



Christian Healthcare Ministries

The biblical solution to healthcare costs

July 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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Member experiences miraculous recovery from multiple strokes

By Rev. Jerry Schell, Pittsburg, Ill.

In Feb. 2010, I suffered a strange malady that left me paralyzed and unable to speak. I know that by medical standards I should not be alive.

The attending physician at the local emergency room told

my wife, Carolyn, that they could do nothing to bring me back to health. Though there was some suspicion I'd had a stroke, I was bleeding internally. Undergoing thrombolytic therapy ("clot buster" drugs) would cause me to bleed to death.



CHM members Jerry and Carolyn Schell

The doctor warned Carolyn not to get her hopes up because my condition likely would not improve.

"I can't accept that," Carolyn said. "My God is bigger than that."

I was transferred from

a medical center near my home in southern Illinois to a hospital an hour away in Paducah, Ky. The neurologist, hematologist and cardiologist had difficulty diagnosing my ailment as a stroke because both sides of my body were paralyzed; typically, a stroke affects one side.

Carolyn remained by my side throughout the evening and prayed without ceasing. Around midnight, I could move and speak, though with difficulty. When the neurologist arrived the next morning, I had more movement and improved

See "Miraculous recovery," page 13

Families report good experiences with CHM's maternity program

Aven Ryan Cruse
Born Jan. 1, 2010
As told by Tressa Cruse,
Austin, Texas

Our family joined Christian Healthcare Ministries in early 2009 because we believed it was where God led us. I previously underwent brain surgery and the ministry did not deny me participation or charge me higher rates due to my medical history.

Three years before I became pregnant, my husband and I canceled my health insurance policy because it was \$900 for my coverage alone. We knew that we needed some kind of provision for our health care costs, but finding an affordable program was difficult because we are music pastors and our church does not provide health insurance.



Aven Ryan Cruse

See "Maternity," page 5

Freedom of religion and the truly free



Rev. Howard Russell
Executive Director,
Christian Healthcare
Ministries

We live in a time when it is fashionable and trendy to denigrate people of faith, specifically Christianity and Christians.

The secular media often cries out that any slight—real or imagined—toward non-Christian faiths is an example of intolerance and bigotry. However, Christians and Christianity are frequent and favorite targets of many of these same people.

Nothing today is any different than it was in the immediate decades following the crucifixion

“Our Constitution and its Bill of Rights sometimes seem to be a quaint afterthought to most Americans, who are far more fascinated by who’s been eliminated on ‘American Idol’ or ‘Dancing With the Stars’ than they are with the document that enshrines our freedoms.”

and resurrection of Christ. The New Testament is replete with statements about the hostility that was then directed—and is all too often directed today—at the people of God.

At the same time, it is a monumental affirmation of the truth of Scripture. If it weren’t true, why would Christianity be hated by people who otherwise affirm their open-mindedness and acceptance of others?

It’s because, deep down, Christianity frightens them. Our faith requires dethroning ourselves and enthroning God. Thus, sin inspires rebellion and the need to lash out at the truth and those who believe in it. It occurred in the first century. It is occurring today.

We are blessed in the United States with a Constitution that affirms our freedom and our protection from government to worship as we please. Our Constitution and its Bill of Rights sometimes seem to be a quaint afterthought to most Americans, who are far more fascinated by who’s been eliminated on “American Idol” or “Dancing With the Stars” than they are with the document that enshrines our freedoms.

Nevertheless, that doesn’t diminish the Constitution’s monumental impact on our country and on our world. The First Amendment’s protection of religious freedom doesn’t dictate our responsibilities to the government; it protects us from government interference as we exercise our faith.

I thought it might be useful this month to share with you a few quotations on religion and religious freedom from our founding document and several of our founding fathers. Those men didn’t want a state religion; they wanted states where religion was free to be practiced according to individual beliefs.



“Congress shall make no law respecting an establishment of religion or prohibiting the free exercise thereof...” *First Amendment to the U.S. Constitution*

“The longer I live, the more convincing proofs I see of this Truth—that God governs in the Affairs of Men...I also believe without his concurring Aid, we shall succeed in this political Building no better than the Builders of Babel.” *Benjamin Franklin*

“It is impossible to rightly govern a nation without God and the Bible.” *George Washington*

“Let us with caution indulge the supposition that morality can be maintained without religion. Reason and experience both forbid us to expect that national morality can prevail in exclusion of religious principle.” *George Washington*

“Our Constitution was made only for a moral and religious people. It is wholly inadequate to the government of any other.” *John Adams*

“It is Religion and Morality alone, which can establish the

Ordinary people achieve extraordinary results by standing together

By Dr. Tony Dale, founder and chairman of **The Karis Group**

My wife, Dr. Felicity Dale, recently published a book entitled *An Army of Ordinary People* (© 2010 Tyndale; see review below).

The book examines the profound impact that ordinary men and women have across the country as they follow the Holy Spirit's prompting to start simple, organic churches in their homes, places of business and wherever the Lord gives them the opportunity.

Christian Healthcare Ministries exemplifies exactly the same ideals. Ordinary Christians come together to share each other's burdens and to provide an example to the world of the practical impact this ministry has on health care costs.

The Karis Group is a Christian patient advocacy organization that works with Christian Healthcare Ministries to help contain medical bill costs through reductions and financial assistance. Here are a few stories that illustrate our work (names have been changed for privacy reasons):

Marty Leech is a 64-year-old retiree living on a budget. Six months ago he

suffered a heart attack that left him with a hospital bill exceeding \$50,000. A Karis negotiator assisted Marty in qualifying for a hospital program, which resulted in all but \$274 being written off the bill! The Karis Group continues to work on approximately \$7,000 in bills from other health care providers in hopes that they too will write off these bills.



Phyllis Green is a 60-year-old convenience store co-owner. In December 2009 she was

See "Ordinary people," page 6

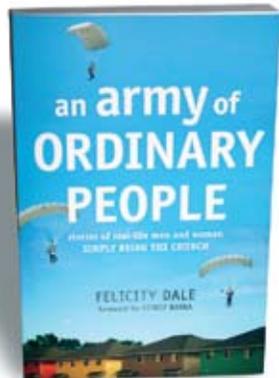
An Army of Ordinary People

Stories of Real-Life Men and Women Simply Being the Church

By Dr. Felicity Dale • Foreword by George Barna • © 2010 Tyndale

Review from www.tyndale.com: *An Army of Ordinary People* contains the key to explosive, transformational, 21st century evangelism. Renowned church planter Felicity Dale shares stories of how God has always used—and is still using—ordinary believers to carry out His work in simple ways throughout the world.

Some of these stories are dramatic—people being led to the Lord by the friends who counseled



them through drug addictions and criminal pasts. Some are everyday—a dad spending his Sunday teaching Bible lessons to his kids, or a couple inviting their neighbors over to dinner and a spiritual discussion. But in each of them, there is a light bulb moment, when someone just like you thinks, "I can do that!" And as a result, the gospel is spreading . . . and lives are being changed.

Felicity Dale was trained as a physician

at Barts Hospital in London, where she and her husband, Tony, pioneered simple church concepts while in medical school and later in the East End of London. Now living in the United States, Felicity and Tony are actively engaged in training church planters.

They founded *House2House* magazine and have authored several books, including their latest from Tyndale, *The Rabbit and the Elephant*, and others such as *Simply Church* and the *Getting Started* manual on planting house churches. Felicity and Tony speak regularly at conferences throughout the world and reside in Austin, Texas.

Stress (part 4): the adrenaline pathway

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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.

When examining the physical consequences of stress it is helpful to first study the pathway of stress-induced adrenaline excess.

Detrimental effects of excessive adrenaline

Gastric ulcers: Stress leads to increased secretion of gastric (stomach) acid, which in turn leads to increased risk of developing ulcers. The occurrence of gastric ulcers increased dramatically in Japanese residents who survived the devastating 1995 Hanshin-Awaji earthquake.

The presence of another significant disease increases the likelihood that stress will cause gastric ulcers.

Skin disorders: Stress also may play a role in some skin diseases. For example, researchers have discovered that the onset and progression of vitiligo (which causes the skin to lose color) is correlated with increased adrenaline levels.

High blood pressure: In one study, patients with borderline hypertension or a family history

of high blood pressure were more likely to have stress-related behavior patterns. In a long-term study involving nearly 3,000 patients, those with high levels of anxiety or depression were nearly twice as likely to develop high blood pressure.

Heart and circulatory system: The most serious effect of elevated and persistent adrenaline is heart and artery damage, including:

- Blood vessel constriction
- Increased cholesterol production and decreased cholesterol clearance, resulting in plaque formation on artery walls. However, cholesterol may not deserve all of the bad press it has received. Some researchers maintain that elevated cholesterol does not increase heart disease risk unless it is combined with stress.
- Plaque disruption: In Andy's story—recounted in the CHM April 2010 newsletter—plaque development was only a part of the problem. His outburst of anger apparently caused a small plaque to rupture and a large clot to form, resulting in the obstruction that caused his heart attack.
- Arterial spasm and increased clotting: stress depletes magnesium, which results in increased arterial spasm and increased platelet clotting.
- Heart dysrhythmia: Adrenaline stimulates the heart to beat faster and more erratically. One study of healthy physicians showed disruptive EKG patterns when they were on call and paged at the hospital.
- Sudden death: Most episodes of stress-related sudden death are apparently due to the direct effect of stress on the heart. A study revealed that 38 of 43 stress-related sudden death cases were due to heart problems. Ninety percent of those who died had no prior history of heart disease. Fear and anger were the stressful triggers in 40 cases; death occurred without warning in all cases.

Andy's case is not unique: two-thirds of all acute coronary events occur when plaque is mildly to moderately obstructive. The real culprit



is the adrenaline surge that precipitates a crisis.

These statistics remind me of what happened to Nabal when his wife told him that David had planned to take his life.

See "Stress," page 12



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

Sign up for Brother's Keeper; sign on for peace of mind

Thousands of Christian Healthcare Ministries members have joined Brother's Keeper, the ministry's program that helps with catastrophic medical bills exceeding \$125,000.

For as little as \$100 per year for a single person, \$200 per couple or \$300 for a family (on average), Brother's Keeper participants receive help from fellow Christians if they have large medical bills for cancer, heart problems or other major medical events.

Brother's Keeper participation is not automatic with CHM membership. Joining Brother's Keeper simply requires filling out an application and submitting a \$40 annual fee.

Here's what you can expect from Brother's Keeper:

- an additional \$100,000 of annual medical assistance, up to \$1 million (per illness)
- a quarterly letter containing the names of participants who have illnesses exceeding \$125,000; you will be asked to send a financial gift to help meet these needs (average gift is \$25 per membership unit, per quarter)
- the peace of mind that comes from knowing other Christians will support you with finances, prayer and encouragement if you or a family



member experiences a serious illness

Some Christians may believe that a major medical event won't happen to them, so they don't plan for the future. They think, "Even if something happens, God will take care of me."

We at CHM humbly suggest that Brother's Keeper *is* God's plan and provision for your major health care

costs. Please consider joining today.

Editor's note: To learn more or join Brother's Keeper, visit www.cbministries.org/catastrophicbills.aspx or call 1-800-791-6225, ext. 5233.

Maternity (continued from page 1)

My pregnancy began in April 2009. I called the CHM office and spoke with Beth Kabellar, my Needs Processing representative. She was very helpful in answering my questions and guiding me through the process of handling my maternity bills.

I went into labor on New Year's Eve and gave birth to Aven Ryan Cruse the next morning. He was the first baby born in 2010 at our hospital!

Our medical bills for the birth and my medical complications totaled \$7,600. We received about \$1,500 in reductions and the remaining bills were shared by Christian Healthcare Ministries members.

We have recommended the CHM

maternity program to other families and will continue to do so; our experience with the ministry was a great blessing.

Next month: More maternity stories

Send us your baby stories and pictures!

We'd love to hear news of your newest blessing.

Send to: Christian Healthcare Ministries, Attn: Member Needs Processing, 127 Hazelwood Ave., Barberton, OH 44203
Or e-mail to: jspriggs@chministries.org

SOME RECENT ADDITIONS TO THE CHM FAMILY:



*Ivy Annette Cabill
Born July 6, 2009 to
Brian & Amy Cabill,
Irving, TX*



*Lava Coin
Born Jan. 12, 2010
to Allison Coin,
Spearfish, SD*



*Olive Westra
Born April 21, 2010
to Jeffrey & Tiffany
Westra, Monrovia, CA*

SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

Meet the Prayer Page participants

Note: The Prayer Page begins on page 7.

Lessie Triplett

Charlotte, NC

- Total amount of need: \$29,605 for bladder surgery
- Prayer Page gifts received to date: \$2,804
- Need remaining: \$26,801

My name is Lessie Triplett and I became a Christian on Mother's Day in 1972. My husband, Luther, came to know the Lord the same year and felt called to be a preacher soon after. He graduated

in 1975 from Baptist Bible College in Springfield, Mo., and has been a pastor ever since. I serve as the director of our church daycare.

We have three children and two granddaughters.

In June 2008 I underwent bladder surgery; it was my third bladder operation (and I hope it is the last!) My medical bills were nearly \$30,000.

We cannot praise God enough for His goodness to us. I want to personally thank each one of you who have helped share our burden through your prayers, gifts and cards of encouragement.

It is such a blessing to rest in the assurance that no matter how difficult our trials may become, God's grace will sustain us and He will keep us under the shelter of His wing.

Ordinary people (continued from page 3)

diagnosed with a gallbladder problem that required hospitalization. She incurred more than \$25,000 in bills. Thankfully, Phyllis had a Karis negotiator working on her behalf. As a result, Phyllis' medical bills were written off 100 percent.

Like the ordinary folks who work for and participate in Christian Healthcare Ministries, The Karis Group staff members are normal people who do an extraordinary job because of God's blessing on them and their work.

Marty's bills were handled by Mike Martin, the new head of Karis' Patient Services Division. Mike has a background in health care administration for the State of Louisiana and business experience in developing and running cancer centers. He is proving to be a great asset to the Karis team.

Phyllis' bills were negotiated by longtime Karis staff member Ruth Martinez. Ruth speaks both English and Spanish, which

is an advantage in our line of work. She has three children and was a stay-at-home mother before she came to work for Karis.

Life is made up of ordinary people and events and is only occasionally punctuated by the extraordinary. We go to work, we have families and we pay the bills. Then something unexpected happens. Someone falls ill, and the bills begin to mount much more rapidly than we ever imagined.

Thankfully, because we are a part of a large group of ordinary people who work with each other to meet our health care costs, we find ourselves with the remarkable ability to deal with our bills—even massive bills.

Ordinary people achieve extraordinary results through

sharing, just as they do for the Kingdom of God, because "the people who do know their God shall be strong and do exploits!" (Daniel 11:32 KJV)

FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month:
\$612,985

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

- \$69.54 this month *-or-*
- \$23.18 for the next three months *-or-*
- \$11.59 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

JULY 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 \$2,482 in gifts, bringing the total to \$17,352.**

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 \$13,082 in gifts, bringing the total need to \$17,030.**

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 \$1,251 in gifts, bringing the total needed to \$1,472.**

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 \$10,323 in gifts, bringing the amount needed to \$18,677.**

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 \$619 in gifts, bringing the amount needed to \$2,820.**

6. Clarence Brobst: 3318 Rosedale Ave., Laureldale, PA 19605 Clarence asks the CHM family for help with \$4,321 in hospital bills for chest pain. He thanks members in advance for their prayers and kindness.

7. Liliana Castro: 3971 Covey Flush Ct., Smyrna, GA 30082 Liliana asks the CHM family for help with bills totaling \$8,336 for the birth of her second son, Jonathan. **UPDATE: Liliana reports \$895 in gifts, bringing the total needed to \$7,441.**

8. Glen Copple: 6910 Scenic Hills Blvd., Lakeland, FL 33810 Glen incurred \$1,341 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 \$25,439 so far in gifts, leaving \$45,224 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 \$1,602 in gifts, bringing the total to \$1,350.**

11. John Paul Dodd: 711

Kimberly Ct., Caldwell, ID 83605 John Paul underwent a pacemaker replacement operation and incurred \$10,372 in medical bills. Please remember John Paul with your financial gifts and prayers.

12. 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 \$509 in gifts, bringing the total needed to \$491.**

13. 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 \$1,396 in gifts, bringing the total needed to \$3,312.**

14. 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 \$566, bringing the total needed to \$1,791.**

15. Leuretha Fluty: 2005 Sprinkle Creek Rd., Mars Hill, NC 28754 Leuretha had surgery for a pre-existing vein condition and incurred bills for \$3,000. **UPDATE: Leuretha reports \$2,065 in gifts, bringing the total to \$935.**

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

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 \$3,329 in gifts, bringing the total needed to \$21,858.**

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 \$5,306 in gifts, bringing the total to \$20,180.**

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 \$7,603 in gifts, bringing the amount needed to \$24,084.**

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 \$2,222 in gifts; the amount still needed is \$2,246.**

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 \$10,692 in gifts, bringing the total amount needed to \$4,725.**

21. Becky Hughes: PO Box 5822, Knoxville, TN 37928

Becky had surgery to remove an ovarian cyst. She is thankful for more than \$14,000 in reductions and asks for help with remaining bills totaling \$3,642.

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 \$5,563 in gifts, bringing the total needed to \$9,311.**

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 \$30,658 in gifts, bringing the total needed to \$68,810.**

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 \$4,583 in gifts, bringing total bills to \$7,324.**

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 \$5,534 in gifts. He now needs \$18,563.**

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 \$31,183 in gifts, reducing the amount needed to \$12,167.**

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 \$1,230 in gifts and \$2,134 in reductions. He has \$8,229 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 \$6,170 in gifts, bringing the total amount to \$29,312.**

29. 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.

30. 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 \$3,825 in gifts and \$542 in reductions, bringing the total needed to \$9,711.**

31. 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 \$10,395 in gifts, bringing the total needed to \$28,123.*

32. 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 \$194 in gifts, bringing the total needed to \$6,759.*

33. 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 \$1,479 in gifts, bringing the total needed to \$17,471.*

34. 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 \$7,091 in gifts, reducing the amount needed to \$2,909.*

35. 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 \$1,763 in gifts, bringing the total to \$8,917.*

36. Joanne Roberts: 735 Addison Square, Kalispell, MT 59901 Joanne underwent treatment for sciatic nerve pain and incurred \$6,187 in bills. She asks the CHM family for prayer and financial assistance.

GIVING GUIDE			
Membership #	Need #	Membership #	Need #
100025-100148	12	110416-110762	27
100159-100201	38	110768-111137	35
100202-100278	49	111139-111473	22
100311-100437	46	111476-111891	30
100442-100599	15	111893-112275	11
100629-100823	44	112276-112698	26
100834-101202	08	112700-113221	50
101206-101448	10	113224-113709	43
101469-101828	03	113710-114182	39
101829-102217	14	114184-114624	51
102219-102687	19	114625-115014	02
102705-103291	05	115016-115686	29
103293-104001	34	115693-117274	01
104043-104616	13	117275-119091	33
104623-105147	21	119092-121231	25
105166-105773	06	121248-123510	04
105784-106395	41	123527-125565	17
106398-107000	48	125572-127997	16
107002-107353	20	127999-130776	18
107355-107860	36	130780-133924	42
107863-108372	32	133945-136865	45
108383-108814	24	136867-139825	31
108816-109208	37	139826-143235	28
109219-109675	07	143236-144091	09
109676-110034	47	144092-145117	23
110039-110412	40		

37. Sally Roe: 2899 Sylvania Rd., Troy, PA 16947 Sally incurred \$9,417 in bills for a congenital kidney condition. **UPDATE:** *Sally received \$2,078 in gifts, bringing the total needed to \$7,339.*

38. 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 \$409 in gifts, bringing the total needed to \$586.*

39. 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 \$6,720 in gifts, bringing the total needed to \$16,985.*

40. Barbara Smith: PO Box 1167, Rupert, WV 25984

Barbara underwent a hysterectomy to remove uterine cancer cells. She is thankful that chemotherapy and radiation are not necessary, but she requests help with bills totaling \$8,134.

41. Rev. Tommy Smith: PO Box 403, Gibson, TN 38338

Rev. Smith had a heart catheterization due to a blocked artery. He incurred bills totaling \$9,540. **UPDATE:** *Rev. Smith reports \$5,035 in gifts, bringing his bills to \$4,505.*

42. Kathleen Stambaugh: 208 Sherman Ave., Sheridan, WY 82801 Kathleen underwent surgery to fuse her vertebrae. She has medical bills totaling \$28,977. **UPDATE:** *Kathleen has received \$2,810 in gifts, bringing the*

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 #47.

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.

total needed to \$26,167.

43. Rev. Myron Stump: PO Box 245, Union City, IN 47390 Rev. Stump incurred \$38,593 in bills for heart surgery and asks the CHM family for help. **UPDATE: Rev. Stump has received \$14,794 in reductions and \$8,260 in gifts, bringing the total needed to \$15,539.**

44. 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.

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

asks for help with bills totaling \$29,605. **UPDATE: Lessie received \$2,804 in gifts, bringing the total needed to \$26,801.**

46. 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 \$5,498 in gifts, bringing her need to \$644.**

47. Kenneth Roy Tufly: 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 \$11,701 in gifts, reducing his need to \$7,851.**

48. 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 \$23,396 in gifts, bringing the total needed to \$4,619.**

49. 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

NON-ASSIGNED NEED:

Glenn Boyd: Unit 3019 SCS DR, 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 \$6,663 in gifts, bringing the amount needed to \$10,037.**

help. **UPDATE: Marilyn has received \$350 in gifts, bringing the total needed to \$590.**

50. 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 \$1,060 in gifts, bringing the amount needed to \$13,309.**

51. 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.

Prayer Page needs met:

Ronny & Kathy Cooksey, McMinnville, OR
Patient: Andrew (son)
Condition: Asthma
Bills: \$892

Gary Hirth, Ann Arbor, MI
Patient: Joy (late wife)
Condition: Cancer
Bills: \$3,886

Truly free (continued from page 2)

Principles upon which Freedom can securely stand." *John Adams*

"Among the most inestimable of our blessings, also, is that... of liberty to worship our Creator in the way we think most agreeable to His will; a liberty deemed in other countries incompatible with good government and yet proved

by our experience to be its best support." *Thomas Jefferson*

"Can the liberties of a nation be secure when we have removed the conviction that these liberties are the gift of God?" *Thomas Jefferson*

"The constitutional freedom of religion [is] the most inalienable

and sacred of all human rights." *Thomas Jefferson*

Times change. The human condition does not. Thanks be to God, Jesus changes the human condition. He gives us true freedom, even in a free country.

Your questions answered...

The following are among the most frequently asked questions the Member Assistance department receives.

Q: What are the participation levels and what kinds of medical needs can be shared at each level?

A: Christian Healthcare Ministries offers three participation levels: Gold (\$150 per membership unit, per month); Silver (\$85 per unit, per month); and Bronze (\$45 per unit, per month).

Gold includes testing and treatment for any qualifying incident exceeding \$500, prescriptions and doctor visits 45 days before and after medical testing and a complete maternity program.

Silver and Bronze include inpatient and outpatient hospital incidents and surgery. Prescriptions and doctor visits are not included; maternity provision is limited.

Personal responsibility for Gold is \$500 per unit, per calendar year. Personal responsibility for Silver and Bronze is \$1,000 and \$5,000 per incident, respectively. **Please see the CHM Guidelines for eligibility of specific medical conditions.**

Q: What pre-existing conditions are eligible for

sharing through CHM?

A: Any condition for which you have experienced signs, symptoms, treatment, or medication prior to joining CHM or within your 45-day waiting period is considered pre-existing and cannot be shared through the regular CHM program. Some exceptions are made for high blood pressure and diabetes (see Guideline L.1.b).

Bills from your pre-existing condition cannot be considered for sharing through the regular CHM program until the condition is declared cured and you experience one year without signs, symptoms, treatment or medication.

Bills for pre-existing conditions incurred after joining CHM may be eligible for listing on the newsletter Prayer Page (pages 7-10). See Guideline O.

Q: How long does it take for CHM members to share my medical costs?

A: In general, eligible medical needs are shared by CHM members in the order they are received at the Christian Healthcare Ministries office. The time it takes to share medical needs varies since it depends on numerous factors, including health care costs and the number and dollar

amount of needs submitted for sharing. Negotiating with medical providers on bill reductions and obtaining other forms of financial assistance may take time.

The advantage to members in any case is that CHM is not an insurance company. Unlike insurance companies, monthly financial gifts to CHM are not increased simply because you become sick or injured. You are not priced out of participation, neither are you removed from participation. We will do everything we can to meet your medical cost need as quickly as possible.

Editor's note: A complete list of frequently asked questions is available online at www.chministries.org/faq.aspx.

Do you have questions about CHM?

You can ask a question directly online at www.chministries.org/askaquestion.aspx.

You also can mail, e-mail or fax questions to:

Christian Healthcare Ministries
Attn: Editor Q & A
127 Hazelwood Ave
Barberton, OH 44203
editor@chministries.org
330-798-6105 (fax)



“Don’t call us, we’ll call you” doesn’t always work

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

Physicians’ offices usually only contact patients with abnormal test results. “No news is good news” is the underlying assumption when patients do not hear from their health care provider. However, a recent study calls that assumption into serious question.

Researchers in New York City attempted to recruit from a large pool of primary care medical practices across the United States. Of the 98 offices contacted, 19 agreed to participate in the study.

Medical records from more than 5,400 patients between the ages of 50 and 69 were randomly selected and reviewed for 10 types of blood tests and three types of screening exams (mammography, Pap smears and stool occult blood tests for colon cancer).

Of the thousands of tests reviewed, 1,889 were seriously abnormal. They warranted further testing, referral to a specialist or a prescription for medical treatment. Researchers combed patients’ files for any indication that the patient was informed of the results. After ruling out 20 cases as equivocal, 162 cases (eight percent) gave no indication that patients had been notified of abnormal test results.

It is imperative that patients are informed of abnormal results significant enough to require follow up testing or treatment. For that reason, experts recommend that patients who have not heard anything two weeks after testing contact their providers to confirm test normality.

Furthermore, physician practices should not only notify patients of abnormal test

results, they also should clearly document notification. Failure to do so suggests that most physicians’ offices participating in this study had a haphazard system of record keeping that easily allowed for test results and tracking to slip through the cracks.

Remember that the majority of practices contacted for the study refused to participate. It is therefore possible that the average practice does a worse job of record keeping and communicating with patients.

Casolino, L.P., et al. 2009. Frequency of Failure to Inform Patients of Clinically Significant Outpatient Test Results. Archives of Internal Medicine 169 (June 22):1123.

Stress (continued from page 4)

But it came to pass in the morning, when the wine was gone out of Nabal, and his wife had told him these things, that his heart died within him, and he became as a stone.
1 Samuel 25:37

- **Mitral valve prolapse (MVP):** Patients with MVP are more than twice as likely to suffer from panic disorder or major depression than patients who have chest pain due to coronary artery disease. One study showed that 40 percent of patients with non-cardiac chest pain met the diagnostic criteria for panic disorder, compared to none of the patients with typical angina.

Panic disorder is characterized by rapid heart rate; pressure or burning sensation in the chest, neck or head; shortness of breath and a sense of impending doom.

Although patients with panic disorder are

initially able to identify triggers for such episodes, as time progresses it is common that there is no obvious connection between stressors and anxiety attacks. This does not mean that attacks are no longer caused by stress, but that adrenals have reached such a stage of exhaustion that the patient is clinically bordering on a “nervous breakdown.” The “stress system” needs genuine rest.

Panic attacks, ulcers, skin problems, high blood pressure, heart disease and even sudden death each are linked to stress. However, the list is not complete; there are other problems associated with the second pathway for stress: elevated cortisol.

Next month: Stress (part 5): the elevated cortisol pathway

CHM featured on Milwaukee news station



Employees of television news station WTMJ Milwaukee prepare to interview Rev. Howard S. Russell, CHM executive director. The interview and subsequent broadcast took place in May 2010. Several local CHM members also were interviewed.

Miraculous recovery (continued from page 1)

speech capabilities.

The doctor asked what I had done to improve. "Nothing," I replied. "I haven't done anything, either," he said. We agreed

that I had been touched by God.

Test results showed that I had suffered cerebral ischemia—multiple strokes in my brain.

Nevertheless, I was told that my condition

was so good that I should experience 100 percent recovery. I was released from the hospital just four days later!

I have been recovering at home and slowly reassuming the role of pastor at my church. A musician who has played the guitar for 52 years, my ability to sing and play the guitar has been restored. The Lord's graciousness means so much to me.

I thank God for my miraculous recovery, a praying wife of nearly 40

years and many friends who have supported me through prayer.



Rev. Jerry Schell playing the guitar at his church

Carolyn and I give God the praise; we also thank Him for our friends at Christian Healthcare Ministries. I incurred \$27,798 in medical bills. So far, I have received \$5,350 in reductions and CHM staff members are helping me negotiate further reductions. I am grateful and relieved to know that my brothers and sisters in Christ will help share the remainder of my bills.

"The doctor asked what I had done to improve. 'Nothing,' I replied. 'I haven't done anything, either,' he said. We agreed that I had been touched by God."

**-CHM member Jerry Schell
Pittsburg, Ill.**

Fast facts

Courtesy Saurage Research "Key Findings" newsletter

- Most automobile shoppers (54 percent) say that their online research was the primary medium which led them to choose a specific dealership.

- One-third of Americans (31 percent) do not set aside any of their monthly income for savings. More than one in four (27 percent) save less than five percent; 24 percent save five to 10 percent; eight percent save 10 to 15 percent; and 10 percent save more than 15 percent.

- Most drivers (91 percent) admit to multi-tasking while driving. Some 81 percent say they drink non-alcoholic beverages and 76 percent eat behind the wheel.

- Eight in 10 grocery shoppers (80 percent) say nutrition labels affect their purchases, and 75 percent say they get their nutrition information from the Internet.



- Couples having problems conceiving (61 percent) say they hide their fertility troubles from friends and family, with 54 percent asserting that it's easier to tell others they are not planning to have children than it is to discuss their situation.

- Some 61 percent of full-time workers have a profile on a social network. Of these, 25 percent include their full company information in their profile, 22 percent have separate profiles for work and personal use, and 13 percent are "friends" with their boss.

- Americans spend an average of \$58 on a typical weekday and \$69 on a typical weekend day. Men have a higher spending rate than women (\$73 vs. \$53) on weekdays.

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:

We are so thankful that we got involved with Christian Healthcare Ministries many years ago. We used the program once about six years ago and then again when Marcia was diagnosed with breast cancer.

The number of doctors, procedures and bills was overwhelming. With the ministry staff's help and guidance, we were able to obtain many bill reductions. We waited for the hospital to negotiate with us and CHM staff and were rewarded for our patience with another reduction. Therefore, we are sending back \$18,495—the amount of the reduction—to help with other members' medical bills.

Thank you so much for your help and guidance.

Sincerely,

Steven & Marcia Frame
Pensacola, FL

Dear Donna:

This letter is a little late in coming, but I wanted to say thank you so much to the CHM staff for the wonderful way you paid the bills for my knee surgery. I am blessed beyond measure to have heard about Christian Healthcare

Ministries. I also want to thank Dick Lupton for reaching out to me.

My husband, Norm, had two strokes. He suffered the second stroke while undergoing carotid artery surgery as a result of the first stroke. His left side was weakened; his shoulder, arm and hand were badly affected. He cannot drive, lift more than five pounds, tie his shoes, cut meat, etc. He is undergoing occupational and physical therapy. Although he exceeds his therapists' expectations, he still has a long way to go.

I mention all of this to ask for your prayer support. We are so grateful for the family of God and our connection to such a powerful prayer team!

Donna, thank you again for your caring attention to our situation and the excellent way in which our needs were handled. May God bless everyone at CHM as you continue in ministry.

With love and blessings,

Jan Wright
New Concord, OH

Editor's note: Donna Greer is a CHM Needs Processing representative. Dick Lupton works in the Member Development department.

Dear Christian Healthcare Ministries (especially Beth):

We truly don't know how to express our appreciation that you came to our aid and helped us with our large medical bills. We hope to be able to donate more in the future so you can help others as you have helped us.

Love in Jesus' name,

Roger & Billie Price
Morrill, KS

Editor's note: Beth Kabellar 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.

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.

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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.*

Tim & Diana Pettit: 2728 S Portland Ave., Oklahoma City, OK 73108 Tim is a minister who has been experiencing terrible headaches. Please pray for the Pettits.

Mike & Adeline Potts: 5768 Little Birch Island, Tower, MN 55790 Mike recently underwent heart surgery. Please remember the Potts family in prayer.

Toby Turpen: PO Box 565, Hereford, TX 79045 Toby is not sure what is wrong with him but he is afraid to go to the doctor. He requests prayer from the CHM family.

Debra Anderson: 1019 Westchester Dr., Rockford, IL 61107 Debra has been

diagnosed with Stage IV cervical cancer. Please remember her in prayer.

Danell Niemeyer: 427 Bryden Ave., Lewiston, ID 83501 Danell recently found out she has breast cancer and requests prayer.

Gary Batt: PO Box 7568, Springdale, AR 72766 Gary is a missionary who was recently threatened by Mexican drug lords. Please remember his team in prayer.

Susan Garen: 5902 McCoppin Mill Rd., Hillsboro, OH 45133 Susan requests prayer for her health and finances.

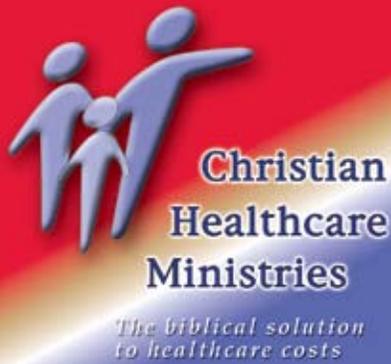
Mary Verlare: 22 W 475 Cherry Lane,

Glen Ellyn, IL 60137 Mary's husband, Richard, recently passed away due to lung cancer. Please keep the family in prayer.

Dennis Koehn: 2718 Alabama Hwy 25, Faunsdale, AL 36738 Dennis is fighting severe depression from chronic pain.

Dorothy Didier: 618 N Vista Ave., Lombard, IL 60148 Dorothy suffers from idiopathic neuropathy and is in constant pain. She thanks everyone for their prayers.

Kenneth & Ruthie Upchurch: 924 County Rd 3547, Atlanta, TX 75551 Kenneth has a diabetic ulcer and also recently was diagnosed with prostate cancer.



CHRISTIAN HEALTHCARE MINISTRIES

July 2010

IN THIS ISSUE:

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testimony • Prayer Page • Your questions answered • Letters to
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