



Christian Healthcare Ministries

The biblical solution to healthcare costs

August 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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Changes in store for CHM Guidelines

New format to break down Guidelines by participation level

Changes are coming to the Christian Healthcare Ministries Guidelines, which explain what—and how—medical needs are shared by this biblically based health cost sharing ministry.

Specifically, some Guidelines will be categorized according to CHM participation levels: Gold, Silver and Bronze. Ministry members and prospective members can more

easily see what needs are eligible within the level they have chosen or are considering.

“A clear reading of the Guidelines is critical to the well-being of our members,” said the



Rev. Howard Russell, CHM executive director. “We can more effectively help

See “Guidelines,” page 10

Families report good experiences with CHM’s maternity program (part 2)

Marivel Louisa Nyberg
Born Jan. 26, 2010
 As told by **Cindy Nyberg**,
 Stromsburg, Neb.

My husband, Tracy, and I have been married for 15 years and have four children: Kateland, Olivia, Revin and Marivel.

Five years ago Tracy had health insurance through his job but my two daughters and I had no provision for our health care costs. It wasn’t a problem, though, because we were very healthy.



The Nyberg family (L-R): Revin, Cindy, Olivia, Kateland, Tracy and Marivel.

Taking care of our family’s health care costs has always been an interesting issue. We have had times of being underinsured and other times when we felt “overinsured.” It wasn’t until we joined Christian Healthcare Ministries that it seemed just right.

In early 2006 I became pregnant with Revin. His prenatal care, delivery and postnatal care cost more than \$12,000. We paid the bills using our savings and home equity. We finally realized how fragile our financial situation would be if anyone

See “Maternity,” page 5

My niece has cancer; my son has a tumor; God is still good



Rev. Howard Russell
Executive Director,
Christian Healthcare
Ministries

My niece has cancer and is very ill.

My son has a tumor in the lower part of his brain. He is doing fine.

Two people, two different situations. One reality: in times of trouble we need—in fact, are commanded—to take our troubles to God. Why? Because we need His strength. He is our refuge.

We often ask why bad things happen to good people even though we know that bad things can and do happen to everyone.

We know that the devil goes about seeking those he can devour (I Peter 5:8). He will destroy as many of us as he can.

We also know that God sends rain on the just and unjust (Matthew 5:45). Sometimes the “rain” seems to be trouble for the present but will later turn into something good. We often cannot make an accurate future judgment based on our limited present knowledge.

It’s how we respond and where we put our trust that separates us from people without faith, without hope, without the

security that comes from knowing Christ.

But why do we have to go through trials, pain and suffering in the first place? Shouldn’t we, as children of God, have some form of divine protection from the ravages of illness, the results of violence and the assaults on Christianity from those who hate our faith and our Lord?

No, because that’s life.



Rev. Howard Russell with his son, Joseph, his niece, Connie, and his grandniece, Madelyn Grace.

Does the New Testament say that we won’t have trials or tribulations in this life? Does the Bible say that Christians will always be happy, healthy and wealthy?

It doesn’t. All but one of the apostles died violent deaths. Paul had a “thorn in the flesh” that God did not remove. Jesus was not spared the agony of the cross.

Why should it fall to us to serenely sail on a golden pond?

It won’t. If you have had desperate problems, you know what I’m talking about. If you haven’t, you probably will.

Because that’s life.

My niece’s cancer was pregnancy-induced. At a time

when she should have been celebrating the birth of her daughter, she was instead on a ventilator, with a feeding tube, undergoing chemotherapy.

Her beautiful baby daughter was born cancer-free, a rarity in such situations. We are hoping and praying for the best for both of them.

My niece has found her strength solely through her relationship with Jesus Christ. Seeing that strength is an amazing experience. The refining fire of trial strengthens and purifies faith. Hers is strong. I can’t imagine how anyone can face something like this outside assurance of faith in Christ.

We have two choices when troubles come: blame God and get mad or draw closer to God and grow our faith.

Those are the thoughts that went through my mind at Christmas 2001 when we learned that our youngest son, Joseph, who was then eight years old, has a brain tumor. It remains embedded within his hypothalamus, located at the base of his brain. The tumor is inoperable.

The hypothalamus does many important things for the body. As long as the tumor does not grow, Joseph, now 17, is fine. He loves sports, playing guitar and drums and going to church activities.

New CHM promotional DVD wallet coming soon

Will contain printed information and digital tools

Christian Healthcare Ministries staff members are developing a new promotional piece that will help prospective members better understand what the ministry is and does.

The project is a wallet containing a printed booklet and a DVD. Similar to the ministry's Information Pack folder, the printed booklet will explain the biblical purpose and key aspects of the ministry. The DVD will contain digital versions of

the CHM member application; Brother's Keeper application; Guidelines; frequently asked questions; newsletters; etc. It also will feature an informational video and an Aug. 2009 CNN

broadcast about the ministry.

"We are excited to offer this informative piece to Christians who are considering joining the ministry," said Norma Mull, CHM Ministry Information department supervisor. "It is compact and fits easily in purses or bags, which is especially useful for people who visit our information booth at conferences and conventions."

She also said that the DVD wallet format will be attractive to young families, an important component of the ministry's growth.

Members will receive a copy of the DVD wallet within the next several months.



Member recognition

Welcome to the member recognition section of the CHM newsletter. This section periodically gives special thanks to participants who have "gone the extra mile" for the ministry.

Hundreds of CHM members bring family and friends into the ministry through the Bring-a-Friend program. The following people brought two or more friends from Jan. to June 2010:

| | |
|-----------------|---------------------|
| Mike Beasley | Hoffman Estates, IL |
| Judy Brooks | Payson, AZ |
| Melissa Brummel | Woodstock, GA |
| Shane Claiborne | Philadelphia, PA |
| Leslie Compton | Tampa, FL |
| Jessica Cook | Boone, NC |
| Sally Cook | Huntington, WV |
| Carol Duffy | Hannibal, MO |
| Lloyd Esh | New Holland, PA |
| Roland Good | Eureka, NV |

| | |
|--------------------|--------------------|
| Jeffrey Green | Thomaston, ME |
| Jonathan Hartgrove | Durham, NC |
| Carolyn Hartzler | Rittman, OH |
| Dale Henneman | Doylestown, OH |
| Linda Kelso | Lexington, OH |
| George Korda | Knoxville, TN |
| Terry Lawrence | Hudson, OH |
| Joseph Lengacher | New Haven, IN |
| Deborah Mahan | Cape Girardeau, MO |
| Earl Martin | Mobnton, PA |
| Bobby Mason | Taylors, SC |
| Kenneth McGee | Pflugerville, TX |
| Jerry McGillivray | Chinook, MT |
| Lisa Moore | Blue Ridge, GA |
| Kenneth Nair | Phoenix, AZ |
| Donald Namminga | Avon, SD |
| Dale Nissley | Middletown, PA |
| Bryce Parker | Mountain Grove, MO |
| Nathaniel Peachey | Belleville, PA |
| Don Plemons | Rock Island, IL |
| Russell Polson | Jasper, TX |

| | |
|------------------|-----------------------|
| Vic Porter | Nixa, MO |
| Russel Richter | Wyoming, MI |
| Alva Steury | Grabill, IN |
| Marlin Stoltzfus | Stevens, PA |
| Philip Stoltzfus | Amanda, OH |
| Mark Tombre | Savage, MT |
| Michael Toth | Ennis, MT |
| LaVerne Tripp | Gallatin, TN |
| Jonas Wagler | Philadelphia, NY |
| Mark Walter | Excelsior Springs, MO |
| David Warren | Brandon, MS |
| Neal Weiler | Denver, PA |
| Richard Whitener | Kennesaw, GA |
| Kristian Woodall | Ithaca, NY |
| Roger Wooten | Belmont, MS |
| David Young | Dearing, GA |

Editor's note: Questions about the Bring-a-Friend program? Visit www.cbministries.org/bringafriend.aspx or call the Ministry Information department at 1-800-791-6225.

Stress (part 5): the cortisol pathway

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This series of articles on stress and disease 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@cbministries.org.

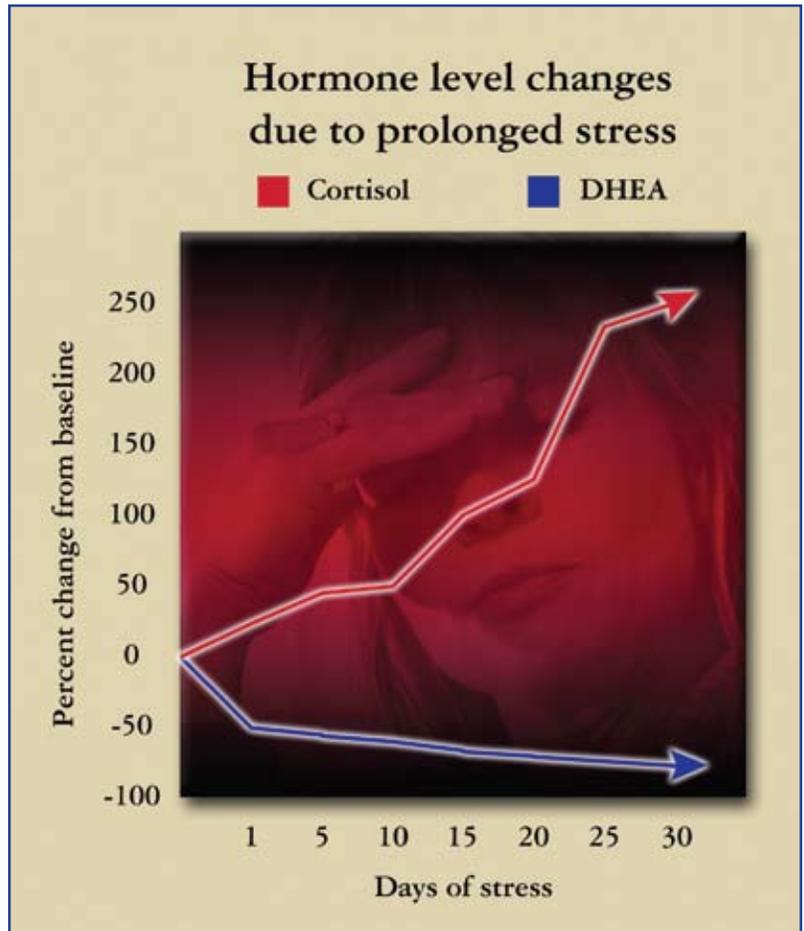
In last month's article—available online at www.cbministries.org/newsletter.aspx—I discussed the physical consequences of stress-induced adrenaline excess. Adrenaline is the primary “fight or flight” hormone released in response to a perceived crisis.

However, there is another stress hormone perhaps even more important: cortisol. Our attention now turns to the physical consequences of chronic stress-induced cortisol excess.

Cortisol and DHEA

The adrenal cortex produces two of the most critical stress hormones: cortisol (hydrocortisone) and DHEA (dehydroepiandrosterone). Cortisol is a steroid hormone with effects similar to the medication prednisone. It powerfully blocks inflammation and it suppresses the immune system.

DHEA, however, counteracts and balances the effects of cortisol. Many professionals believe that it



has anti-aging effects, boosts the immune system and impacts sex hormones and fertility.

Normally, the adrenal cortex increases cortisol production by about 50 percent within the first few days of the onset of stress. DHEA levels simultaneously decrease. Once stress subsides, cortisol and DHEA levels typically return to normal levels.

However, prolonged stress causes exaggerated changes in hormone levels. Cortisol rises to nearly 240 percent of the normal amount and DHEA production drops almost to zero. The

combination of elevated cortisol (with prednisone-like effects) and virtually no DHEA to counteract it eventually wreaks havoc on many organ systems.

Detrimental effects of excessive cortisol

Note: The adrenal glands always produce cortisol, even at the expense of other hormones. The reason is that cortisol is essential to life. The emphasis here is placed on the negative effects

See “Stress,” page 11



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

Maternity (continued from page 1)

else in the family had a medical need.

Soon after Revin's birth a friend from church told us about Christian Healthcare Ministries. I was skeptical at first; it sounded too good to be true. We prayed,

which God has entrusted us.

We were Bronze level members for several years and then changed our participation level to Silver when Tracy got a new job. Later that year we found out that I was pregnant with baby number four!

My first concern was the baby's health and a safe delivery. My second thought was that everything was going to be very expensive. We knew that through CHM many other Christians would help with our bills, but we had never before used the program and didn't know what to expect. We trusted God for a good outcome.

I called Christian Healthcare Ministries and was pleasantly surprised at how easy it was to start the bill sharing process. The CHM staff made me feel very comfortable and answered all my questions. They congratulated us and promised to keep us in prayer that everything would go well. I was impressed!

When the medical bills started arriving, I prayerfully sent them on to the Christian Healthcare Ministries office as "add-ons" to my maternity need. The CHM staff's reassurance and encouragement allowed me to focus on the pregnancy and not our bills.

I developed a kidney stone during my pregnancy and underwent hospitalization and ultrasounds. The ultrasounds showed problems that led to further testing. I had placenta previa, which meant that I would need to undergo a C-section.

Marivel Louisa Nyberg was born healthy and strong on Jan. 26, 2010. The CHM staff called to congratulate us and even sent a wonderful care package. They told us that they were praying for God's continued

"Taking care of our family's health care has always been an interesting issue. We have had times of being underinsured and other times when we felt 'overinsured.' It wasn't until we joined Christian Healthcare Ministries that it seemed just right."

-Cindy Nyberg, CHM member

listened to testimonies of CHM members and read more about it. We decided that the ministry was a responsible financial choice for our family and an excellent way to be good stewards of the money with

See "Maternity," page 13

Maternity sharing reference table

| Bills for: | GOLD | SILVER | BRONZE |
|--|------|--------|--------|
| Office visits/prenatal | Yes | No | No |
| Hospital inpatient/outpatient ultrasound and testing | Yes | Yes | Yes |
| Doctor's office ultrasound and testing | Yes | No | No |
| Hospital | Yes | Yes | Yes |
| Midwife | Yes | 50% | 50% |
| Obstetrician delivery (in hospital) | Yes | Yes | Yes |

Important notes: For bills to be shared by Christian Healthcare Ministries members by the seventh month of pregnancy, Gold members should obtain a "global fee" and/or "package plan" estimate (prenatal and delivery) during the first trimester. Silver and Bronze members during the first trimester should obtain billing itemized for prenatal and delivery charges. For all participation levels (Gold, Silver, and Bronze), additional testing (sonograms), doctor's visits or complications must be submitted separately as "add-on" expenses.



SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

Meet the Prayer Page participants

Note: The Prayer Page begins on page 7.

Glen & Rachel Zehr
Gladys, VA

- Total amount of need: \$17,000 for burn injury for son, Kaiden
- Date placed on Prayer Page: May 2010
- Prayer Page gifts received to date: \$425
- Need remaining: \$16,575

In Sept. 2009 our one-year-old son, Kaiden, bit down on an electrical cord and badly burned his mouth. When I (Rachel) heard him cry out, I thought he had simply received a small shock. Seeing Kaiden convinced me that medical attention was needed—quickly.



Kaiden Zehr two hours after his injury in Sept. 2009

My sister and I drove Kaiden to an urgent care facility. Kaiden's lips were disappearing as they burned away. He wasn't

in much pain. We later learned it was because the nerves had been burned and couldn't send a pain message to his brain.

The doctor at the urgent care center took one look at Kaiden and said he needed to go to the emergency room. At the hospital Kaiden received morphine and intravenous fluid, but doctors there said that he should be transported to the burn center three hours away in Richmond, Va.

It was possible that Kaiden's airway would close if he wasn't immediately

taken to Richmond. Therefore, he was airlifted to the center.

Kaiden stayed in the burn unit five days. At first he had difficulty breathing, but he received treatment and thankfully a breathing tube wasn't necessary.

After 24 hours we could see the damage done by the burn. The right side and half of the left side of his upper lip had burned away. Part of his lower lip was gone and the skin above his upper lip was damaged.

In the days following Kaiden's release from the hospital he did not suffer much pain and ate well. However, we were nervous. We had read that victims of similar injuries often do not experience high levels of pain until a week or two after the injury.

Later that week Kaiden showed signs of discomfort; he was fussy and didn't want to eat. Some of our friends told us about "B & W" (Burns & Wounds) ointment developed and used by the Amish. One couple we knew offered to let us stay with them to teach us how to apply the ointment and dress the wound with burdock leaves.

At their home we applied the salve and dressing and wrapped Kaiden's mouth with gauze to keep everything in place. He cried at first but became very calm once we were finished. The dressing comforted him and helped relieve his pain.



The Zehr family in Dec. 2009. Front row (L-R): Jackson, Aleya and Jayden. Middle row: Sierra, Rachel and Kaiden. Back row: Glen

Feeding Kaiden was a challenge; we used bottles and juiced everything. After about 48 hours he was much more cooperative, and after three or four days we could see his lips beginning to fill in.

We continued to wrap his mouth until the end of October, two months after his injury. By then skin had grown over the

See "Zehr testimony," page 12

FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month:
\$579,310

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

- \$65.20 this month -or-
- \$21.74 for the next three months -or-
- \$10.87 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

AUGUST 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 \$2,540 in gifts, bringing the total to \$17,294.**

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 \$13,182 in gifts, bringing the total need to \$16,930.**

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 \$1,351 in gifts, bringing the total needed to \$1,372.**

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 \$10,508 in gifts, bringing the amount needed to \$18,492.**

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 \$724 in gifts, bringing the amount needed to \$2,715.**

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. **UPDATE: Clarence has received \$139 in gifts, bringing the amount needed to \$4,182.**

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 \$1,030 in gifts, bringing the total needed to \$7,306.**

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. **UPDATE: Glen reports \$185 in gifts, bringing the total needed to \$1,156.**

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 \$25,774 so far in gifts, leaving \$44,889 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 \$1,872 in gifts, bringing the total to \$1,080.**

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 \$574 in gifts, bringing the total needed to \$426.**

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 \$1,508 in gifts, bringing the total needed to \$3,200.**

14. Nova Ferguson: 5466 Knauss Rd., Sycamore, OH 44882 Nova suffered severe shoulder, arm and chest pain. Thankfully, she did not experience a heart attack. She incurred \$300 in medical bills; bills are still coming in.

15. 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

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

\$2,357 in bills remaining. **UPDATE:** James has received \$661, bringing the total needed to \$1,696.

16. 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 \$2,162 in gifts, bringing the total to \$838.

17. 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 \$3,615 in gifts, bringing the total needed to \$21,572.

18. 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 \$5,516 in gifts, bringing the total to \$19,970.

19. 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 \$7,843 in gifts, bringing the amount needed to \$23,844.

20. 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 \$2,347 in gifts; the amount still needed is \$2,121.

21. 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 \$10,827 in gifts, bringing the total amount needed to \$4,590.

22. 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.

23. 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 \$5,628 in gifts, bringing the total needed to \$9,246.

24. 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 \$31,856 in gifts, bringing the total needed to \$67,612.

25. 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 \$4,683 in gifts, bringing total bills to \$7,224.

26. 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 \$5,849 in gifts. He now needs \$18,248.

27. 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 \$31,568 in gifts, reducing the amount needed to \$11,782.

28. 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 \$1,345 in gifts and \$2,134 in reductions. He has \$8,114 in bills to be met.

29. 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 \$6,775 in gifts, bringing the total amount to \$28,707.

30. 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.

31. Jill Nissila: 1185 NW Lania'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 \$4,080 in gifts and \$542 in reductions, bringing the total needed to \$9,456.**

32. 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 \$7,052 in reductions and \$10,940 in gifts, bringing the total needed to \$21,193.**

33. 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 \$334 in gifts, bringing the total needed to \$6,619.**

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 \$7,256 in gifts, reducing the amount needed to \$2,744.**

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 \$2,028 in gifts, bringing the total to \$8,652.

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.

37. Sally Roe: 2899 Sylvania Rd., Troy, PA 16947 Sally incurred \$9,417 in bills for a congenital kidney condition. **UPDATE: Sally received \$2,153 in gifts, bringing the total needed to \$7,264.**

38. 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 \$7,030 in gifts, bringing the total needed to \$16,675.**

39. Barbara Smith: PO Box 1167, Rupert, WV 25984 Barbara underwent a hysterectomy to remove uterine cancer cells. She requests help with bills totaling \$8,134. **UPDATE: Barbara has added \$2,200 in bills and has received \$962 in reductions and \$1,200 in a gift from a friend, bringing the total needed to \$8,172.**

40. 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 \$5,385 in gifts, bringing his bills to \$4,155.**

41. 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 \$3,059 in gifts, bringing the total needed to \$25,918.**

42. Rev. Myron Stump: PO Box 245, Union City, IN 47390 Rev.

| GIVING GUIDE | | | |
|---------------|--------|---------------|--------|
| Membership # | Need # | Membership # | Need # |
| 100025-100093 | 14 | 110169-110588 | 28 |
| 100107-100187 | 12 | 110601-110945 | 39 |
| 100192-100223 | 43 | 110950-111316 | 35 |
| 100250-100354 | 46 | 111317-111724 | 23 |
| 100355-100477 | 49 | 111725-112128 | 31 |
| 100489-100666 | 16 | 112131-112490 | 11 |
| 100669-100872 | 10 | 112492-113005 | 27 |
| 100901-101215 | 44 | 113010-113506 | 50 |
| 101232-101479 | 08 | 113513-113969 | 42 |
| 101498-101870 | 03 | 113970-114442 | 51 |
| 101871-102257 | 15 | 114443-114883 | 38 |
| 102281-102717 | 20 | 114884-115495 | 02 |
| 102730-103359 | 05 | 115496-116976 | 30 |
| 103361-104094 | 34 | 116998-118834 | 01 |
| 104113-104650 | 13 | 118842-121104 | 26 |
| 104655-105274 | 22 | 121125-123484 | 04 |
| 105280-105933 | 40 | 123487-125678 | 18 |
| 105934-106477 | 06 | 125684-128156 | 32 |
| 106483-107078 | 48 | 128161-130849 | 17 |
| 107085-107428 | 21 | 130850-133998 | 19 |
| 107435-107999 | 36 | 134006-136995 | 41 |
| 108003-108479 | 33 | 136998-140175 | 45 |
| 108482-108945 | 25 | 140176-143292 | 29 |
| 108952-109358 | 37 | 143293-144212 | 09 |
| 109360-109814 | 07 | 144213-145281 | 24 |
| 109817-110166 | 47 | | |

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.

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 \$8,618 in gifts, bringing the total needed to \$15,181.*

43. Katherine Svenson: 1759 G Rd., Delta, CO 81416 Katherine had a bunion removed from her foot and asks the CHM family for help with \$454 in resulting bills.

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. **UPDATE:** *Cynthia has received \$85 in gifts, bringing the total needed to \$1,097.*

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 \$3,192 in gifts, bringing the total needed to \$26,413.*

46. Mary Trotzke: 3835 Ullrbahn, Fairbanks, AK 99709 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 \$5,648 in gifts, bringing her need to \$494.*

47. 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 \$11,926 in gifts, reducing his need to \$7,626.*

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 \$23,511 in gifts, bringing the total needed to \$4,504.*

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 help. **UPDATE:** *Marilyn has received \$415 in gifts, bringing the total needed to \$525.*

50. Robert Winkel: N4651 State Rd. 26, Waupun, WI 53963 Robert had back surgery for a ruptured disc. He praises God that

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 \$6,803 in gifts, bringing the amount needed to \$9,897.*

he is able to sit and walk again. Robert asks the CHM family for help with bills totaling \$14,369. **UPDATE:** *Robert has received \$1,160 in gifts, bringing the amount needed to \$13,209.*

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. **UPDATE:** *The Zehrs have received \$425 in gifts, bringing the amount needed to \$16,575.*

Guidelines (continued from page 1)

people when they know ahead of time what is included in their participation level. This Guidelines update will reorganize existing information in an easier to read way.”

One difference between participation levels is that

Gold includes provisions for doctor visits and prescriptions, whereas Silver and Bronze do not. Similarly, Gold has a robust maternity program that includes pre- and postnatal care and bills for home births and midwives; Silver and Gold share hospital related maternity bills.

Other Guidelines will not change; they are Guidelines that apply to all three participation levels.

Members can expect to receive a copy of the new Guidelines within the next several months.

Stress (continued from page 4)

of excess cortisol in response to stress. Its other important functions are beyond the scope of this article.

Cortisol stimulates the conversion of noradrenaline to adrenaline, resulting in increased blood adrenaline levels. This process puts individuals at increased risk for all of the problems related to adrenaline excess noted above.

Infection: Cortisol suppresses antibody production and T-cell (a type of white blood cell) activity. Therefore, the individual under stress is at a higher risk for infections. For example, risk of the common cold is directly correlated with stress level.

Pioneering endocrinologist Dr. Hans Selye said, “If a microbe is in or around us all of the time, and yet it causes no disease until we are exposed to stress, what is the ‘cause’ of our illness, the microbe or the stress?”

I think both are—and equally so.”

Increased infection risk is especially relevant to surgical patients. In addition to the exposure of the “inner sanctum” to germs, surgery itself is a potent stressor, depressing the immune system by dramatically stimulating increased cortisol.

Louis Pasteur, the first great microbiologist, was constantly opposed by physiologist Claude Bernard. Referring to infection vulnerability, Bernard insisted that the body’s own homeostasis (immune system and normal defense mechanisms) was far more important than any bacteria or viral threat. On his deathbed, Pasteur said, “Bernard was right. The microbe is nothing, the soil is everything.”

Protein breakdown: Under the influence of cortisol, protein breakdown increases 38 percent while protein synthesis (the manufacturing of protein) drops 28

Read previous articles in this series and more of Dr. Jacobson’s articles online at www.chministries.org/healthinfo.aspx

percent. Together, these changes represent a 66 percent drop in protein production.

Thus, lean muscle is converted to fat, so individuals with chronically elevated cortisol may develop a “buffalo hump” between their shoulders. A lack of protein also leads to poor wound healing.

Arthritis: Selye claimed that gout is related to stress. In addition, research has shown that rheumatoid arthritis activity is correlated with emotional stress.

Heavy metal chelation: In the realm of alternative medicine there is a growing interest in using chelation to treat heavy metal toxicity.

Chelation comes from the Greek root word *cbele*, meaning “claw,” and refers to the manner in which protein molecules (or other substances) “grab” and bind heavy metals in the body.

Our Creator designed the human body with a powerful chelation system for binding and removing toxic heavy metals. However, through elevated cortisol levels, stress blocks the chelation process through elevated cortisol levels. It renders stressed individuals more vulnerable to heavy metal toxicity-related illness.

Next month: Stress (part 6): the cortisol pathway (cont’d)

Make your mailbox happy: sign up for the CHM e-newsletter

Take some of the weight off your mailbox by signing up for the Christian Healthcare Ministries e-newsletter. Hundreds of CHM members are taking advantage of the convenience of our monthly e-newsletter, which features the same information as the printed newsletter.

The e-newsletter is sent to the e-mail account of your choice at the beginning of each month. By signing up for the e-newsletter, you can help us save on

printing costs and still enjoy reading our monthly testimonies, news stories, health articles and more.

Signing up is easy; write your e-mail address on the bottom of your monthly Member Gift Form or sign up online at www.chministries.org/enewsletter.aspx.



Zehr testimony (continued from page 6)

wound and we knew the salve had done as much as it was going to do. We praised God that we learned about the salve and that He used it as a healing tool for Kaiden. We are sure he wouldn't have healed as well without it!

The plastic surgeon initially told us that the severity of Kaiden's burns would require



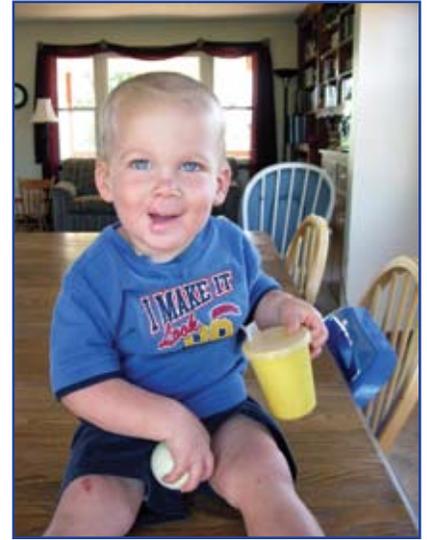
Kaiden Zehr wearing a wrap to keep in the salve and dressing used to treat his burn injury

numerous surgeries over the next few years. She was amazed at the healing that had taken place when we took Kaiden for a check-up in November. She wanted to see him again but was hopeful that surgery wouldn't be necessary.

Today Kaiden is doing very well and isn't scheduled for another check-up until fall 2010. We hope that he will not require any further medical care.

Although Kaiden's other medical bills are eligible for the regular CHM sharing program, the \$17,000 life flight bill cannot be shared because we are Bronze level members. We're grateful to God and to Christian Healthcare Ministries for putting Kaiden's need on the newsletter Prayer Page.

We give all of the credit to the Lord and know that He is our healer. Please keep us in your prayers.



Kaiden eight months after his injury

Your questions answered...

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

Q: *Can I give my monthly financial gift online?*

A: Christian Healthcare Ministries cannot accept debit/credit card gifts online. We are examining the option of offering this type of service to our members. We will inform you if this service becomes available.

In the meantime, members can submit monthly gifts and any extra giving via check or credit card or through CheckEase, our automatic bank account

withdrawal program.

For more information or to enroll in CheckEase, call 1-800-791-6225, ext. 6555 or visit www.chministries.org/downloadforms.aspx.

To enroll in automatic credit card giving or to make a one-time credit card gift, contact the Member Assistance department at 1-800-791-6225, ext. 5993.

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)



Adult depression

People with whom adults are open about their diagnosis

| | |
|----------------------------------|-----|
| Spouse | 85% |
| Mental health professionals | 83% |
| Other health professionals | 75% |
| Co-workers | 22% |
| People at their place of worship | 17% |
| Employers | 16% |
| Neighbors | 10% |

Source: National Alliance on Mental Illness

Courtesy Saurage Research "Key Findings" newsletter

Most American adults who suffer from depression (57 percent) receive care from their primary physician, while 38 percent see a mental health professional. Two-thirds (67 percent) use medication for treatment, with 62 percent of those saying it has been very helpful. Some 19 percent have used animal therapy, with 54 percent reporting it as being very helpful.

Overall, only 35 percent of depression patients report being very happy with the overall treatment they are receiving for their condition.

Those with depression typically open up to their family and health professionals but conceal it from others.



Thanking God (continued from page 2)

He is somewhat less enthusiastic about academic pursuits, but that's not exactly news to parents of teenage boys.

My wife and I have complete faith in God, His mercy and His plan for our lives and Joseph's. We know this: his trials have drawn us closer together as a family and have refined and purified our faith. Joseph's story has touched people in ways he otherwise could not have touched them.

All for the glory of God.

When we're in the middle of troubles, life seems long. But the Bible says life is like a vapor, a breath, like the flowers that come and go. Everyone you've ever known has remarked at some point of life's brevity.

Eternity means what it says. Never-ending. Forever. Contemplate that for a moment. Multiply the length of your life by a

million, a billion, a trillion. That number is only a fraction of eternity.

The Bible means what it says when it speaks of the uselessness of gaining the whole world and losing your soul.

However troublesome the present may be, the future is wonderful. Faith is key. Jesus is the answer. That's real life. Eternally.

Maternity (continued from page 5)

blessing on our family.

Our maternity bills totaled some \$20,000. So far many of the bills have been reduced and presented for sharing among CHM members. Because of their faithfulness, our personal responsibility for the costs is only \$1,000.

Our family is forever grateful for Christian

Healthcare Ministries as God's vessel to give good and perfect gifts. We tell everyone we know about our experience with the ministry and encourage those who are uncertain to pray and ask us questions.

What we love about sharing medical expenses with other believers is that God's faithfulness is foundational to the ministry and evident in its practices. It is just like

the story of the believers in the book of Acts. Each of us carries the burden of a Christian brother or sister for the glory of Jesus Christ.

Our family will definitely continue to use Christian Healthcare Ministries to meet our medical needs.

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 so much for once again meeting our needs!

John experienced many medical ailments last year, including kidney stones, a double knee replacement and the insertion of three stents. We never would have been able to pay all of his medical bills ourselves.

We appreciate all you have done in caring and sharing in our time of need. "Inasmuch as ye have done it unto the least of these my brethren, ye have done it unto me" (Matthew 25:40).

God bless all of you.

Sincerely,

John & Martha Auker
 Denver, PA

Dear Roseann:

Enclosed please find a check for \$924. I am returning these funds since I received a further reduction on my medical bills after I received a check for payment from Christian Healthcare Ministries.

I am very grateful for your response to my need. I'm profoundly thankful for the myriad of ways God took care of me and

my family physically, emotionally and spiritually. It is a great blessing to feel the presence of the Lord as He cares for us.

Again, my thanks for the response of CHM members to my need.

Sincerely,

R.A. Oliver
 El Paso, TX

Editor's note: Roseann Sikorsky is CHM Member Reimbursement supervisor.

Dear Christian Healthcare Ministries:

Recently I received a check from the ministry that I know would not have been possible except by the movement of the Holy Spirit through brothers and sisters in Christ.

I just want to thank everyone for their generous donations and their faithfulness to listen to the prompting of the Holy Spirit.

May God bless each and every one who gives even when it may not be easy to do so.

Your sister in Christ,

Marie Morris
 Paris, IL

Dear Christian Healthcare Ministries:

Recently Sadie gave birth to a gift from God: Jeremiah Quinten Stoltzfus.

After Sadie's water broke she started to bleed and we later found out it was because the placenta was pulling away from the uterus.

Sadie underwent a C-section and gave birth to a healthy baby. Sadie is on the mend.

We were told that a natural birth could have been fatal. We praise God that He knows what He is doing.

Thank you for your prayers,

Marlin & Sadie Stoltzfus
 Stevens, PA



Daniel and Barbiana Stoltzfus with baby brother, Jeremiah

CHM legal notices

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

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

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

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

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

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

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

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

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

Mildred Prince: 3356 Peach Pkwy, Fort Valley, GA 31030 Mildred's husband, Albert, recently passed away. Please keep her in your prayers.

Myron & Julie Stump: PO Box 245, Union City, IN 47390 Myron has been in and out of the hospital receiving treatment for cancer, a heart attack and a blood clot.

Jerry & Doris Smith: 514 Houston St., Spartanburg, SC 29303 The Smiths request prayer for financial and health problems. Also, their son is going through a divorce.

Amy Johnson: 304 Davidson Rd.,

Greenville, SC 29609 Amy is on bed rest for a high-risk pregnancy.

Lucille Grawe: 1105 Washington St., Quincy, IL 62301 Lucille recently was hospitalized for lightheadedness and disorientation.

Dick Joyce: 7380 E Placita De La Intriga, Tucson, AZ 85715 Dick's wife, Claralou, recently passed away. Please remember Dick in prayer.

Janice Hobbs: 2099 N KY 233, Gray, KY 40734 Janice broke her neck in an automobile accident. Please keep her in prayer.

Gary & Linda Wellman: 27 10th Ave NE, Elbow Lake, MN 56531 Gary recently spent time in intensive care.

Ben Saur: 3514 SE 33rd Ave. #3, Portland, OR 97202 Ben is undergoing treatment for severe depression.

Barry Prettyman: 2875 Pleasant Valley Dr., Prescott, AZ 86305 Barry requests prayer for his granddaughter, Isabella, who lives in an abusive home.

Annetta Torre: PO Box 110099, Carrollton, TX 75011 Annetta requests prayer that her adult daughter, Anna, will return to the Lord.



CHRISTIAN HEALTHCARE MINISTRIES

August 2010

IN THIS ISSUE:

*Changes in store for CHM Guidelines • Families report good experiences with CHM's maternity program • God is still good
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Healthwatch • Prayer Page testimony • Prayer Page • Make your mailbox happy • Your questions answered Letters to CHM •
Monthly prayer requests*



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