



Christian Healthcare Ministries

The biblical solution to healthcare costs

June 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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In their own words: why past members return to Christian Healthcare Ministries

"We had a beautiful baby boy, Luke, during our original period of CHM participation. The ministry helped with the overwhelming medical expenses of his birth.

"Later we experienced some financial difficulties that caused us to cancel our membership. After we again became financially stable, we decided to become missionaries to Germany. We will soon start a restoration center for victims of human trafficking, primarily for those caught in the European sex trade.

"We looked into another

program for our medical coverage but found it

"...we purchased health insurance, but even without submitting any claims our premiums increased... eventually making {it} unaffordable. I decided to join CHM again. In hindsight, I wish I would have done so long ago."

-Name withheld by request Rejoined in March 2010

considerably more expensive than Christian Healthcare Ministries. Without

hesitation, we once again signed up with the ministry."
 -Justin & Rawan Shrum, Harrisburg, PA/Germany

"We first joined CHM in 2007. We had lost our health insurance and weren't sure how long that would last.

"Soon after, Harold got a job that provided health insurance. We recently discovered that the insurance plan has a limit of \$4,000 for outpatient services and \$8,000 for inpatient care (including surgery).

"We decided we were paying
 See "In their own words," page 5

Member survives heart attack, receives large bill reductions

By Chris Swartzentruber, Greenwood, Delaware



CHM members Richard and Chris Swartzentruber

June 7, 2009, began as a normal Sunday for our family. We attended church in the morning and evening and paid a visit to my mother-in-law.

My husband, Richard, and I had just put our five children to bed when the unthinkable happened. Richard's breathing became erratic and he leaned over the counter. I helped him lie down on the floor and reached for the telephone to dial 911.

See "Member testimony," page 13

Questions about pre-existing conditions



Rev. Howard Russell

*Executive Director,
Christian Healthcare
Ministries*

Some people have asked how Christian Healthcare Ministries will be affected by the new health care reform act with respect to pre-existing conditions.

CHM has for years provided for pre-existing conditions through our Prayer Page. It works. A great many CHM members with bills for pre-existing conditions have received help through the Prayer Page. CHM was way ahead of the crowd on this issue.

Experience reveals that two types of people wonder about Prayer

“CHM has for years provided for pre-existing conditions through our Prayer Page. It works. A great many CHM members...have received help through the Prayer Page. CHM was way ahead of the crowd on this issue.”

Page effectiveness: those who haven't used the Prayer Page and those who haven't given toward Prayer Page medical needs.

Throughout Scripture we read that caring for those in need is a hallmark of both the Old and New Testaments.

I encourage you to look over the Prayer Page in this newsletter (pages 7-10) and ask God how you should respond. The Body of Christ has always responded more thoroughly and effectively than the secular world. That's as

it should be.

Even with its effectiveness, we still need more people to donate to the Prayer Page. You can donate in two ways. One is to send your donation directly to a person on the Prayer Page. The second is to send the money to our office. With the latter option, 100 percent goes to the member in need and it is 100 percent tax deductible.

The Prayer Page also enables you to send a card or note of encouragement to a member in need. We strongly encourage such member-to-member communication even if you send your financial gift to the ministry to meet a Prayer Page need.

One wonderful lady sends a card each month to every member listed on the Prayer Page.

The Prayer Page also is a tool that helps us remember our fellow Christians in prayer. Spending time with God on behalf of these members will reap huge rewards. We cannot overemphasize the importance and benefit of praying for these members.

We're always looking at ways to improve our ministry programs. Pre-existing conditions are a focus. For example, diabetes and hypertension are included in the regular CHM sharing program if you have not been hospitalized for either condition in the year prior to joining CHM. Bills for these conditions are eligible for sharing on the following schedule:

- \$15,000 in related medical bills the first year
- an additional \$10,000 the second year (a total of \$25,000)
- an additional \$25,000 the third year (a total of \$50,000)

After the third year, neither condition is considered pre-existing. Yearly limits only apply to diabetes and hypertension; bills for other (non pre-existing) medical conditions are eligible up to the full amount designated in the CHM Guidelines.

CHM is not looking for ways to merely satisfy a law; we seek ways to satisfy the King of all kings.

If you have friends or relatives who are without health care cost support, tell them about CHM. The days of choosing to do nothing are over. Regardless of how members feel about the new health care law—and there are many opinions—it requires everyone to have some kind of provision. CHM is an allowable option that is affordable and effective.

You can participate in our Bring-a-Friend and Share the Message programs and receive free months of ministry membership for bringing new people into CHM. Encourage your friends to find out about CHM (helpful tips are available at www.chministries.org/sharingchm.aspx). We're ready to help.

CHM does not require a health exam before you join. We do not exclude people because of

See “Pre-existing conditions,” page 3

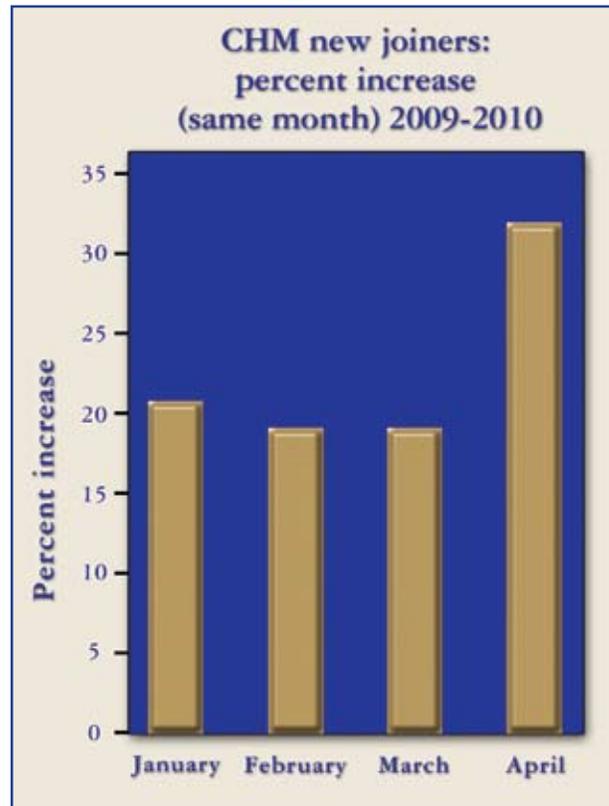
Number of new joiners increasing, record-breaking number in April

April 2010 saw the highest number of new Christian Healthcare Ministries members than any month in the last 10 years.

A total of 225 new member families joined CHM in April. The number of new Christian Healthcare Ministries members is growing thanks in part to concentrated efforts by CHM members and staff to share the ministry message with Christians who have no health care cost support.

Furthermore, total 2010 memberships are higher compared to same-month 2009 totals. January 2010—historically the highest month for ministry joiners—saw a 21 percent increase over January 2009. Similarly, the February and March numbers increased 19 percent and the April number rose an incredible 32 percent! (May information was not available at publication date.)

“We are thrilled to see more and more believers joining together to share in meeting each other’s medical bills,” said Norma Mull, Ministry Information department supervisor. “We have prayed



for memberships to increase in order that more people might receive help, and God is answering those prayers.”

Mull attributes the membership increase to various factors: members spreading the word through the Bring-a-Friend and Share the Message programs; staff outreach efforts; the U.S. health care bill recently

signed into law; and a steady decrease in dropped memberships.

“God has brought more people to an awareness of the ministry and He has used many tools to do it,” she said.

CHM executive director Rev. Howard Russell agreed.

He explained that since the law’s passage various media sources—both Christian and secular—have contacted CHM to learn more about the ministry. CHM has been featured in newspaper, magazine and online articles across the nation as well as on Internet videos and radio stations.

“We don’t always see the ministry depicted accurately in the secular media,” said Russell, “but in every case God has blessed our contact with these sources.”

Russell said he is confident that the ministry will continue to grow and provide health care cost support for more Christians. “What we do hasn’t changed, but the number of people who know about us is changing,” he said. “The future of CHM is very bright.”

Pre-existing conditions (continued from page 2)

some existing or potential health condition or family history. Therefore, we welcome members who have pre-existing conditions.

There is another, somewhat similar organization to us that claims to be a health care sharing ministry; however, it excludes from membership anyone who has a pre-existing condition, has a family history

that indicates future problems or who does not meet its description of “healthy.” You can be the judge as to whether that is truly ministry.

CHM is in its 28th year of service. By God’s grace I hope to be writing this newsletter column 28 years from now. And I sincerely hope you’ll be here to read it.

Editor’s note: A complete listing of the Prayer Page guidelines—indicating which bills are eligible for listing—appeared in the CHM May 2010 newsletter, available at www.cbministries.org/newsletter.aspx or by contacting the editor at editor@cbministries.org.

Stress (part 3): pathways and the G.A.S.

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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.

Better is a dinner of herbs where love is, than a stalled ox and hatred therewith. Proverbs 15:17

Two pathways for the effects of stress on the body

Since Dr. Hans Selye's pioneering stress research, additional studies have given the medical community an even clearer picture of the effects of stress. External stressors (temperature extremes, exercise, etc.) or internal stressors (disease, pain, or emotional distress) are perceived by the brain and trigger the stress response, which follows one of two pathways.

The first pathway travels through the pituitary gland, which responds by releasing the ACTH hormone. ACTH travels through the bloodstream to the adrenal glands where it stimulates the adrenal cortex to release cortisol (hydrocortisone). Cortisol fights inflammation, increases muscle tension, frees up fatty acids and increases blood sugar for energy availability.

The other pathway stressors take is to activate the sympathetic

nervous system (SANS). SANS is part of the autonomic ("automatic") nervous system. It controls body functions performed without conscious thought, such as stimulating the heart to beat, lungs to breathe and intestines to transport food. (Imagine if you had to consciously remember to breathe. Thank our Creator that He designed us with an autonomic nervous system!)



SANS activity dramatically increases during stress in what is commonly known as the "fight or flight system" or, as Selye called it, the "alarm reaction." In this pathway, nerve impulses from the brain stem and spinal cord stimulate the inner core of the adrenal glands to release adrenaline and noradrenaline, "neurotransmitters" for the sympathetic nervous system (SANS).

This process significantly increases the performance of

organs critical in an emergency. For example, SANS stimulation causes blood sugar to rise and makes it readily available for fuel. The heart beats faster, lungs breathe more rapidly, eyes dilate and blood is forced to the brain and muscles—organs essential for fight or flight.

However, organs not needed in emergency situations—the liver, spleen and digestive organs—essentially shut down. (That is why "fast food" is a contradiction in terms. When you are in a hurry and under stress, don't eat high-calorie fried foods. Under stress, food sits in the gut and putrefies. The New Testament Hebrew tradition of relaxing while reclining at the supper table greatly enhances digestion.)

An increase in sympathetic nervous system activity is beneficial and possibly lifesaving; however, prolonged stimulation can have detrimental effects on numerous organ systems.

General Adaptation Syndrome (G.A.S.)

How will stress affect you? It depends upon your physiological make-up.

As Selye observed, "In the body, as in a chain, the weakest link breaks down under stress although all parts are equally exposed to it."

The effects of stress exposure

See "Stress," page 12



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Health education resources at:
www.chministries.org/healthinfo.aspx

In their own words (continued from page 1)

too much for such limited care and switched back to Christian Healthcare Ministries (although Harold is still covered by the insurance policy in addition to CHM participation).” –*Harold & Nancy Ady, Brookville, OH*

“My parents were CHM members for many years. As a young adult they helped me sign up for my own membership. When I got married, we were covered by my husband’s health insurance policy. Then we became self-employed and could no longer afford insurance, so we signed back up with the ministry.” –*Carla Garrigan, Ashley, PA*

“We canceled our CHM participation because we found an insurance company that advertised more benefits for doctor’s office visits, medicine, etc. We ended up paying \$200 more per month. When

Diana underwent blood work and X-rays, the insurance company refused to pay for the tests. We used a copy of our policy to prove that the tests were covered.

“We’d finally had enough and decided to join CHM again. We refuse to fight with insurance companies anymore (as we’ve had to do with past claims as well).” –*Glyn & Diana Trahan, Maurice, LA*

“Our son has multiple handicaps that disqualify him for virtually any health insurance plan. We have funded most of his expenses since he was very young.

“My wife and I previously participated in CHM, but had to cancel our membership for financial reasons. For a while we went without any provision for health care costs; God blessed us with good health during

that time.

“Later we purchased health insurance, but even without submitting any claims our premiums increased incrementally, eventually making the cost of the plan unaffordable. I decided to join CHM again. In hindsight, I wish I would have done so long ago.

“My wife also will probably re-join the ministry soon. We are moved by CHM’s biblical compassion and the way members are treated. We thank God for this ministry and rest assured knowing that the funds are spent wisely and for God’s glory. We plan to tell others about Christian Healthcare Ministries.” –*Name withheld by request*

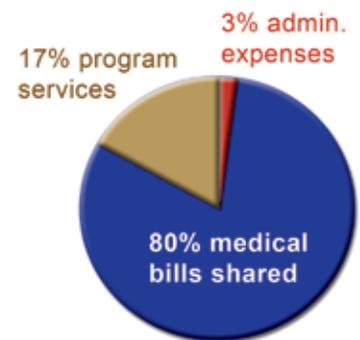
CHM income statements 2005-2010* (in thousands of dollars)

	2005	2006	2007
Total revenues (Monthly gifts, extra gifts)	\$15,581	\$15,519	\$15,662
Medical bills shared	\$12,756 82%	\$12,610 81%	\$12,334 79%
Program services	\$2,284 15%	\$2,407 16%	\$2,631 17%
Administrative expenses	\$606 4%	\$627 4%	\$702 4%
	2008	2009	2010 (budget)
Total revenues	\$18,039	\$17,533	\$18,720
Medical bills shared	\$13,981 78%	\$13,881 79%	\$14,952 80%
Program services	\$2,842 16%	\$2,982 17%	\$3,118 17%
Administrative expenses	\$677 4%	\$622 4%	\$650 3%

Editor’s note: To request more information about CHM finances, contact chief financial officer Roger Kittelson at rkittelson@chministries.org.

**Percentages may not add up to 100 percent due to rounding.*

CHM expenses as a percent of revenue 2010



“Christian Healthcare Ministries’ increased revenues over the past five years have shortened the sharing time for members’ medical bills. Also, we are keeping administrative costs down. The ministry is in good financial health.”

-Roger Kittelson
CHM chief financial officer

SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

Meet the Prayer Page participants

Note: The Prayer Page begins on page 7.

Rochelle Goertzen

Lebanon, OR

- Total amount of need: \$25,187 for hip replacement
- Prayer Page gifts received to date: \$2,719
- Need remaining: \$22,468

"I'm so disappointed and hurt, God. Do you even care?"

That was my question to Him nearly a year after hip replacement surgery, a condition pre-existing to my Christian Healthcare Ministries membership.

How would I ever pay the doctor and hospital bills? My head knew that God would provide and my heart knew from experience that He is able to do all things. Still, my emotions ran wild.

My husband, Gene, and I have been members of CHM for four years but had little experience with the workings of the ministry until I needed a hip replacement.

My surgery in 2008 was critical to keep me walking; the joint had degenerated to bone-on-bone. I was working at a nearby women's and children's shelter, coaching and discipling women in a one-year program for life change through Jesus Christ. I wanted to continue in that ministry and trusted God to provide a way for that to happen.

My surgery was successful and the pain in my hip disappeared.

The bills, however, appeared. CHM staff encouraged me to request listing on the Prayer Page. I didn't have much faith

that God would accomplish anything through the Prayer Page, but decided it was worth a try.

In a few weeks I received a card and check in the mail. I was unprepared for the feelings that would again run wild. The card was encouraging and I appreciated the people who were sharing with us.

However, I admit that I was discouraged by the \$7 check; it was so small compared to the total amount of my bills. It seemed like God was teasing me. I knew that's not His style, so I brought all of my attitudes and emotions to Him for review.

God challenged my heart and convicted me of my unbelief. Proverbs 3:5-6 made it very clear: "Trust in the Lord with all thine heart; and lean not unto thine own understanding. In all thy ways acknowledge him, and he shall direct thy paths."

I just needed to choose to trust Him.

It's been more than a year since that first check and we've walked through tough changes due to Gene's job loss and a disability from which he suffers. I have experienced further pain from a pre-existing back condition as well as from my other hip and finally had to quit my job. I could be a wreck by now if it weren't for God's loving care and provision for us each day.

God is greater than my need. He is faithful to His Word even when I don't understand His ways.

Those of you who respond to the needs for prayer, encouragement, and finances are His tools for bringing hope and growth to folks like me.

The amount of all of the gifts added together grows to be the thousands of dollars needed, even if it is \$5 at a time. Gene and I are blessed by your generosity and it is my privilege to pray for you in response.

It is exciting to get the mail and see familiar names of people who have

See "Goertzen testimony," page 10



CHM members Elmer and Rochelle Goertzen

FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month:
\$578,815

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

- \$66.32 this month *-or-*
- \$22.11 for the next three months *-or-*
- \$11.06 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

JUNE 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 \$2,338 in gifts, bringing the total to \$17,496.**

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 \$12,971 in gifts, bringing the total need to \$17,141.**

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 \$1,136 in gifts, bringing the total needed to \$1,587.**

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 \$10,133 in gifts, bringing the amount needed to \$18,867.**

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 \$564 in gifts, bringing the amount needed to \$2,875.**

6. Clarence Brobst: 3318 Rosedale Ave., Laureldale, PA 19605 Clarence asks the CHM family for help with \$4,171 in hospital bills for chest pain. He thanks members in advance for their prayers and kindness. **UPDATE: Clarence has added \$150 in bills, bringing the amount needed to \$4,321.**

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 \$431 in gifts and have \$461 remaining.**

8. 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 \$24,579 so far in gifts, leaving \$46,084 in bills to be met.**

9. Douglas DeLuca: 4145 Sunrise Dr., Park City, UT 84098 Douglas suffers from chronic migraine headaches. His bills total \$2,952. **UPDATE: Douglas reports \$1,562 in gifts, bringing the total to \$1,390.**

10. 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 \$469 in gifts, bringing the total needed to \$531.**

11. 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 \$1,346 in gifts, bringing the total needed to \$3,362.**

12. 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 \$511, bringing the total needed to \$1,846.**

13. 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 \$2,012 in gifts, bringing the total to \$988.**

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

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

\$2,719 in gifts, bringing the total needed to \$22,468.

15. Raymond Hall: 10961 S 250th E Ave., Broken Arrow, OK 74014 Raymond suffers from thoracic outlet syndrome, a painful shoulder condition that required surgery. He has bills totaling \$60,762. **UPDATE: Praise God! Raymond received \$35,276 in reductions and \$5,221 in gifts, bringing the total to \$20,265.**

16. Sally Hazard: 112 E Perkins St., Augusta, WI 54722-9079 Sally has a pre-existing knee condition that required replacement surgery. She would be grateful for help with her \$47,955 in bills. **UPDATE: Praise God! Sally reports \$16,268 in reductions and \$7,383 in gifts, bringing the amount needed to \$24,304.**

17. Crystal Helman: 5 Jackson St., Norwalk, OH 44857 Crystal underwent gallbladder surgery followed by months of digestive complications. She asks the CHM family for help with bills totaling \$13,434. **UPDATE: Praise God! Crystal received \$8,966 in reductions and \$2,112 in gifts; the amount still needed is \$2,356.**

18. Ruth Heyer: 105 N. Oak St., George, IA 51237 Ruth has incurred \$15,417 in medical bills for bladder repair and hysterectomy. **UPDATE: Ruth reports \$10,612 in gifts, bringing the total amount needed to \$4,805.**

19. 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 \$2,164 in gifts, bringing the amount needed to \$1,722.**

20. 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 \$5,448 in gifts, bringing the total needed to \$9,426.**

21. 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 \$29,922 in gifts, bringing the total needed to \$69,546.**

22. Diana Manners: PO Box 102, Damascus, OH 44691 Diana suffers from a gallbladder condition and asks for help with bills totaling \$11,907. **UPDATE: Diana reports \$4,543 in gifts, bringing total bills to \$7,364.**

23. Bobby D. Memory, Jr.: PO Box 3943, Wilmington, NC 28406 Bobby was born with a condition requiring numerous surgeries. He now needs help with \$27,534 in bills from a pacemaker replacement operation. **UPDATE: Bobby reports \$3,437 in reductions and \$5,004 in gifts. He now needs \$19,093.**

24. Thomas Miller: 7 Beverly Dr., Laurel, MS 39443 Thomas had two surgeries that did not qualify for sharing. His bills total \$43,350. **UPDATE: Thomas has received a total of \$31,023 in gifts, reducing the amount needed to \$12,327.**

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 \$5,914 in gifts, bringing the total amount to \$29,568.**

26. William Newton: 5911 Country Brook Ct., Sugar Land TX 77479 William underwent knee replacement surgery and incurred bills totaling \$17,277. He asks the CHM family for financial gifts and prayer.

27. Jill Nissila: 1185 NW Lanaia's Way, Roseburg, OR 97471 Jill had surgery for a chronic ankle condition resulting from injuries to her ATF ligament. She asks the CHM family for help with bills totaling \$14,078. **UPDATE: Jill reports \$3,670 in gifts and \$542 in reductions, bringing the total needed to \$9,866.**

28. Debra Panter: 2711 Nickel Ave., Crescent City, CA 95531 Debra had ongoing female problems and underwent a hysterectomy. She asks the CHM family for help with bills totaling \$39,185. **UPDATE: Debra has received \$667 in reductions and \$10,189 in gifts, bringing the total needed to \$28,329.**

29. Ronda Pearson: 57 Jack's Circle, Shell Knob, MO 65747 Ronda underwent surgery for an eye condition and incurred \$6,953 in bills. She asks the CHM family for help. **UPDATE: Ronda has received \$111 in gifts, bringing the total needed to \$6,842.**

30. 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 \$1,221 in gifts, bringing the total needed to \$17,729.*

31. 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 \$7,016 in gifts, reducing the amount needed to \$2,984.*

32. 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 \$1,574 in gifts, bringing the total to \$9,106.*

33. Sally Roe: 2899 Sylvania Rd., Troy, PA 16947 Sally incurred \$9,417 in bills for a congenital kidney condition. **UPDATE:** *Sally received \$1,965 in gifts, bringing the total needed to \$7,452.*

34. 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 \$364 in gifts, bringing the total needed to \$631.*

35. 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*

GIVING GUIDE			
Membership #	Need #	Membership #	Need #
100025-100148	07	109385-109927	32
100159-100201	10	109928-110380	20
100202-100311	44	110387-110813	27
100327-100442	34	110816-111317	24
100445-100599	41	111318-111899	45
100629-100786	13	111904-112474	38
100816-101137	39	112475-113176	46
101165-101428	09	113180-113735	02
101448-101829	03	113737-114222	26
101870-102219	19	114223-114708	01
102238-102650	12	114709-115117	30
102672-103073	17	115148-116081	35
103088-103934	05	116082-118001	04
103957-104474	31	118004-120219	23
104485-105000	11	120232-122946	15
105001-105638	06	122968-125329	14
105642-106324	36	125347-128076	16
106338-106976	18	128085-131165	37
106977-107355	43	131173-134699	40
107360-107939	29	134713-138115	28
107956-108482	22	138120-142624	25
108485-108945	33	142626-143833	08
108952-109381	42	143835-144940	21

and \$5,662 in gifts, bringing the total needed to \$18,043.

36. 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 \$4,955 in gifts, bringing his bills to \$4,585.*

37. 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 \$2,445 in gifts, bringing the total needed to \$26,532.*

38. 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 \$7,951 in gifts, bringing the total needed to \$15,848.*

39. 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.

40. Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227 Lessie underwent bladder surgery and

asks for help with bills totaling \$29,605. **UPDATE:** *Lessie received \$2,484 in gifts, bringing the total needed to \$27,121.*

41. 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 \$5,368 in gifts, bringing her need to \$774.*

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 #20.

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.

42. 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 \$11,588 in gifts, reducing his need to \$7,964.**

43. 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 \$23,070 in gifts, bringing the total needed to \$4,945.**

44. 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 \$320 in gifts, bringing the total needed to \$620.**

45. 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 \$575 in gifts, bringing the amount needed to \$13,794.**

46. Glen & Rachel Zehr: 1139

NON-ASSIGNED NEED:

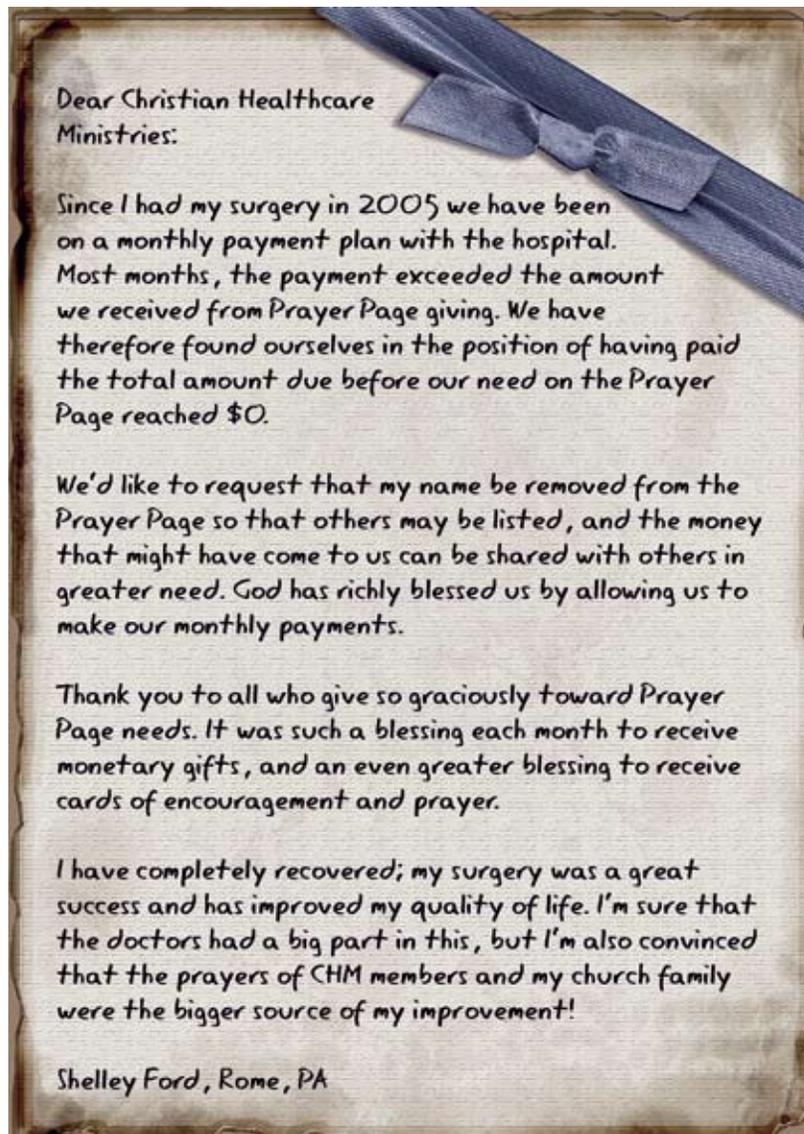
Glenn Boyd: Unit 3019 SCSDR, 3170 Airmans Drive, Fort Pierce, FL 34946
Glenn suffered a heart attack while teaching in the Dominican Republic and was life flighted to the United States. His flight cost \$16,700. **UPDATE: Glenn has received a total of \$6,563 in gifts, bringing the amount needed to \$10,137.**

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.

Goertzen testimony (continued from page 6)

helped share my need numerous times. Some have expressed how the Prayer Page ministry has been God's method of providing for their needs in the past. It is an opportunity to praise God each time I open an envelope from another brother or sister in Christ who wants to encourage me.

I thank God for His family and for allowing us to meet each other's needs through this ministry. If you've never participated in sharing, begin by praying for someone in the newsletter. Trust that your note of encouragement may bring the reminder of God's love to someone in need. God uses every gift, great or small, to release His abundant provision to His children. I continue to celebrate that "my God shall supply all your need according to his riches in glory by Christ Jesus" (Phil. 4:19).



Dear Christian Healthcare Ministries:

Since I had my surgery in 2005 we have been on a monthly payment plan with the hospital. Most months, the payment exceeded the amount we received from Prayer Page giving. We have therefore found ourselves in the position of having paid the total amount due before our need on the Prayer Page reached \$0.

We'd like to request that my name be removed from the Prayer Page so that others may be listed, and the money that might have come to us can be shared with others in greater need. God has richly blessed us by allowing us to make our monthly payments.

Thank you to all who give so graciously toward Prayer Page needs. It was such a blessing each month to receive monetary gifts, and an even greater blessing to receive cards of encouragement and prayer.

I have completely recovered; my surgery was a great success and has improved my quality of life. I'm sure that the doctors had a big part in this, but I'm also convinced that the prayers of CHM members and my church family were the bigger source of my improvement!

Shelley Ford, Rome, PA

Simplify your giving with CheckEase automatic withdrawal

Christian Healthcare Ministries offers a hassle-free way to make your monthly financial gifts. It's called CheckEase and it allows you to make monthly contributions automatically from your checking or savings account.

Enrolling in CheckEase is simple and can be canceled or changed at any time. Here's how to do it:

1. Download the CheckEase enrollment form at www.chministries.org/downloadforms.aspx or call the Member Assistance department at 1-800-791-6225, ext. 5993.
2. When completing the form, choose the date on which you would like your monthly gift amount to be withdrawn from your checking or savings account.
3. Send in your form and enjoy the

convenience of automatic withdrawals, eliminating the need for writing a check each month. It even works when you're on vacation or out of town.

CHM members enrolled in CheckEase also have the convenience of adding to their monthly withdrawal amount if they wish to give above regular monthly gifts or toward Prayer Page needs. One-time extra gifts simply require a phone call to the Member Assistance department.

CheckEase is convenient for you and also helps speed medical bill sharing for CHM members in need. Please consider enrolling today.

Editor's note: Options for giving by credit card also are available. Please call the Member Assistance department for information.

Friendly reminders from the Gift Processing department

Members who use online banking:

Please communicate with your bank to update your account with your six-digit CHM member number in place of your previous five-digit member number. (Example: "101010" instead of "A1010" or "10101").

Members who contribute by check:

Please write your six-digit member number on the memo line of each check you send.

Taking these actions will cut down on gift processing time, which leads to faster sharing of members' medical bills. Thank you!

Americans' definition of wellness has shifted significantly since 2008. While they used to say it's about being fit, healthy and leading a balanced life, the new view focuses on re-inventing their lives.

More than 500 people were asked to compare their wellness choices before and after the recent economic downturn.

How Americans define wellness, 2009 vs. 2008

	2009		2008
Reinventing their lives (behaviors, aspirations)	41%	Being healthy	47%
Surviving	39%	Feeling good inside and out	39%
Sleeping well	35%	Being balanced	37%
Holding onto what they have	35%	Being physically fit	36%
Having fun	29%	Eating well	28%

Source: Saatchi & Saatchi

Courtesy Saurage Research "Key Findings" newsletter

Which diet is best to prevent kidney stones?

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

Since most kidney stones are made of calcium, a low calcium diet has long been the logical recommendation to prevent a recurrence of stones in patients prone to developing them.

Yet, the assumption has not been tested with comprehensive, long-term studies; therefore, some experts question its effectiveness. Others propose that the problem is not too much calcium but is instead excess consumption of animal protein and salt.

Researchers at the University of Parma in Italy conducted a five-year randomized trial comparing the effects of the two diets in 120 men. Before the study, participants suffered recurrent calcium oxalate stones and had high levels of calcium in their urine.

Sixty men were placed on a diet with a normal amount of calcium intake, which is 30 millimoles (mmol) per day (one mmol is one-thousandth of a mole). The

diet contained reduced amounts of animal protein (52 grams per day) and salt (50 mmol of sodium chloride per day).

The other 60 men were assigned to the traditional low calcium diet, which contains 10 mmol (around 400 milligrams) of calcium per day.

After five years, 12 of the 60 men on the normal calcium diet experienced a kidney stone recurrence. In the low calcium (traditional diet) group, 23 of the 60 men had relapses. The study indicates that animal protein and salt restriction appears to be twice as effective in preventing stone recurrence.

Researchers also noted that urine calcium levels during the study's follow-up period dropped significantly in both groups. However, urine levels of oxalate—the other component of kidney stones—increased in men on the low calcium diet and decreased in those on the normal calcium, low animal protein, low salt diet.

The authors concluded that restricting intake of animal protein and salt (without changing calcium intake) provides greater protection from calcium oxalate kidney stones than the traditional low calcium diet.

Zakzanis, K., L. Borghi, et al. (2002). Comparison of Two Diets for the Prevention of Recurrent Stones in Idiopathic Hypercalciuria. New England Journal of Medicine 346(2): 77-84.



Stress (continued from page 4)

vary among individuals; however, everyone under prolonged stress follows the same general reaction pattern, what Selye referred to as the General Adaptation Syndrome (GAS). This syndrome describes overall health and resistance to disease as an individual under stress goes through three classic phases:

- **Alarm (triad) reaction.** The immune system of an individual experiencing stress is temporarily weakened and resistance to other disease diminishes.

- **Stage of resistance.** Adaptation develops as stress continues. Resistance to disease and other stress increases above normal levels.

- **Stage of exhaustion.** Eventually, high resistance diminishes as the body's resources are exhausted and health fails. In the exhaustion stage, even mild stress results in exaggerated increases in cortisol that remain elevated for abnormally long time periods. Aggravation of symptoms is easily triggered. People in the exhaustion stage can't handle it any more.

According to Selye, "Every disease causes a certain amount of stress, since it imposes demands for adaptation upon the organism. In turn, stress plays some role in the development of every disease; its effects—for better or worse—are added to the specific changes characteristic of the disease in question."

Next month: Stress (part 4): The physical consequences of stress

Member testimony (continued from page 1)

Richard's breathing ceased and I detected no pulse. The phone operator instructed me to begin CPR, which I had never been trained to do.

Meanwhile, our 16-year-old son, Joshua, heard the commotion and came downstairs. The operator told me to let him perform CPR while I repeated aloud the operator's instructions. Joshua continued chest compressions for nearly 10 nerve wracking minutes.



Joshua Swartzentruber (light blue shirt) receives an award for helping save his father's life.

Paramedics finally arrived and worked on Richard for about 20 minutes, shocking his heart seven times and—in the words of one of the emergency technicians—emptied their bags of medicine trying to restart his heart.

They finally detected a pulse. Richard was stabilized at the local emergency room and transferred to a larger hospital with a better cardiac center. He was sedated and put on a ventilator. Although grateful he was alive, I spent many agonizing hours wondering how his brain would be affected by so much time without oxygen.

Monday afternoon found Richard restless and agitated. Nurses began the process of waking him up. They asked him to give them a “thumbs up” sign, which he did. A nurse pointed to me and asked, “Richard, do you know who this lady is?”

Then came some of the sweetest words I have ever heard. “My wife,” Richard replied weakly. At that point the hospital room was charged with excitement and rejoicing!

The next day Richard underwent a heart catheterization, which showed no blockage but revealed only 35 percent heart function. Although we never found out for sure, the damage may have been caused during the ventricular fibrillation that caused his collapse.

Richard underwent surgery that Wednesday to receive a pacemaker/defibrillator, which significantly decreases the risk of a repeat episode. On Thursday—only four days after his heart attack—Richard returned home.

In July, we attended a ceremony at our local firehouse; its purpose was to honor Joshua for the heroic measures he took to save his father's life. We met the 911 operator who helped us that day and became re-acquainted with the paramedic team. It was a day of celebration!

Richard suffered short term memory loss and fatigue for six months following his ordeal. Though there were many dark days and times of doubt and fear, the Lord has been faithful. We give Him glory for orchestrating all of the details and putting the right people in place at just the right time.

Through it all, Christian Healthcare Ministries was a wonderful blessing to our family. We had \$124,955 in medical bills, which with CHM's help were reduced by \$69,450! We received excellent medical care and equally superb financial and spiritual support from the caring staff and members of Christian Healthcare Ministries.

Now it is nearly a year after Richard's



Chris and Richard Swartzentruber with Todd McCabe, the 911 operator who coached Chris and Joshua on the phone.

cardiac arrest and life is almost back to normal. We continue to thank and praise the Lord for the evidence of His hand upon our family, guiding us through this journey. We acknowledge that life is all about Him and we give Him all of the glory.

With honor and thanks

The CHM May 2010 newsletter listed the names of participants' family members who have served or are serving in the U.S.



military. Here are a few more names we received after the May newsletter had been printed:

David P. Caudill: Veteran (Army)
 Brent Glover: Veteran (Marines)
 Wendy J. Noren: Active duty
 Aaron L. Parker: Veteran (Navy)
 Joel S. Walden: Veteran
 Robert S. Walden: Veteran
 Ben White: Active duty (Army)
 Jordan White: Veteran (Navy)

Letters to Christian Healthcare Ministries

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

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

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

-Rev. Howard Russell

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

Christian Healthcare Ministries

Attn: Editor
127 Hazelwood Ave.
Barberton, OH 44203

editor@chministries.org

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

Dear Christian Healthcare Ministries:

Thank you all so much for coming through for us after a recent (and our first) medical need. We'd like to especially thank Yvonne, Lori and Thom for their help, guidance, affirming advice and encouragement. We also sincerely appreciate all of the CHM members.

Christian Healthcare Ministries is a wonderful program—not just because it is a viable alternative to health insurance but because it is biblically based and spiritually supported.

We don't agree with the new U.S. health care bill but we do agree with a ministry that is practical and affordable. CHM is an example of the power of prayer and is a ministry at which God is in charge.

Praise to the Prince of Peace,

Jeff & Rose Ella Phillips
Adairville, KY

Editor's note: Yvonne Woolridge is a CHM Needs Processing representative. Thom Benek and Lori Perko work in the CHM Reductions department.

Dear Christian Healthcare Ministries:

I would like to thank you from the bottom of my heart for all you have done for me in my time of need. The ministry has been a godsend; I broke my arm and you don't know how much it meant that you took care of

my bills so quickly. You also helped me get discounts on my bills.

I praise God for you and for everyone involved in this ministry. God bless you for what you do for His children in need! I tell anyone who will listen about this wonderful ministry.

Always in Christ,

Mable Rollins
Greer, SC

Dear Christian Healthcare Ministries:

We cannot express enough our deep gratitude for Christian Healthcare Ministries and all of the member families across the nation. CHM has taken care of more than \$9,000 for our maternity bills and has lifted a huge burden off our shoulders.

God has definitely taught us to walk by faith and not by sight. Nothing is impossible for Him!

In Christ,

Charles & Jessica Wright
Sulphur Bluff, TX

Dear CHM staff:

The ministry has been an amazing help to us as we have gone through David's liver transplant and recovery process.

We obtained large reductions on our bills and are thankful for the financial assistance from CHM. In

addition, the spiritual support has been a boost! Your calls, words of encouragement and prayers came at just the right moment.

David is undergoing therapy now and we are still in the Nashville area. When we are able to move back home to Ohio, we want to make a trip to the CHM offices to meet all of you in person.

Thank you again and may God bless this ministry. God is good, all of the time!

Sincerely,

David & Linda Myers
Hermitage, TN

Dear Donna:

Thank you so much for your speedy and kind response to my questions about my medical bills.

Christian Healthcare Ministries is a wonderful program and has blessed me and thousands of other Christians. I have received some promotional materials from the ministry office and have shared them with my church.

All of the CHM staff and members are always in our prayers.

May God bless you,

Glenn Seaman
Greensburg, IN

Editor's note: Donna Greer is a CHM Needs Processing representative.

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.

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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.

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

Janice Lavender: 3073 Clarence Coker Hwy, Turbeville, SC 29162 Janice recently was diagnosed with terminal liver disease. Please keep her in your prayers.

Shirley Stiemann: 60 Heritage Lane, Hamburg, NJ 07419 Shirley recently underwent triple bypass surgery. She requests prayer that her platelet count returns to normal soon.

Diane Draper: 7635 W Lincoln Way, Larwill, IN 46764 Diane's niece recently passed away, leaving behind a husband and four small children.

Joni Buchanan: 485 Windham Way,

Chico, CA 95973 Joni's husband, Buck, recently passed away. Please remember Joni in prayer as she deals with the emotional stress and taking care of his medical bills.

Dominic & Jean Marchesani: 2403 N Wallen Dr., Palm Beach Gardens, FL 33410 The Marchesanis' son suffered a massive heart attack and passed away on Christmas Day, leaving behind three children. Jean is in a mental hospital due to the stress of losing her son. Please keep the Marchesani family in prayer.

Phillip & Sue Howell: 501 Pepper Dr., Jonesboro, AR 72401 Sue's breast cancer has spread to her spine. The Howells ask the

CHM family for prayer.

Larry & Roxanne Eldridge: 18867 Lawrence 2079, Ash Grove, MO 65604 Roxanne suffers from breast cancer and Larry's father has lymphoma. Please pray for the Eldridge family.

Peggy McAlpin: 1404 Bellemeade Dr., Mayfield, KY 42066 Peggy recently broke her wrist after a fall.

Jerry & Rosemary Zell: 650 Wagner, Greenville, OH 45331 Jerry has severe dementia and no longer recognizes his wife. Please remember the Zells in prayer.



CHRISTIAN HEALTHCARE MINISTRIES

June 2010

IN THIS ISSUE:

*In their own words: why past remembers return to CHM • Member survives heart attack, receives large bill reductions • Questions about pre-existing conditions • Number of new joiners increasing, record-breaking number in April • Healthwatch • CHM financial statements 2005-2010 • Prayer Page testimony • Prayer Page CheckEase automatic withdrawal • Letters to CHM
Monthly prayer requests*



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