



# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

September 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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## God is faithful—even when there’s no happy ending

*By Mary Lynn Van Gelderen, Ann Arbor, MI*

In November 2009 I learned I was pregnant. I was 45 years old—and very surprised. My husband, John, and I had had difficulty having children. After we were married 17 years, I gave birth to our only son, John Jr., in 2002.

My husband is a traveling evangelist and I often accompany him on his trips, so it was a month later before I could visit my obstetrician. The first two ultrasounds and blood work showed normal results.

On Feb. 12, 2010, my mid-term (19 weeks) ultrasound showed that our daughter was two weeks behind in growth. A low blood supply from the placenta to the baby was the cause.

After yet another ultrasound, my obstetrician said I needed to have one more about four weeks later. However, when the time came John and I were ministering in Tullahoma, Tenn., far from



*The Van Gelderen family: John, Mary Lynn and John Jr.*

*See “God is faithful,” page 13*

## Reducing stress by reducing your medical bills

*Editor’s note: The Christian Healthcare Ministries newsletter is running a series of articles on stress by CHM medical consultant Dr. Michael Jacobson. The articles appear on page four of the April, May, June, July, August and September issues.*

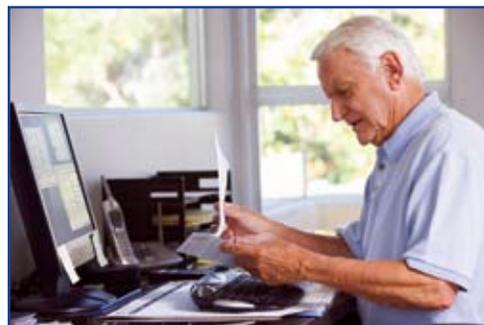
One in five American families experiences undue stress caused by large medical bills, according to an article found at [www.cnn.com](http://www.cnn.com).

Researchers at Harvard Medical School surveyed a random sample of 2,314 people who filed for bankruptcy in 2007. Of this number, 62 percent of bankruptcies were medically related. Furthermore, 78

percent of those surveyed said they had health insurance. They were bankrupted anyway due to gaps in coverage like co-payments, deductibles and uncovered services.

Christian Healthcare Ministries members, however, have the assurance of knowing that other Christians are faithfully standing by to help them pay their bills. In the last 20 years, CHM members have voluntarily shared more than \$500 million in medical

*See “Reducing stress,” page 11*



## What CHM members *don't* face in a doctor's office



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

Within the past month I assisted in giving care to someone close to me as she went to the doctor—a cardiologist. The issues were not simple.

The visit included the usual series of questions, comments and directions. How are you feeling? When did you start to feel that way? Step in here for your test. Here is your test result.

The test—as tests so often do—revealed the need for further tests.

The day before the follow-up testing the doctor's office called to say the insurance company refused to give its authorization. It wasn't going to pay for the doctor-ordered tests.

A series of phone calls back and forth between the doctor's office, insurance company, patient, hospital and workplace revealed that the insurance company



wasn't going to budge. Why they wouldn't pay was the question that kept ringing through the discussions.

In the process the doctor actually

talked to the insurance company's consulting nurse, then its doctor. These were people in a faraway place and had never seen the patient or reviewed the medical records. The local doctor was very direct; he knew his patient and knew the care she needed.

The final answer from the insurance company: no test!

A different series of tests was ordered to try and accomplish the results that would have been achieved through the single original test. The insurance company was again contacted for approval. The questioning was brutal. Why? What for? When? What are the symptoms? On and on it went.

At several points the doctor got on the phone with the insurance people. They asked him questions. He answered, and the people on the other end of the line told him they couldn't

understand what he meant. He asked, "If you don't know these things, why are you answering the phone?" He was disturbed because his patient was getting the runaround, not care.

The doctor expressed his frustrations that he can't treat his patients anymore. He said in the last two months this situation has become worse than it has ever been.

I thought of something as I saw

this scene play out: Christian Healthcare Ministries members never have to go through this wringer. We of course have Guidelines and provide specific support through our Gold, Silver and Bronze participation levels. But at each level, you and your doctor decide your treatment, not some cost reduction specialist who doesn't know a CPT code from Morse code.

I asked the doctor how much the denied test would cost. He said, "I don't know. I just treat my patients. It couldn't be that much." Medical professionals at your hospital or doctor's office care about getting you well.

This doctor would welcome CHM members into his office. CHM does not tell doctors how to treat their patients. You and your doctor decide what is best.

Our method of sharing bills is different from the way insurance pays, but the doctors we talk to tell us that the time it takes insurance companies to pay is often much longer than it takes CHM members to share each other's bills.

As a CHM member, you are free from the worries and problems faced by many people with health insurance. With CHM there are no pre-authorizations. No 80/20 payment splits. If as a CHM member you negotiate bill reductions it reduces your personal responsibility (out of

## Families report good experiences with CHM's maternity program (part 3)

Sophia Noel Schroeder

Born Dec. 31, 2009

As told by David & Rebekah Schroeder,  
Truckee, CA

Considering the way things change in the health care world, finding a way to take care of medical bills can be overwhelming! We found a solution in Christian Healthcare Ministries and can vouch for the ministry's excellent support, payment response time and level of service.

We recently had a baby girl, Sophia, and



*Sophia Schroeder in June 2010*

used the Christian Healthcare Ministries maternity program throughout the pregnancy and birth.

We had planned a homebirth but changed our minds after the due date passed. We found an excellent midwife who assisted with the birth in the hospital. Sophia was born on New Year's Eve and weighed eight pounds and one ounce. She is our first child.

Bills for Sophia's birth totaled more than \$16,000. We received a reduction on our hospital bill and CHM members shared nearly \$12,500.

One of the best things about Christian Healthcare Ministries is the ability to choose your own doctor. Most traditional health insurance plans are very limited in that regard. They can be bureaucratic and very frustrating. Christian Healthcare Ministries offered us much greater flexibility.

Another great incentive Christian Healthcare Ministries offers is Bring-a-Friend, its referral program. CHM



*David, Rebekah and Sophia Schroeder on St. Patrick's Day 2010*

offers a free month of participation to members when they bring a new friend or family member into the ministry.

We have been CHM members for more than three years. We are very pleased with the program and would recommend it to other families who are considering having children. We have referred several satisfied friends and family to CHM.

*Editor's note: The Schroeders have created a blog for Sophia online at <http://sophianoel.info/> They also recommend visiting [www.naturalchildbirth411.com](http://www.naturalchildbirth411.com) if you are interested in natural childbirth.*

### Doctor's office (continued from page 2)

pocket) amount. And much more.

The underpinning of this ministry is the Good News of what Jesus does in the hearts of Christians. He changes us from selfish to selfless. We assist each other in times of need and great burden.

CHM doesn't work because of some technical accounting maneuver. It works because of the God who embraces us and who we embrace in return by showing love to fellow Christians.

To paraphrase our Lord: A new commandment He has given us, that we love other believers. By this shall the world know we are His disciples, by the way Christians love other Christians (John 13:34-35).

In a world full of frustrated doctors on their phones with insurance companies, and a world filled with discord and strife, CHM is a looking glass into the heart of Christ.

*Editor's note: To learn more about CHM*

*participation levels (Gold, Silver and Bronze), see your CHM Guidelines booklet or visit [www.cbministries.org/participationlevels.aspx](http://www.cbministries.org/participationlevels.aspx). To find out more about how medical bill reductions can help eliminate your personal responsibility cost, e-mail [reductions@cbministries.org](mailto:reductions@cbministries.org) or call 1-800-791-6225, ext. 5797.*

## Stress (part 6): 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](mailto:nnull@cbministries.org).*

This month we continue examining the physical consequences of stress-induced cortisol excess.

**Cancer.** Elevated cortisol suppresses “killer” cells, which are critical in tumor cell destruction. Giving cortisol to rats with cancer caused their cancer to metastasize (spread) in direct proportion to the amount of cortisol administered.

Consider the implications. Fear is the most common response when people learn they have cancer. It triggers cortisol release, which may contribute to the very thing feared: spread of the disease.

Stress also triggers a release of endogenous opiates (morphine-like compounds naturally found in the body). Studies show that these compounds appear to block immune responses and interfere with the body's ability to reject tumor cells.

The association of stress with cancer has led investigators to identify the typical personality or behavioral profile of individuals at increased risk for cancer. Now referred to as “Type C,” high risk individuals exhibit denial

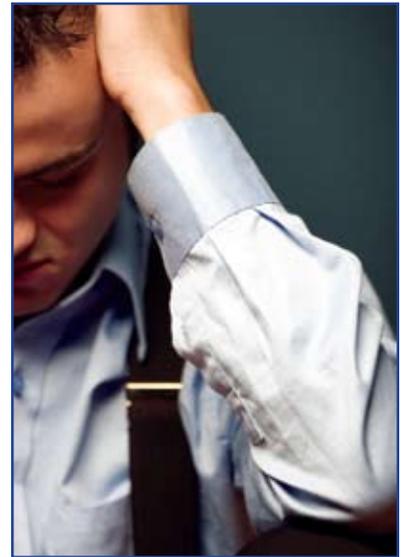
and suppression of emotions (especially anger); pathological “niceness”; conflict avoidance; exaggerated social desirability; harmonizing behavior; over-compliance; over-patience; high rationality and rigid control of emotional expression.

An excerpt from a study by doctors H.J. Baltrusch, W. Stangel and Ingo Titzze illustrates the concept:

*This pattern, usually concealed behind a facade of pleasantness, appears to be effective as long as environmental and psychological homeostasis is maintained, but collapses in the course of time under the impact of accumulated strains and stressors, especially those evoking feelings of depression and reactions of helplessness and hopelessness. As a prominent feature of this particular coping style, excessive denial, avoidance, suppression and repression of emotions and own basic needs appears to weaken the organism's natural resistance to carcinogenic influences.*

These and other findings have led researchers to recommend that “more attention should be paid to the manipulation of the psyche in the prevention and management of cancer.”

As Christians, we understand that love, joy, patience, kindness and self-control are fruits of the Holy Spirit (Galatians 5:22). The point, however, is that they must come from a sincere, pure heart.



**Diabetes.** Laboratory animals genetically susceptible to insulin-dependent diabetes mellitus often develop this disease when they are subjected to stress. Since cortisol blocks insulin, patients under stress who already have diabetes have a more difficult time controlling their blood sugar.

George, a leader of a large Christian ministry, has struggled for several years with adult onset diabetes. Although he has had a degree of success controlling his blood sugar with proper diet, it has become clear over the last year that his blood sugar level is related more to stress than anything else.

In the morning, George has a normal blood sugar level and eats a healthy breakfast with no sugar or starches. However, if he experiences a stressful morning at work, his blood sugar can



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Health education resources at:  
[www.cbministries.org/healthinfo.aspx](http://www.cbministries.org/healthinfo.aspx)

## Extra giving nearly \$90,000 for first half of 2010

Extra giving to Christian Healthcare Ministries totaled \$88,527 from January through June 2010. Slightly more than 50 percent was for needs listed on the monthly newsletter's Prayer Page. The other half went toward medical bills in the regular CHM sharing program.

"We are greatly encouraged by the extra gifts sent by CHM members," said Fay



Adams, Gift Processing department supervisor. "It is a testimony of their care and concern for each other and their commitment to helping other Christians in need."

She said that 2010 Prayer Page gifts sent through the CHM office have increased consistently. "Some members send financial gifts through our office and include a card or note of encouragement for us to forward to the intended recipient," she said. "That way, they can still have personal contact with members listed on the Prayer Page."

"Extra giving—whether to our regular sharing program or to the Prayer Page—is tax deductible as long as it comes through our office," said CHM chief financial officer Roger Kittelson. "Also, 100 percent of extra giving goes toward medical bills."

Christian Healthcare Ministries

Please apply my gift as follows	
Monthly gift:	\$ <u>450.00</u>
Extra giving:	\$ <u>50.00</u>
Prayer Page:	\$ <u>25.00</u>
Recipients Name:	<u>Joe Member</u>
Other:	\$ <u>0.00</u>
<b>Total:</b>	<b>\$ <u>525.00</u></b>

*The portion of the monthly Member Gift Form statement that shows extra giving*

doesn't have affluent donors or investments. Funds for sharing of medical bills come from members' monthly financial gift amounts and extra giving. Money received at the CHM office is quickly sent to those

*See "Extra giving," page 13*

## Member recognition: extra giving

The following list is the top 50 Christian Healthcare Ministries donors from January through June 2010:

<i>Alexander Adriaanse</i>	<i>Edmond, OK</i>	<i>Janice Guidry</i>	<i>Napoleonville, LA</i>	<i>Alan Potts</i>	<i>Belgrade, MT</i>
<i>Chris Barnes</i>	<i>Morrison, TN</i>	<i>Ione Heartsill</i>	<i>Lubbock, TX</i>	<i>Arline Pust</i>	<i>Savage, MT</i>
<i>Thomas Blais</i>	<i>Mendon, MA</i>	<i>Margaret Heller</i>	<i>Columbia, MO</i>	<i>Judy Ramer</i>	<i>Missoula, MT</i>
<i>Gilbert Breneman</i>	<i>Elizabethtown, PA</i>	<i>Kathy Johnson</i>	<i>Oklahoma City, OK</i>	<i>Helen Redman</i>	<i>Shirleysburg, PA</i>
<i>Guy Bruno</i>	<i>Ocala, FL</i>	<i>Michael Jones</i>	<i>Norcross, GA</i>	<i>David Rubl</i>	<i>Cortland, OH</i>
<i>Larry Burkholder</i>	<i>Ephrata, PA</i>	<i>Charisse Klein</i>	<i>Rock Valley, IA</i>	<i>Paul Schlett</i>	<i>San Antonio, TX</i>
<i>Gerald Clemmons</i>	<i>Chattanooga, TN</i>	<i>Jerry Knapper</i>	<i>Roland, OK</i>	<i>Charles Sexton</i>	<i>Williston, NC</i>
<i>Wade Cook</i>	<i>Canton, GA</i>	<i>Fred Kubman</i>	<i>Walhalla, SC</i>	<i>Dianne Sperry</i>	<i>Kent, WA</i>
<i>Eddie Creer</i>	<i>Salina, KS</i>	<i>Virginia Landgraf</i>	<i>Chicago, IL</i>	<i>Russell Stevens</i>	<i>Huntington Beach, CA</i>
<i>Donna Dane</i>	<i>Iowa City, IA</i>	<i>Heather Link</i>	<i>Charlotte, NC</i>	<i>Merle Stutzman</i>	<i>Hubbard, OR</i>
<i>Rebecca Detwiler</i>	<i>York, PA</i>	<i>Linda Margulis</i>	<i>Browns Mills, NJ</i>	<i>David Swartz</i>	<i>Centralia, MO</i>
<i>Peggy Evanoika</i>	<i>Truckee, CA</i>	<i>Keith McCall</i>	<i>Ambler, PA</i>	<i>Richard Telling</i>	<i>Willis, VA</i>
<i>Thomas Ewing</i>	<i>Sky Valley, GA</i>	<i>Dean Miller</i>	<i>Harrison, AR</i>	<i>Leanna Thompson</i>	<i>Clay City, IN</i>
<i>Marcia Forsman</i>	<i>Zeeland, MI</i>	<i>Howard Miller</i>	<i>Santa Maria, CA</i>	<i>Alfred Warren</i>	<i>Palm City, FL</i>
<i>Rodney Gosbow</i>	<i>Forksville, PA</i>	<i>William Newton</i>	<i>Sugar Land, TX</i>	<i>Steve Webrle</i>	<i>Magnolia, TX</i>
		<i>Larry Nolan</i>	<i>Claremont, SD</i>	<i>Clyde Wilson</i>	<i>Pabrum, NV</i>
		<i>Bradley Park</i>	<i>Baxley, GA</i>	<i>Kevin Yoder</i>	<i>Pickens, SC</i>
		<i>Jobnie Pearson</i>	<i>Thibodaux, LA</i>		
		<i>Brad Pemberton</i>	<i>Winterville, GA</i>		

*Thank you!*

SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

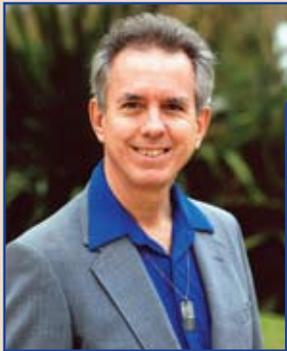
My “heart-felt” encounter with the Prayer Page

Note: The Prayer Page begins on page 7.

Glen Copple  
Lakeland, FL

- Total need: \$1,341 for heart condition
- Date placed on Prayer Page: July 2010
- Prayer Page gifts received to date: \$320
- Need remaining: \$1,021

I suffered a mild heart attack in July 2006. After a heart episode, you are more aware of and sensitive to chest discomfort. Unfortunately, this awareness can add stress and make you wonder if you are about to have another heart event.



Above: CHM member Glen Copple. Right: Glen and Sylvia Copple



My wife and I were getting ready for bed on Dec. 22, 2009, when I felt a familiar and uncomfortable pressure in my chest. I told my wife, Sylvia, that if we'd had health insurance I would be on my way to the hospital. The pain worsened as minutes passed.

I decided that I shouldn't let my lack of insurance keep me from taking care of my health; cost is irrelevant if your life is at stake.

Results from tests run at the emergency room didn't reveal abnormalities; however, doctors kept me overnight to be sure nothing was wrong. Released the next day, I returned home to resume getting ready for Christmas.

Total charges from the hospital, emergency room doctors and my physician were nearly \$14,000. I had my first heart attack before joining Christian Healthcare Ministries, so the condition was pre-existing and was eligible for listing on the newsletter Prayer Page.

Meanwhile, The Karis Group became involved even before I was listed on the Prayer Page. The Karis Group is a Christian patient advocacy group that partners with Christian Healthcare Ministries to help people get medical bill reductions and financial assistance. Karis staff member Cesar Osorio negotiated with the hospital

to give me a 92 percent reduction on the \$12,000 bill! Soon after, the emergency room doctors wrote off their \$1,300 charges as well.

Everything happened at just the right time because right now my income is very limited. I am a minister and my income is generated solely through sales of the "Getting to Know Jesus" Bible study I have developed.

*"I decided that I shouldn't let my lack of insurance keep me from taking care of my health; cost is irrelevant if your life is at stake."*

-Glen Copple

Sylvia and I praise God for CHM, The Karis Group and the Prayer Page. Thanks to all who sent cards and financial gifts to help us meet our need—our expenses are almost paid. I am back to normal and am working toward starting a "Getting to Know Jesus" Bible study in every church in the United States. I ask for your prayers that I will be able to accomplish this goal.

*Editor's note: To learn more about Glen's ministry, New Hope Gospel Ministries, or the "Getting to Know Jesus" Bible study, please visit his website at [www.gettingtoknowjesus.org](http://www.gettingtoknowjesus.org).*

FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month: **\$589,278**

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

- \$65.44 this month -or-
- \$21.82 for the next three months -or-
- \$10.91 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

SEPTEMBER 2010

## What is the Prayer Page?

The Prayer Page is an additional means by which CHM members help other Christians.

Most of the medical needs listed on these pages are ongoing bills from pre-existing conditions, which do not qualify for sharing under Christian Healthcare Ministries Guidelines. They are *not* bills incurred before members joined CHM.

Giving to needs listed on these pages is not your CHM monthly gift. It is an opportunity to give over and above your gift amount. We urge you to send cards of encouragement even if you are unable to contribute financially.

See the sidebars on pages 8-10 for more information on how to give.

### Christian Healthcare Ministries Prayer Page

127 Hazelwood Ave  
Attn: Prayer Page  
Barberton, OH 44203

Phone: 800-791-6225  
(ask for the Prayer Page)  
Fax: 330-798-6105

[www.cbministries.org](http://www.cbministries.org)  
E-mail: [prayerpage@cbministries.org](mailto:prayerpage@cbministries.org)

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

**1. Gene Aikens: 1113 Murfreesboro Rd., Suite 106-340, Franklin, TN 37064** Gene had surgery for gallstone removal and requests prayer and financial assistance for bills totaling \$19,834. **UPDATE: Gene reports \$2,660 in gifts, bringing the total to \$17,174.**

**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 \$13,400 in gifts, bringing the total need to \$16,712.**

**3. Kathy Barnes: 1445 Ink Grade Rd., Pope Valley, CA 94567** Kathy requests help with \$2,003 in bills she incurred from treatment of rheumatoid arthritis.

**4. 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 \$1,466 in gifts, bringing the total needed to \$1,257.**

**5. 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 \$10,803**

*in gifts, bringing the amount needed to \$18,197.*

**6. 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 \$874 in gifts, bringing the amount needed to \$2,565.**

**7. 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 \$204 in gifts, bringing the amount needed to \$4,117.**

**8. 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 \$1,202 in gifts, bringing the total needed to \$7,134.**

**9. 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 \$320 in gifts, bringing the total needed to \$1,021.**

**10. 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 \$26,177 so far in**

*gifts, leaving \$44,486 in bills to be met.*

**11. Douglas DeLuca: 4145 Sunrise Dr., Park City, UT 84098** Douglas suffers from chronic migraine headaches. His bills total \$2,952. **UPDATE: Douglas reports \$1,977 in gifts, bringing the total to \$975.**

**12. 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.

**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 \$1,597 in gifts, bringing the total needed to \$3,111.**

**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 \$2,357 in bills remaining. **UPDATE: James has received \$776, bringing the total needed to \$1,581.**

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. 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 \$2,357 in gifts, bringing the total to \$643.**

**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 \$3,297 in reductions and \$4,411 in gifts, bringing the total needed to \$17,479.**

**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 \$5,766 in gifts, bringing the total to \$19,720.**

**19. Jack Hannum: 1112 Barbara Dr., New Castle, IN 47362** Jack underwent testing for and surgery on his heart. After reductions and a gift from his church, his remaining bills total \$10,275. He thanks CHM members in advance for their help.

**20. 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 \$8,013 in gifts,**

**bringing the amount needed to \$23,674.**

**21. 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 \$2,462 in gifts; the amount still needed is \$2,006.**

**22. 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 \$11,039 in gifts, bringing the total amount needed to \$4,378.**

**23. Becky Hughes: 6360 Old Highway 441 N, Baldwin, GA 30511** 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.

**24. Paul James: 17 Munster, Bella Vista, AR 72715** Paul suffers from a heart condition and had three stents inserted. After reductions, his bills total \$12,026. He requests your financial assistance and prayers.

**25. 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 \$5,768 in gifts, bringing the total needed to \$9,106.**

**26. 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 \$32,810 in gifts, bringing the total needed to \$66,658.**

**27. 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 \$4,718 in gifts, bringing total bills to \$7,189.**

**28. 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 \$6,198 in gifts. He now needs \$17,899.**

**29. 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 \$31,775 in gifts, reducing the amount needed to \$11,575.**

**30. 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 \$1,528 in gifts and \$2,134 in reductions. He has \$7,931 in bills to be met.**

**31. 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 \$7,195 in gifts, bringing the total amount**

to \$28,287.

**32. 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. **UPDATE: William has received \$350 in gifts, bringing the amount needed to \$16,927.**

**33. 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 \$4,267 in gifts and \$542 in reductions, bringing the total needed to \$9,269.**

**34. 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 \$11,266 in gifts, bringing the total needed to \$20,867.**

**35. 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 \$384 in gifts, bringing the total needed to \$6,569.**

**36. 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 \$7,424 in gifts, reducing the amount needed to \$2,576.**

GIVING GUIDE			
Membership #	Need #	Membership #	Need #
100025-100093	14	110231-110621	30
100107-100187	52	110622-110998	41
100192-100223	46	110999-111342	37
100250-100339	49	111343-111755	25
100354-100510	16	111756-112149	33
100527-100678	47	112150-112519	19
100681-100858	45	112521-112949	12
100872-101202	11	112956-113448	29
101206-101414	09	113451-113823	24
101418-101705	04	113824-114204	53
101709-102101	15	114210-114620	44
102108-102615	03	114621-115017	40
102616-103021	21	115018-115750	54
103034-103808	06	115751-117402	02
103816-104272	36	117409-119302	32
104287-104793	13	119311-121405	01
104802-105418	23	121420-123796	17
105421-106090	42	123799-125847	28
106091-106660	07	125852-127896	05
106671-107152	51	127905-130378	18
107154-107515	22	130393-132959	34
107518-108057	38	132971-136083	20
108069-108545	35	136084-139149	43
108547-108987	39	139174-143009	48
108988-109393	08	143014-143659	31
109402-109855	27	143662-144553	10
109858-110229	50	144554-145601	26

**37. 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 \$2,208 in gifts, bringing the total to \$8,472.**

**38. 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.

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

**40. 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 \$8,095 in gifts, bringing the total needed to \$15,610.**

**41. 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.**

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

## 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 #50.

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 not on the Prayer Page will be forwarded to another recipient.

*I am listed on the Prayer Page. What are my responsibilities?*

Individuals listed on the Prayer Page must report what monies they receive each month by the 15th (or the first business day after the 15th) of the following month.

Mail in your Donor Information Form, e-mail [prayerpage@chministries.org](mailto:prayerpage@chministries.org) or call 800-971-6225 and ask for the Prayer Page.

The Donor Information Form also is available online at [www.chministries.org/downloadforms.aspx](http://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.

Smith had a heart catheterization due to a blocked artery. He incurred bills totaling \$9,540. **UPDATE: Rev. Smith reports \$5,455 in gifts, bringing his bills to \$4,085.**

**43. 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 \$3,470 in gifts, bringing the total needed to \$25,507.**

**44. 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 \$9,658 in gifts, bringing the total needed to \$14,141.**

**45. Tricia Supan: 74 Westover Dr., Akron, OH 44313** Tricia suffers from Lyme disease and also underwent testing and hospitalization for chest pains. After reductions, her remaining bills are \$910. Please remember Tricia with your prayers and gifts.

**46. 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.

**47. 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 \$353 in gifts, bringing the total needed to \$829.**

**48. Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227** Lessie underwent bladder surgery and asks for help with bills totaling \$29,605. **UPDATE: Lessie received \$3,549 in gifts, bringing the total needed to \$26,056.**

**49. 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 \$5,663 in gifts, bringing her need to \$479.**

**50. 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 \$12,031 in gifts, reducing his need to \$7,521.**

**51. 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 \$23,671 in gifts, bringing the total needed to \$4,344.**

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

**NON-ASSIGNED NEED:**

**Glenn Boyd: Unit 3019 SCSDR, 3170 Airmans Drive, Fort Pierce, FL 34946** Glenn suffered a heart attack while teaching in the Dominican Republic and was life flighted to the United States. His flight cost \$16,700. **UPDATE: Glenn has received a total of \$6,853 in gifts, bringing the amount needed to \$9,847.**

family for prayers and financial help. **UPDATE: Marilyn has received \$560 in gifts, bringing the total needed to \$380.**

**53. 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 \$1,430 in gifts, bringing the amount needed to \$12,939.**

**54. 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 \$587 in gifts, bringing the amount needed to \$16,413.**

## Reducing stress (continued from page 1)

bills. Millions of dollars more have been saved for members through medical bill reductions and write-offs.

“CHM helped us get large reductions on our medical bills and now all the bills are paid,” said Ralph and Helen Schaafsma of Bradford, Ohio. They obtained \$10,424 in reductions and the rest of their bills (\$13,595) were shared by CHM members.

Pat Smith of Collinsville, Ill. also received a stress reduction when she received a 100 percent write-off on two hospital bills of \$43,711 and \$28,735. “I knew that someone at CHM was always praying for me and that I could call the ministry office any time to get the help I needed,” she said.

June Good of Memphis, Mo., obtained an 85 percent reduction on a \$137,000 bill. Her family was able to keep their dairy farm.

The Swartzentruber family of Greenwood, Del. saw their bills go from \$124,955 to \$69,450. The remaining bills were shared by CHM members. All but \$274 of Marty Leech’s \$50,000 hospital bill was written off. Phyllis Green received a 100 percent write-off on a \$25,000 bill.

There are many other stories of CHM members reporting relief they felt even during life’s storms. They knew that illness, disability or job loss would not automatically end their CHM participation. They knew that the ministry looks for ways to help rather than ways to turn them down.

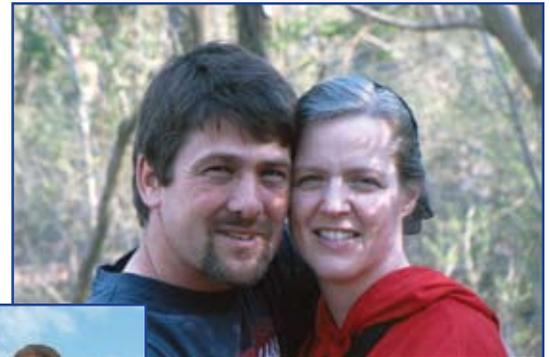
While those caught in the world’s system face the possibility that medical bills will bankrupt them,

Christians place their faith in a powerful God who has provided a way for them to survive financially.

Health issues are stressful enough without the added anxiety of large medical bills. Please tell your Christian family

members and friends about CHM and how fellow Christians are ready to share their medical cost burdens.

Source: [www.cnn.com/2009/HEALTH/06/05/bankruptcy.medical.bills](http://www.cnn.com/2009/HEALTH/06/05/bankruptcy.medical.bills)



L-R: Pat Smith (Collinsville, Ill.) with her Christian physician, Dr. Chu; the Good family (Memphis, Mo.); and Richard and Chris Swartzentruber (Greenwood, Del.). Their testimonies were featured in the April, May and June CHM newsletters, respectively.

## Women’s awareness of heart disease

Sixty percent of white women know that heart disease is the leading cause of death among women, compared to only 44 percent of Hispanics, 43 percent of blacks and 34 percent of Asians.

While low, these numbers reflect improvements in awareness which doubled among Hispanic women and tripled among black women between 1997 and 2009.

Still, black women (32 percent) and Hispanic women (31 percent) are more likely to name breast cancer as women’s primary health concern, as are white women (24 percent).

Courtesy Saurage Research “Key Findings” newsletter



## Diabetes causes harm even prior to diagnosis

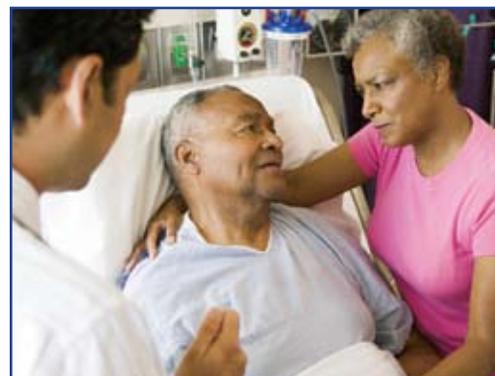
A recent study indicates that diabetes causes significant health problems even before patients are diagnosed.

A research group from Falls Church, Va., estimated that undiagnosed diabetes might cost America as much as \$18 billion each year. The researchers examined data from the huge National Health and Nutrition Examination Survey, a federal program that periodically collects health and diet information from a cross-section of U.S. citizens.

Researchers identified a population of newly diagnosed type-2 (adult onset) diabetes and totaled the health care

costs patients incurred in the two years preceding their diagnosis. The researchers compared the costs to those of a similar group without diabetes. They used the results to estimate that more than six million U.S. adults with diabetes have not been diagnosed.

Prior studies indicate that diabetes takes up to eight years to fully develop. Prompt diagnosis and treatment are important to reduce risk or at least postpone complications that accompany poorly controlled diabetes, such as slow wound healing, heart disease, kidney failure and blindness.



Zhang, Y., T. M. Dall, et al. (2009). The economic costs of undiagnosed diabetes. *Popul Health Manag* 12(2): 95-101.

### Stress (continued from page 4)

easily shoot up 100 points or more. He has little difficulty keeping his blood sugar under control when he is not in a stressful environment.

**Adverse effect on sex hormones: infertility and miscarriage.** DHEA is a hormone that counteracts and balances the effects of cortisol. Increased cortisol stimulates the conversion of DHEA to estrogen in fat cells (especially abdominal fat). Therefore, an obese, older woman under stress can have blood estrogen levels equivalent to those of a woman in her thirties. This estrogen dominance can lead to an increased risk of estrogen-related disorders such as endometriosis or cancer (especially breast and uterine cancer).

Years ago, pioneering endocrinologist Dr. Hans Selye reported that stress had a definite negative effect on the reproductive system. "During stress, the sex glands shrink and become less active," he wrote. Nursing mothers stop producing milk and a woman's monthly cycles become irregular

or may stop altogether. Likewise, men under stress experience reduced sperm cell formation.

Stress increases the risk of miscarriage by blocking protective mechanisms and promoting an increased release of cytokines (natural inflammatory chemicals that can cause miscarriage).

**Memory loss.** To recall stored information, the human brain must make connections at delicate nerve endings called *dendrites*. High cortisol levels "fry" the delicate dendrites in the brain, which are necessary for the transfer of information. Therefore, stress can lead to Alzheimer-like learning disabilities and memory loss problems.

**Emotional and mental illness.** Selye noted that certain breakdown products of adrenaline can cause hallucination. He proposed that stress might therefore play a role in some mental illnesses. Certainly, stress has been implicated as a cause of depression. I'd be depressed if I suffered

from infections; protein loss; arthritis; cancer; diabetes; infertility; miscarriage; mental illness; and, what was that other one? Oh, yes. Memory loss!

### Conclusion

Awareness is becoming widespread of the relationship between diet and disease. Many health-conscious individuals are making important lifestyle changes to reduce their risk of stress-related disease.

With its ability to trigger excess adrenaline and cortisol, stress can lead to so many diseases that some experts believe it is the leading cause of disease in modern times. Prudent lifestyle changes must include effective stress management.

Baltrusch, H.J., W. Stangel, and I. Titze. 1991. Stress, cancer and immunity. New developments in biopsychosocial and psychoneuroimmunologic research. *Acta Neurol (Napoli)* 13 (4):315-27.

**God is faithful (continued from page 1)**

our Michigan home.

In Tennessee we met with an old friend, Dr. John Anderson. He is a Christian family doctor who helped me schedule an ultrasound appointment at a local hospital. During the test I suffered a placenta abruption, in which the placenta tears away from the uterus. I was immediately admitted to the hospital due to bleeding and the onset of contractions.

We thought that the baby would come right away since I was 24 weeks into my pregnancy. However, the bleeding and contractions lessened. After receiving strict orders to go on bed rest I was released from the hospital.

Dr. Anderson and his family graciously took me into their home so my husband and son could continue traveling. We hoped that I would get well enough to return home and rest there.

Instead, my symptoms grew worse. I had high blood pressure and edema, which developed into pre-eclampsia. On March 22 I visited a local obstetrician, who admitted me for a three-day hospital stay.

Five days after my release I returned to the hospital to meet with maternal/fetal monitoring specialists, who began another ultrasound. While I was on the ultrasound table we saw the baby's heartbeat slow to the lowest level to date. We watched in shock and horror as her heartbeat dropped to zero.

My baby died before my eyes.

Shortly after scheduling an induction I lapsed into major pre-eclampsia with excruciating pain and very high blood pressure. I was rushed back to the hospital.

Emma Ruth, who had already gone to be with the Lord, was born March 31, 2010. She weighed 11.2 ounces and was 10 inches long. After the birth I lost nearly half of my blood and required a transfusion.

The next day I was supposed to receive another unit of blood, but I wanted to attend my daughter's burial. Kind people at a nearby Christian camp had heard my story and donated a cemetery plot. I

was doing better and the medical staff discharged me to go to the burial with my husband and son.

Today we still mourn the loss of Emma but we draw strength from God, who has taught us so much.

Throughout my ordeal God impressed on my heart Exodus 33:14: "My presence shall go with you, and I will give you rest." We are resting in His grace. After Emma's death I could sense that the Lord was near me, convincing me that I was not alone. I wouldn't have made it without His comforting presence and incredible peace.

We were grateful to receive \$12,570 in medical bill reductions; the remaining bills (\$6,423) were shared by Christian Healthcare Ministries members.

I am doing much better. We are so thankful to God for His goodness, even in the midst of our trials.

**Extra giving (continued from page 5)**

in need, often the same day.

and a joy to behold.

Please consider participating in extra giving. Your gift of any amount will go directly to help another Christian in need. To donate to the regular CHM sharing program or the Prayer Page, use the tear-off stub on your monthly Member Gift Form statement.

The CHM staff wishes to thank everyone who has given so far in 2010. Your generosity and consistency is an encouragement

*Editor's note: If you have questions about extra giving, please contact the Member Assistance department at 1-800-791-6225, ext. 5993. For questions about the Prayer Page, call 1-800-791-6225 and ask for the Prayer Page, or e-mail [prayerpage@chministries.org](mailto:prayerpage@chministries.org).*

## Doctors recommend change for women who've had a C-section



Wyatt Berg, born Jan. 3, 2010 to CHM members Joshua & Tiffany Berg, Franklin, NC

A recent Associated Press article highlights medical guideline changes for women who have undergone one or two C-sections.

The American College of Obstetricians and Gynecologists recently announced that vaginal birth after Caesarean (VBAC) is a safe and appropriate procedure for many women. To learn more, talk to your obstetrician or gynecologist.

# Letters to Christian Healthcare Ministries

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

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

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

*-Rev. Howard Russell*

**We'd love to hear from you! Send us your letters:**  
**Christian Healthcare Ministries**  
Attn: Editor  
127 Hazelwood Ave.  
Barberton, OH 44203

[editor@chministries.org](mailto:editor@chministries.org)

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

**Dear Friends:**

We would like to express our appreciation for all of the help we received from Yvonne and Lori during Etta Louise's recent knee replacement surgery and recovery.

These ladies should be commended for their professional courtesy and expertise in handling our needs.

We appreciate Christian Healthcare Ministries and will continue to work to keep health care costs under control for all who participate in this wonderful ministry.

Sincerely,

Keith & Etta Louise McKim  
Monticello, KY

*Editor's note: Yvonne Woolridge is a CHM Needs Processing representative. Lori Perko works in the Reductions department.*

**Dear Christian Healthcare Ministries:**

Thank you so much for helping us with our medical bills. What a blessing it is to be a part of this ministry! With the reductions we received plus CHM's help, 100 percent of our bills are paid.

We thank God for supplying our need and for taking care of our

family.

Sincerely,

Shawn & Rhonda Bardon  
Arab, Ala.

*Editor's note: To read the Bardons' testimony, please see page 13 of the CHM April 2010 newsletter, available at [www.cbministries.org/newsletter.aspx](http://www.cbministries.org/newsletter.aspx)*

**Dear Christian Healthcare Ministries:**

We have recently received a check from you for David's hospital stay and are very grateful. We thank the Lord for this ministry and for your help.

Sincerely,

David & Jean Legters  
Laredo, TX

**Dear Christian Healthcare Ministries:**

We just wanted to say thank you; we recently received our first check to help pay some of our medical expenses. I (Carol) am going for more check-ups this month. I am hoping the report will be good so that I will not need to submit any more expenses to you.

We appreciate all of the help you have been and will be to us. Thanks again for your ministry.

Val & Carol Oswald  
Aurora, NE

**Dear Beth:**

We wanted to share some happy news with you and the CHM team. Our little miracle, Florence, was born June 24. God was so gracious to give us a healthy baby who makes her parents so proud!

Thank you for all of your support in helping share our financial burden. We thank God that we were able to work with the CHM staff and be blessed by this ministry.

May God richly bless you,

Suzanne Peterson  
Peoria, AZ

*Editor's note: Beth Kabellar is a CHM Needs Processing representative.*



*Florence Peterson*

## 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.*

**Charles & Beth Barlow: PO Box 952, Brandon, MS 39043** Beth's ovarian cancer has recurred three times; please pray for Beth's health and the Barlow family.

**Frances Hartley: PO Box 19, San Angelo, TX 76903** Frances recently broke her hip. She also suffers from Alzheimer's disease and is not able to return home to her husband.

**Donna Pearce: 4528 E Donato Dr., Gilbert, AZ 85298** Donna suffers from lung problems that cause shortness of breath and coughing. Please keep her in prayer.

**David & Barbara Scudder: 1801 Greencroft Blvd. #329, Goshen, IN**

**46526** The Scudders request prayer for wisdom in making decisions affecting their health and finances.

**Heather Swanson: 1004 S Farragut Ave., Philadelphia, PA 19143** Heather recently discovered a lump on her breast and requests prayer.

**Elizabeth Tolman: 8635 Callaghan Rd., San Antonio, TX 78230** Elizabeth has Stage IV cancer in her uterus, lymph nodes and liver. Please remember Elizabeth in prayer during this difficult time.

**Doug Pust: 11199 Hwy 16, Savage, MT 59262** Doug has bladder cancer and

recently underwent surgery.

**John & Diana Falcone: 480 Strathmore Ln., Apt. 108, Lafayette, CO 80026** John recently went to the emergency room and Diana suffers from breast cancer. The Falcones request your prayers.

**Nancy Kinard: 321 Frederick St., Hanover, PA 17331** Nancy requests prayer for her 95-year-old mother, who suffers from advanced diabetes.

**Ray & Jane Showalter: 794 Fairview Rd., Manheim, PA 17545** Ray is in a nursing home and Jane is helping care for him. Please remember them in your prayers.



# CHRISTIAN HEALTHCARE MINISTRIES

*September 2010*

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