,565 in gifts and \$542 in reductions, bringing the total needed to \$9,971.*

30. 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 \$9,794 in gifts, bringing the total needed to \$28,724.

31. 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.

32. Frank Pezzulo: 739 Plainfield Rd., Knoxville, TN 37923

Frank suffered a heart attack and had two stents inserted. He asks for your help with \$36,443 in bills. **UPDATE:** Frank reports \$17,493 in bill reductions and \$1,061 in gifts, bringing the total needed to \$17,889.

33. 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 \$6,901 in gifts, reducing the amount needed to \$3,099.

34. 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 \$1,379 in gifts, bringing the total to \$9,301.

35. Sally Roe: 2899 Sylvania Rd., Troy, PA 16947

Sally incurred \$9,417 in bills for a congenital

kidney condition. **UPDATE:** Sally received \$1,755 in gifts, bringing the total needed to \$7,662.

36. 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 \$204 in gifts, bringing the total needed to \$691.

37. 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 \$5,567 in gifts, bringing the total needed to \$18,138.

38. 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 \$4,720 in gifts, bringing his bills to \$4,820.

39. 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 \$1,966 in gifts, bringing the total needed to \$27,011.

40. 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 \$7,801 in gifts, bringing the total needed to \$15,998.

41. Cynthia Thomas: 1459 S Miller Ave., Springfield, MO 65802

Cynthia suffered colon cancer and incurred doctor's office bills totaling \$1,182. The family went through a financially stressful period and ask the CHM family for prayer and gifts.

GIVING GUIDE

Membership #	Need #	Membership #	Need #
100025-100159	07	109613-110012	27
100168-100206	11	110016-110431	34
100215-100339	46	110433-110836	22
100354-100475	36	110837-111250	29
100477-100662	43	111251-111739	26
100666-100858	41	111741-112230	08
100872-101245	10	112233-112720	47
101251-101630	03	112724-113354	40
101633-102055	21	113357-113831	48
102068-102525	13	113833-114297	02
102527-102083	14	114300-114752	01
102806-103408	19	114753-115274	32
103411-104130	05	115275-116108	37
104135-104637	33	116110-118025	04
104647-105130	06	118033-120169	25
105132-105636	12	120173-122760	17
105638-106223	15	122767-125140	16
106224-106814	38	125145-127763	18
106820-107240	20	127769-130858	39
107243-107680	45	130860-134244	42
107694-108256	31	134250-137417	30
108257-108678	24	137428-141522	28
108679-109115	35	141523-143665	09
109116-109612	44	143666-144764	23

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 #27.

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

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

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

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

Continued on the page 10 sidebar

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

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

Any gifts designated for a person 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 or call 800-971-6225 and ask for the Prayer Page.

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

To act fairly to everyone listed, Prayer Page guidelines state that CHM staff may rotate needs and remove listings of unresponsive persons without notice.

To obtain a copy of Prayer Page guidelines, contact us at the e-mail address or phone number listed above.

Prayer Page needs met since October 2009:

Paula Byler
Apple Creek, OH
\$1,566 in bills for breast cancer treatment

Raymond Dombek
Hattiesburg, MS
\$1,000 in bills for a colonoscopy

Genie Plumlee
Sherman, TX
\$2,288 in bills for knee surgery

Tanya Robinson
Belfast, ME
\$11,168 in bills for endometriosis

Joy Willis
Wentzville, MO
\$840 for maternity bills

Roxane Witmer,
Mercersburg, PA
\$2,195 in bills for an esophagus problem

We rejoice that these needs have been met and ask for your continued generosity to those who remain listed on the Prayer Page.

42. **Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227**
Lessie underwent bladder surgery and asks for help with bills totaling \$29,605. **UPDATE: Lessie received \$2,154 in gifts, bringing the total needed to \$27,451.**

43. **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 \$5,218 in gifts, bringing her need to \$924.**

44. **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 \$11,528 in gifts, reducing his need to \$8,024.**

45. **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 \$22,930 in gifts, bringing the total needed to \$5,085.**

46. **Marilyn Weaver: 1060 Old Naylor Rd., Finger, TN 38334**
Marilyn incurred bills totaling \$940 for testing for a heart condition. She asks the CHM

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 \$6,403 in gifts, bringing the amount needed to \$10,297.**

family for prayers and financial help. **UPDATE: Marilyn has received \$260 in gifts, bringing the total needed to \$680.**

47. **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 \$430 in gifts, bringing the amount needed to \$13,939.**

48. **Glen & Rachel Zehr: 1139 Covered Bridge Rd., Gladys, VA 24554** The Zehrs' infant son, Kaiden, bit down on an electrical cord and severely burned his mouth. He incurred medical bills totaling \$17,000. The Zehrs praise God that Kaiden is doing well.

Our mistake, our apologies

In the April 2010 newsletter, it was incorrectly reported that medical bills should be faxed to 330-798-8041. **The correct number for faxing medical bills is 330-848-4322.**

Reductions ease strain (continued from page 1)

with fluid and causing the lung to collapse. The medical staff planned to drain the fluid with a needle, but realized that I needed surgery and scheduled it for the following Monday.

“When the {hospital} learned about our financial situation, we received an 85 percent reduction on our bills—from nearly \$137,000 to about \$20,000!”

**-Member June Good,
Memphis, MO**

Over the weekend I began coughing up blood and experiencing nosebleeds. My blood pressure dropped, my heart rate increased and I had a high temperature. I told my husband, Kenny, that I was afraid I might not live through the weekend.

At the hospital, the surgeon couldn't operate because my blood was too thin. I was moved to the ICU and received antibiotics, platelets and a Greenfield filter (also called an IVC or inferior vena cava filter) to prevent clots from getting to my heart and lungs.

The surgeon discovered that the lower

third of my right lung had deteriorated and dropped away, leaving my air tube exposed. “If any fluid had entered that tube, your wife wouldn't be here today,” the surgeon later told Kenny.

I slowly began to recover from surgery. However, I developed another clot in my right leg less than a week later and had to undergo another procedure. More than two weeks passed from the time of my initial admission to the hospital and my release.

Soon after, we began the process of filling out paperwork for financial assistance and asking the hospitals and doctor offices for reductions. When the main hospital learned about our financial situation, we received an 85 percent reduction on our bills—from nearly \$137,000 to about \$20,000! The other hospital offered a 40 percent reduction and several of the doctors also reduced their charges by 80 percent.

Our large hospital bills have been paid in full and the other bills have been presented to Christian Healthcare Ministries for sharing. Further blood tests did not reveal any sign of diseases that cause clots. Also, they showed no signs of hereditary disorders. The doctors believe that my ordeal was caused by the pregnancy and delivery.

I continued to take blood thinner and was able to breastfeed Cassandra soon after my release from the hospital. Many people reached out to our family during our time of need. They sent cards, letters and donations. They helped take care of our dairy farm by milking cows, feeding livestock and harvesting. They made meals, prayed with and cared for us in many ways. We pray that God blesses each one for their generosity.

We believe that it is important for CHM members to seek reductions on their medical bills because self-pay patients often are charged more than insured patients. Since Christian Healthcare Ministries is not an insurance company, members are self-pay and should not be afraid to ask for the same consideration insured patients receive.

Our advice is to be honest with hospital billing departments, pay within the specified time for reductions and to always be kind and respectful.

Throughout my ordeal, I found great comfort in Psalm 34. Considering my experience, I realize it is a miracle I am here today. With Christ as my savior and guide, I am ready to face each new day.

Wisdom, fear, Tiger (continued from page 2)

2. We knew what was in store for us if we crossed the line.

Therefore, our love for and desire to please our parents was combined with a genuine concern for the discipline they had the ability to administer. We were not *afraid* of them, but we *feared* them.

That's pretty much how Christians feel about the Lord our God. He is a holy God. He cannot abide the presence of sin.

What does that tell you about how we should behave?

There are more than 100 verses in the Old and New Testaments on the value of living in fear of the Lord. Probably the most famous is Proverbs 9:10: “The fear of the Lord is the beginning of wisdom, and knowledge of the Holy One is understanding.”

Proverbs 1:7 adds a reference to correction:

“The fear of the Lord is the beginning of knowledge, but fools despise wisdom and correction.” Psalm 90:11 is even more direct: “Who knows the power of your anger? For your wrath is as great as the fear that is due you.”

It doesn't matter whether you're a regular person or a Tiger. The first step is to establish a true, saving relationship with Jesus Christ. After that, be wise. Fear the Lord.

Health care law (continued from page 1)

members were protected.

“We will continue to serve Christians just as we have for 28 years.”

Among the requirements for health cost sharing ministries under the legislation that are met by CHM are:

- Is a 501(c)(3) tax-exempt organization as recognized by the Internal Revenue Service
- Members have a common set of religious beliefs and share medical needs in accordance with those beliefs without regard to the state in which the member resides
- Members retain membership even if they develop a medical condition
- Conducts an annual audit by an

independent auditor, a copy of which is made available to the public upon request

“Each of the federal stipulations are elements of our ministry we have practiced for many years,” Russell said. “We also will maintain our affordability in our Gold, Silver and Bronze participation levels.

“We encourage our members to tell fellow Christians about CHM,” Russell said. “There has never been a better time to join and become part of this great ministry the Lord has provided.”

Editor's note: If you have questions about the health care bill, please contact us at editor@cbministries.org or brussell@cbministries.org. A copy of the relevant portion of the national



health care legislation is available upon request.

Stress (continued from page 4)

females.

Adrenals also produce the all-important “stress hormone” cortisol (also known as hydrocortisone).

3. Thymus and lymph node atrophy.

The thymus and lymph nodes are part of the body’s immune system, primarily involved in fighting infection and inflammation. The lymph nodes and thymus shrink (atrophy) when subjected to stress, indicating immune system suppression.

Further experimentation revealed to Selye that the cause of stress does not matter; the triad of response is always the same.

Pinpointing the ACTH-cortisol connection

Selye didn’t understand why or how the changes occurred. To find an answer, he removed the thymus gland and repeated

the experiment. However, the adrenals still became enlarged.

Next, he removed the adrenal glands before exposing the rats to stress. He found that the thymus (and stomach) no longer showed the characteristic stress-related changes. He wrote, “Obviously the pathway is from adrenal to thymus and not from thymus to adrenal.”

Multiple further experiments were conducted to find the cause of adrenal changes. Eventually, Selye discovered that adrenal hyperactivity was caused by ACTH, a hormone released from the pituitary gland in response to stress.

Next month: Stress (part 3): Pathways for stress and the general adaptation syndrome

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

Hart, A. D. (1986). Adrenalin & Stress.

Waco, Word Books.

Triadafilopoulos, G., R. W. Simms, et al. (1991). Bowel dysfunction in fibromyalgia syndrome. Digestive Diseases and Sciences 36(1): 59-64.

McCarty, R. (1996). Stress and Emotional Health. Steroid Hormones Clinical Correlates: Therapeutic and Nutritional Considerations, Chicago, Diagnos-Techs.

Goliszek, A. G. (1987). Breaking the Stress Habit. Winston-Salem, Carolina Press.

Selye, H. (1974). Stress without distress. Philadelphia and New York, J. B. Lippincott.

Selye, H. (1998). A syndrome produced by diverse nocuous agents. 1936 [classical article]. J Neuropsychiatry Clin Neurosci 10(2): 230-231.

Selye, H. (1956). The Stress of Life. New York, McGraw-Hill Book Company.

Pre-existing conditions (continued from page 3)

How the Prayer Page works

An opportunity for Prayer Page listing results when medical bills do not meet CHM Guidelines for regular needs sharing. If the medical need meets Prayer Page guidelines and the member submits the proper forms, the need is listed.

All members are invited and encouraged to give to Prayer Page needs (above regular monthly gifts) as they feel led. Prayer Page gifts are sent directly from one CHM member to another or through the CHM office. Members listed on the Prayer Page submit monthly gift update reports to the CHM office and the Prayer Page is adjusted accordingly.

The Prayer Page is an outlet for members to assist other Christians financially and to provide encouragement and spiritual support. Members send each other cards, Bible verses and letters of encouragement.

The future of the Prayer Page and pre-existing conditions at CHM

“There’s no question that the Prayer Page is a powerful, effective ministry,” said the Rev. Howard Russell, CHM executive director. “We acknowledge what it has done for members in need and will consider what else it may accomplish in the future.”

Russell added that the CHM staff is evaluating ways in which the scope of the Prayer Page—and the handling of pre-existing conditions in general—may be enhanced to benefit more members in need.

“We have many plans taking shape and will continue searching out the best option,” said Russell. “Members can rest assured that we will choose the direction that provides the most health care cost support while keeping monthly financial gifts low.”

Editor’s note: The Prayer Page appears on pages 7-10 of this newsletter. For questions about the Prayer Page, call 1-800-791-6225 (ask for the Prayer Page) or e-mail prayerpage@chministries.org.

PRAYER PAGE GUIDELINES (Last updated September 2006)

1. Only Christians living by biblical principles can submit needs.
2. Members must request *in writing* to be placed on the Prayer Page and grant Christian Healthcare Ministries permission for needs to be run as worded.
3. The Prayer Page is primarily for bills for pre-existing conditions, which will always be given the highest listing priority. In some instances, bills for other needs that do not qualify for sharing under CHM Guidelines may be considered for listing on the Prayer Page

after a case-by-case review.

4. Listed members must report financial gifts received by the 15th (or the first business day after the 15th) of the following month. Send in Donor Information forms (provided online at www.chministries.org and in the Prayer Page welcome packet) specifying donor name, address, amount, etc.
5. To maximize Prayer Page space, the CHM staff may rotate needs and remove listings of unresponsive persons from the page without notice.
6. Only medical bills qualify as needs to be met through the Prayer Page.
7. Bills must exceed Personal Responsibility amounts (Gold \$500; Silver \$1,000; Bronze \$5,000).
8. Bills that exceed the \$125,000 lifetime limit per (related) diagnosis are not eligible for Prayer Page listing if the bills would have been eligible for sharing in Brother’s Keeper and the member did not previously choose to participate in that program.
9. Bills must have been incurred after the member’s join date. Bills incurred previous to joining CHM will not be listed on the Prayer Page.
10. Upon review, a limited number of non-qualifying needs may be listed in a separate, non-assigned section of the Prayer Page. In all such circumstances, the individual must submit a detailed explanation of the need to the CHM office.

Prayer Page testimony (continued from page 6)

September 14. He left this world doing what he loved the most.

“Shortly before David’s death, the Christian Healthcare Ministries chaplain, Rev. Dale Henneman, came to visit because the hospital was close to the CHM offices.

“In addition, CHM helped me know what to do as the medical bills started coming in;

I ended up with 22 of them to pay! Christian Healthcare Ministries and The Karis Group—a partnering Christian patient advocacy organization—took care of everything. Nearly \$350,000 of the bills were reduced and the remaining amount has been shared by CHM members.

“We also had been listed on the Prayer Page for some other medical expenses. Words

cannot express my thanks and gratitude for all of the cards, words of encouragement and prayer from CHM members. Your gifts of love expressed through finances helped meet those expenses.

My heart is full knowing that CHM and friends all over the nation have blessed me and prayed for us. Thank you CHM and the family of God. You are awesome!”

Letters to Christian Healthcare Ministries

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

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

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

-Rev. Howard Russell

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

Christian Healthcare Ministries

Attn: Editor
127 Hazelwood Ave.
Barberton, OH 44203

editor@chministries.org

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

Dear Christian Healthcare Ministries:

I thank God for the CHM staff and members. I am so thankful to be a part of this ministry.

I think that the recent health care bill signed into law is unconstitutional, but I am grateful that we can all continue as CHM members. I pray that God continues to bless Christian Healthcare Ministries.

Again, thank you. May God bless you abundantly!

Geraldine Swanson
Lee's Summit, MO

Dear Christian Healthcare Ministries:

I thank God for protecting CHM throughout the national health care ordeal. I have a new appreciation for this ministry. God bless you!

Sincerely,

Clara Byler
Killdeer, ND

Dear Christian Healthcare Ministries:

Thank you to the CHM staff

for the many hours of work you did to ensure that programs like Christian Healthcare Ministries were included in the national health care bill. Also, thank you for doing such a good job of communicating with the members. We are big fans of CHM!

Sincerely,

Ben & Jodi Swiderek
Madisonville, TN

Dear Christian Healthcare Ministries:

We just want to thank you for informing us how CHM will be affected by the U.S. health care bill. We're thankful that God has made it possible for this ministry to continue to operate and serve His people. We are disappointed that the bill passed but glad that God is protecting this ministry.

Sincerely,

Cleo & Char Yoder
Wolford, ND

Dear CHM staff & members:

Just a "thank you" is not adequate to express our appreciation for your financial help with Margaret's hospital bills. Our hearts are full of

gratitude.

We are not people of financial means, but God has richly blessed us with family, friends, a comfortable home and a beautiful place to live. We believe He used CHM as a tool to meet our medical needs, although we'd rather be on the giving end than the receiving end!

We have always trusted God to meet our needs and He has never failed us. May He bless all of you.

Sincerely in Him who is able,

Herbert & Geneva Scantling
Caddo Gap, AR

Dear Christian Healthcare Ministries:

Thank you very much for your kindness and patience in answering my questions and helping with my medical bills. It was such a relief to receive the checks for payment.

Most of all, thank you for your prayers and words of encouragement. God's love and your help have been a blessing!

Sincerely,

Margaret Hinchee
South Elgin, IL

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.*

Patricia Lynch: 324 County Rd. 752, Nacogdoches, TX 75964 Patricia's husband, Lamar, recently passed away. Please keep the Lynch family in your prayers.

Mary McTernan: 5028 W Wolfram St., Chicago, IL 60641 Mary asks for prayer for her 101-year-old father. She recently hurt her back and is concerned that she won't be able to care for him.

Brenda Butcher: PO Box 228, Brenton, WV 24818 Brenda requests prayer for her sister, Barbara, who has pancreatic cancer and is not doing well.

Michael Lantry: 3026 Vermilion Dr.,

Cook, MN 55723 Michael suffers from rheumatoid arthritis. He requests prayer for his wife, Bonnie, who is taking care of him.

Nelda Wright: 13360 6C Rd., Plymouth, IN 46563 Nelda is suffering from adrenal fatigue and cardiac arrhythmia. Please keep her in your prayers.

Paul & Marcia Fackler: 5731 Winton Rd., Fairfield, OH 45014 The Facklers are in a very difficult financial situation and ask the CHM family for prayer.

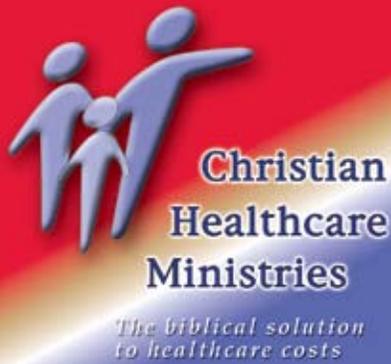
Leroy & Mary Detwiler: PO Box 2, Vancleve, KY 41385 Mary's mammogram results were not clear. Please remember the

Detwilers during this time of uncertainty.

Debra Anderson: 1019 Westchester Dr., Rockford, IL 61107 Debra recently was diagnosed with cancer and asks the CHM family for prayer.

Rita Knight: PO Box 33, Hymera, IN 47855 Rita's carotid artery is blocked and she may need to undergo heart surgery. Please keep her in prayer.

Robert Blake: PO Box 353, Helena, AL 35080 Robert's 24-year-old daughter recently passed away, leaving behind two small children. Please keep the Blake family in prayer during this difficult time.



CHRISTIAN HEALTHCARE MINISTRIES

May 2010

IN THIS ISSUE:

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Letters to CHM • Monthly prayer requests*



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