



Christian Healthcare Ministries

The biblical solution to healthcare costs

October 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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Memorial tribute to Drew Swank

Andrew "Drew" Swank passed away Sept. 27, 2009, after suffering a head injury during a football game in Washtucna, Wash.

Drew was the son of Christian Healthcare Ministries members Don and Patti Swank of Post Falls, Idaho. The 17-year-old attended Valley Christian School in nearby Spokane Valley, Wash.

Drew suffered a hard blow to the head during a football game the week before his death. He was able to finish the game. That weekend he told his parents that he was experiencing headaches.

The family doctor confirmed that Drew had a concussion and a "neck stinger," a nerve pinch injury. The doctor recommended that Drew not participate in football practice until the headaches subsided.

The following Thursday, Drew reported that his headaches had disappeared. The doctor provided written permission to play football the next evening in Washtucna.

The Swanks noticed that Drew looked dazed during the game. When another player plowed into him, Drew made no attempt to fend off the block. Don ran to the field as Drew staggered to the sidelines. There, he collapsed

into his father's arms.

The next half hour was chaotic as coaches, assistants and a nurse attempted to help Drew into an ambulance for the 30-minute drive to the nearby town of Ritzville. Drew was then transferred by helicopter to a larger hospital in Spokane.

An MRI revealed massive bleeding in Drew's brain, warranting an immediate craniectomy to give the brain room to swell.

Drew fought for life two days before succumbing to his injuries. Doctors suspected that he had suffered from Second Impact Syndrome (SIS), a rare and usually fatal condition in which a second concussion occurs before the first concussion has healed properly.

See "Swank memorial," page 5

Andrew "Drew" Fremont Swank

May 4, 1992 to September 27, 2009



Our family moved to a home in the country when Drew was two years old. He grew up with a passion for God's creation and the great outdoors. He loved hiking, exploring, hunting and fishing. He also had fun playing football and snowboarding.

Drew was always shy. He often convinced his younger sister, Rowee, to speak for him in public. He, Rowee, and younger brother Tim were inseparable. Their five older siblings referred to them as "the little kids."

He became a child of God at age nine and we believe that his Father in heaven kindled a mighty spirit of God in him. He was tenderhearted; once on Valentine's Day he gave a rose to

See "Swank," page 11

God is still good (part 2): My answer to Gordon Lightfoot's question



Rev. Howard Russell

*Executive Director,
Christian Healthcare
Ministries*

Editor's note: Part 1 of this article appeared in the August 2010 CHM newsletter, available at www.cbministries.org/newsletter.aspx

"Does anyone know where the love of God goes when the waves turn the minutes to hours?" – Gordon Lightfoot, "The Wreck of the Edmund Fitzgerald."

I know where the love of God goes.

It's with you. It's with me. It's with every believer.

"He is with you in the conference room when your world is crashing down on you... And He is with you in the ICU when the doctors don't know what to do and it scares you to the core, He is with you." – Mandisa, "He is With You."

That's where He is. With us. Though sometimes it may not seem that way.

Troubles can paralyze us. They turn nights into sleepless torture. Days are anxiety-ridden. Troubles can take away our hope.

Really, why *do* bad things happen to good people? More specifically in the case of Christians, why do bad things happen to us?

It depends on what you mean by a bad thing.

I heard a story about Joni Eareckson Tada that brings this message home. A diving accident made her a quadriplegic. She has

been in a wheelchair since 1967. She is a great woman of God. Perhaps more appropriately, she is a woman who has been used greatly by God to teach and reach the lost and to uplift Christians.

The story is that Joni was a speaker at a large conference. Some of the conference attendees were, for whatever reason, complaining about their seating. Joni came out on to the stage in her wheelchair and said something along these lines: "I understand some of you are unhappy with the chairs you've been assigned."



The room quieted. The complaints ended. It's a good story. I don't know if it happened just that way or if that's exactly what was said. But the point is valid.

I know that every time I think of it my eyes start to mist. Not because of her disability, but because of what her words represented in terms of her surrender to God.

Based on her life and message, Joni doesn't appear to spend a lot of time asking God, "Why me?"

Her time is spent saying to God, "What's next, Lord?"

We serve an all-powerful God. In difficult circumstances it is natural to wonder why He doesn't just remove pain, eliminate sadness or eradicate disease.

The answer is in the Bible, which doesn't promise us an end to pain, sadness or disease in this life.

A review of the lives of the apostles shows they didn't depart this earth well-fed; wealthy; in bed at the end of a long, pain-free life; comfortable and content; placidly slipping away into eternity.

Rather, many of them died for their faith. The Bible speaks often of trials, of endurance, of being faithful to the end, of counting on God in all of life's situations and circumstances, however dark. Because He is light.

It's easy to believe when things are rosy. What is our position when we're in the conference room or the ICU of which Mandisa sings? Do we run? Do we fall away?

For believers, it should be the exact same place, with our hand in His, glorifying Him.

Our earthly existence is less than a finger-snap in the span

Families report good experiences with CHM's maternity program (part 4)

Alexa Lynn Hoffman

Born March 30, 2010

As told by Rachel Hoffman,
Norfolk, NE

My husband, Preston, has health insurance through his job and it works well for him. However, health care is very expensive for the rest of the family. Rather than be weighed down by the burden of these costs, we decided to switch to Christian Healthcare Ministries in 2008 after the birth of our first daughter, Kara. I joined as a Gold level member.

I became pregnant with our second daughter in July 2009. We had never submitted bills to the ministry and weren't sure where to begin or what to do. I called and spoke with Beth Kabellar, my Needs Processing representative. She was cheerful and very helpful throughout the needs

process.

I found my second delivery to be very different—and less expensive!—than Kara's birth. The first time, labor and delivery were a long, slow and painful experience. This time, I had painless contractions for 17 days and was dilated seven centimeters before it was time to go to the hospital. We arrived around 3 p.m. and by 4:39 p.m. I was holding my sweet baby girl, Alexa Lynn.

Alexa was born with a little jaundice and a slight heart murmur. I was surprised when Beth told me that bills for these complications also would be shared by CHM members!

We are so thankful for Christian Healthcare Ministries and all it has done for us throughout my pregnancy, delivery



New CHM member Alexa Lynn Hoffman

and the first part of Alexa's life. I definitely recommend CHM to everyone who is considering adding to their family.

Editor's note: If you have questions about CHM's maternity program, visit www.cbministries.org/maternity.aspx or call 1-800-791-6225, ext. 5243.

Meet CHM's new Board members

Two new members, Bruce Hugill of Skiatook, Okla., and Joseph Emert of Finday, Ohio, joined the Christian Healthcare Ministries Board of Trustees in July 2010.



New CHM board member Bruce Hugill

Hugill owns his own small firm, Acorn Financial Group, which provides investment advice to senior citizens and clients approaching retirement age. He previously served as the marketing director of a large Midwestern life insurance company.

Hugill heard of CHM through Board of Trustees member Vic Porter of Nixa, Mo., who knew that Hugill had worked since 1965 in the financial services industry. Porter asked him if he would tell his clients about Christian Healthcare Ministries. Hugill agreed and subsequently was invited to become a Board member.

He said he has many clients who are too

young for Medicare but can't afford costly health insurance policies. Hugill believes that CHM is the answer to their dilemma and the solution for Christians across the nation in the same situation.

"I am visiting every church in my area to tell them the wonderful news about CHM and its unique program," Hugill said.

Hugill's financial services experience is an asset to the CHM Board. He also serves on three other boards and is national secretary of the International Fellowship of Christians. In addition, Hugill is part of a team that determines the \$15 million

See "New Board members," page 13

Stress (part 7): How do you know if you have stress-related illness?

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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 available by contacting the Ministry Information department at 1-800-791-6225 or nmull@cbministries.org.

After six previous articles on stress you might be overwhelmed by the stress of knowing how many different ways stress can harm you. But don't surrender yet! You have available to you the resources to conquer this intimidating foe. The first step is to get an accurate assessment of your stress situation. After that, consider the following steps to treat or prevent stress-related illness.

Step 1: Consider your personality and behavioral type

Does your pattern of thinking and responding emotionally to different situations put you at risk for stress-related illness? Your personality and behavioral type reflects a perspective of life developed from your experiences, good or bad. Therefore, your response pattern to stress is deeply ingrained. It is difficult—but not impossible—to change.

As I wrote in last month's article, the Type C behavior pattern may be associated with increased cancer risk. It involves excessive denial and emotional

suppression, a practice that eventually compromises the immune system.

Those with Type "A" personalities and behavior also are at an increased risk of heart disease. Such individuals are:

- intensely competitive
- impatient
- achievement oriented
- aggressive and driven
- distorted sense of time urgency
- constantly moving

Pioneering endocrinologist Dr. Hans Selye wrote that people with this behavior type can become addicted to their own stress hormones:

It is instructive to know that stress stimulates our glands to make hormones that can induce a kind of drunkenness...The fact is, that a man can be intoxicated with his own stress hormones...In all our actions throughout the day, we must constantly look for signs of being keyed up too much—and we must learn to stop in time.

As with other forms of addiction, an easy way to determine if there is a problem is if withdrawal symptoms exist when an individual abstains from the addictive "substance." Signs of adrenaline withdrawal include:

- a strong compulsion to be "doing something" while at home or on vacation

- obsessive thoughts about what has been left undone
- a feeling of vague guilt while resting
- agitation, restlessness, pacing, leg kicking, or fast gum chewing
- an inability to concentrate for very long on any relaxing activity
- feelings of irritability and aggravation
- a vague or sometimes profound feeling of depression whenever activity stops

Step 2: Review stress-related symptoms and illnesses

In addition to the above-listed behaviors, review the following list of stress-related symptoms:

- abdominal pain, cramps, bloating, diarrhea
- skin rashes
- chest pain
- palpitations
- shortness of breath
- muscle/joint pain, stiffness
- depression
- infections
- irregular menses
- memory problems
- fatigue
- confusion
- tingling/numbness

Now review the list of illnesses possibly related to stress. Are you suffering from any of these?

See "Stress," page 13



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

Swank memorial (continued from page 1)

Doctors approached the Swanks to inquire about organ donation; from the neck down Drew's body was in perfect condition.

Patti recalled a conversation she'd had with her son five months before his death. In the car on his way to school, Drew had casually brought up the topic of organ donation.

Drew's story rapidly spread across the state. Teresa Fletcher of Port Angeles, Wash., said that his photograph reminded her of her 15-year-old son, Austin, who suffered from a serious liver disease. Soon, Austin's transplant coordinator called Teresa and announced that she'd found the perfect donor—Drew Swank. Austin's successful transplant even enabled him to play baseball the following spring. His jersey number was 15, the same as Drew Swank's number.

The Swanks donated more of Drew's organs, including his heart, which was given to a man who previously had a mechanical heart. In all, eight people are alive today because of the family's sacrifice.

"We're very, very happy that God could use our son to help

Dear Christian Healthcare Ministries staff & members (our brothers and sisters in Christ):

Thank you from the bottom of our hearts for all of your prayers. Kind words of encouragement, financial gifts and help. Your wonderful, Christlike love helped our family bear the heartache and medical costs that came after our son, Drew, suffered a severe injury during a high school football game last year.

Despite many prayers and doctors' compassionate and heroic efforts, Drew went home to be with his heavenly Father two days after the accident. Although we are heartsick and miss our son dearly, we sincerely thank and honor God and His plan for Drew's life. We want Christ to be lifted up despite this tragic event. Through our son's example we hope to see God's love become a beacon of light throughout the land.

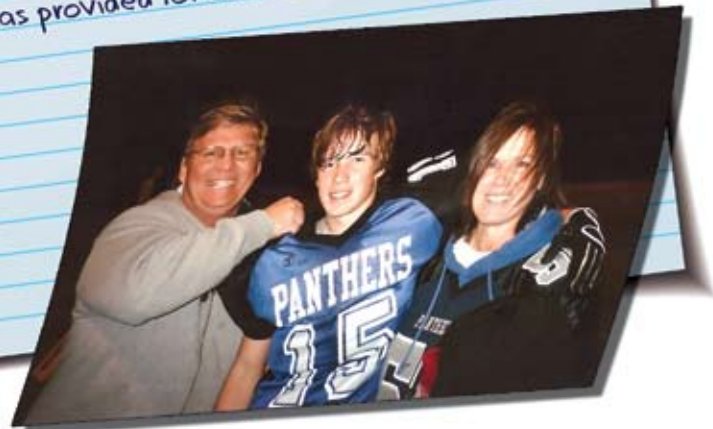
We especially thank CHM staff member Mr. Thom Benek for his help, tenderness and communication with Drew's aunts during the medical bill process. (We are praying for Thom's daughter, Dani, to recover from multiple sclerosis).

Also, many thanks to Mr. Travis Putney from The Karis Group. He was compassionate and did a tremendous job negotiating with many medical providers to obtain large bill reductions and write-offs. Our hospital bill was more than \$96,000 and Mr. Putney negotiated it down to \$33,000! He also helped reduce our \$14,000 air ambulance bill to \$6,200. When the doctor group learned of our large hospital reduction, it also wrote off 100 percent of its charges.

All of our medical bills, funeral costs and other expenses have been met thanks to CHM, The Karis Group, our friends and family members, the Valley Christian School family, and many, many folks from around the region. We are forever grateful to these people. We are overwhelmed by so many loving and gracious hearts. Thank you so much! We praise and thank God that He has provided for our needs in amazing ways.

Lovingly in Christ,

Don & Patti Swank
and family



SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

Meet the Prayer Page participants

Note: The Prayer Page begins on page 7.

Clarence Brobst

Laureldale, PA

- Total need: \$4,321 for chest pain
- Date placed on Prayer Page: May 2010
- Prayer Page gifts received to date: \$304
- Need remaining: \$4,017

Dear Brothers and Sisters in Christ:

Thank you so much for all of the prayers, cards and financial gifts that you sent us. It has been a great blessing in our lives to see such acts of kindness being done in the name of Jesus.

Thanks also to the Christian Healthcare Ministries staff for providing the vehicle through which this need can be met.

May God richly bless all of you,

Clarence & Donna Lee Brobst

Raymond Hall

Broken Arrow, OK

- Total need: \$60,762 for shoulder surgery
- Date placed on Prayer Page: January 2009
- Reductions received to date: \$35,276
- Prayer Page gifts received to date: \$6,071
- Need remaining: \$19,415

Dear Christian Healthcare Ministries:

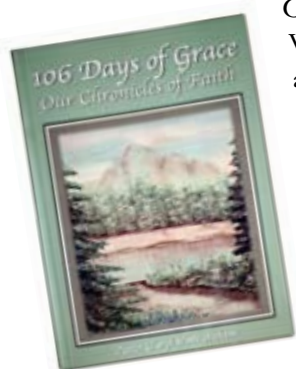
In 2008 I had shoulder surgery for a pre-existing condition. The Prayer Page has been a huge blessing to us. The best part is seeing firsthand the Body of Christ coming through and praying for my continued healing. The financial help also has been wonderful; we have so many kind brothers and sisters in the Lord.

Thank you to all of the CHM members who have helped us.

God bless,

Ray & Pam Hall

CHM member publishes book about husband's medical ordeal



Christian Healthcare Ministries member Cheryl Withrow of Scott Depot, W.Va., recently published a 218-page book chronicling the life of her late husband, Rev. Johnny Withrow. The book is titled "106 Days of Grace" and was published by Evergreen Syndicate, LLC.

A large portion of the book describes the unusual and awe-inspiring story of Johnny's battle with a heart condition that began in October 2005. After months of treatment and an unexpected period of recovery, an infection claimed his life on January 24, 2006.

See "Book," page 12

FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month:
\$608,261

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

- \$66.67 this month *-or-*
- \$22.23 for the next three months *-or-*
- \$11.12 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

OCTOBER 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 \$3,302 in gifts, bringing the total to \$16,532.**

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 \$13,490 in gifts, bringing the total need to \$16,622.**

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 \$1,561 in gifts, bringing the total needed to \$1,162.**

5. Madeline Blades: 1733 Hillcrest Dr., Carthage, MO 64836 Madeline's husband, James, underwent knee replacement surgery and incurred bills totaling \$29,000. James passed away in August 2010;

Madeline requests your help to pay his remaining bills. **UPDATE: James received \$11,108 in gifts, bringing the amount needed to \$17,892.**

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 \$994 in gifts, bringing the amount needed to \$2,445.**

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 \$304 in gifts, bringing the amount needed to \$4,017.**

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 \$1,327 in gifts, bringing the total needed to \$7,009.**

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 \$410 in gifts, bringing the total to \$931.**

10. Kim Cornett: 80 Grimes Rd., London, KY 40741 Kim had surgery to repair a hernia. After nearly \$11,300 in reductions, she requests prayer and

help with \$14,226 in bills.

11. 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 \$26,824 so far in gifts, leaving \$43,839 in bills to be met.**

12. Douglas DeLuca: 4145 Sunrise Dr., Park City, UT 84098 Douglas suffers from chronic migraine headaches. His bills total \$2,952. **UPDATE: Douglas reports \$2,017 in gifts, bringing the total to \$935.**

13. 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. **UPDATE: John Paul has received \$680 in gifts, bringing the amount needed to \$9,692.**

14. 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 \$1,742 in gifts, bringing the total needed to \$2,966.**

15. 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 \$7,482 in medical bills.

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. 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 \$876, bringing the total needed to \$1,481.**

17. 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 \$2,457 in gifts, bringing the total to \$543.**

18. 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 \$4,736 in reductions and \$4,601 in gifts, bringing the total needed to \$15,850.**

19. Nancy Graham: 2401 2nd Ave., Upper Chichester, PA 19061 Nancy underwent treatment for a bladder condition. After reductions, her bills total \$8,937.

20. 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 \$6,071 in gifts, bringing the total to \$19,415.**

21. 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.

22. 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 \$8,425 in gifts, bringing the amount needed to \$23,262.**

23. 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 \$2,497 in gifts; the amount still needed is \$1,971.**

24. 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 \$4,103.**

25. 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. **UPDATE: Becky reports \$75 in gifts, bringing the amount needed to \$3,567.**

26. 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.

27. 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 \$5,900 in gifts, bringing the total needed to \$8,974.**

28. 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 \$33,345 in gifts, bringing the total needed to \$66,123.**

29. 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 \$4,850 in gifts, bringing total bills to \$7,057.**

30. 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 \$6,858 in gifts. He now needs \$17,239.**

31. 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 \$31,945 in**

gifts, reducing the amount needed to \$11,405.

32. Larry Mobley: 27508 Sky Lake Cir., Wesley Chapel, FL 33544 Larry suffers from a pre-existing heart condition and incurred bills totaling more than \$15,000. After reductions, his charges are \$1,027.

33. 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 \$1,638 in gifts and \$2,134 in reductions. He has \$7,821 in bills to be met.**

34. 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, \$135 in added bills and \$7,420 in gifts, bringing the total amount to \$28,197.**

35. 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 \$515 in gifts, bringing the amount needed to \$16,762.**

36. 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 \$4,537 in gifts and \$542 in reductions, bringing the total to \$8,999.**

37. 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 \$11,562 in gifts, bringing the total needed to \$20,571.**

38. 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 \$519 in gifts, bringing the total needed to \$6,434.**

39. 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 \$7,539 in gifts, reducing the amount needed to \$2,461.**

40. 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 \$2,328 in gifts, bringing the total to \$8,352.**

41. 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. **UPDATE: Joanne has received \$110 in gifts, bringing the total needed to \$6,077.**

42. Sally Roe: 2899 Sylvania Rd., Troy, PA 16947 Sally incurred \$9,417 in bills for a congenital kidney condition. **UPDATE:**

GIVING GUIDE				
Membership #	Need #	Membership #	Need #	
100025-100116	49	111143-111462	40	
100148-100201	17	111464-111866	19	
100202-100327	50	111869-112236	27	
100331-100541	48	112237-112563	36	
100551-100722	09	112564-112968	13	
100723-100911	12	112969-113405	21	
100935-101215	32	113407-113756	31	
101232-101469	04	113758-114104	26	
101498-101871	16	114105-114479	54	
101882-102385	23	114480-114857	47	
102394-102753	03	114858-115343	10	
102756-103359	06	115345-116303	43	
103361-104001	39	116305-118033	18	
104043-104586	14	118038-119861	55	
104592-105145	25	119893-121930	01	
105147-105773	45	121938-124185	02	
105784-106349	07	124189-126158	35	
106356-106851	24	126162-128026	30	
106867-107274	53	128041-130240	05	
107277-107820	41	130247-132611	20	
107822-108340	38	132616-135190	37	
108353-108792	42	135197-138145	22	
108794-109196	08	138147-142056	46	
109197-109659	29	142058-143376	51	
109660-110034	52	143377-143982	34	
110039-110407	15	143985-144823	11	
110409-110771	33	144824-145835	28	
110779-111142	44			

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 #52.

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 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.

Sally received \$2,449 in gifts, bringing the total needed to \$6,968.

43. 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 \$8,240 in gifts, bringing the total needed to \$15,465.*

44. Barbara Smith: PO Box 1167, Rupert, WV 25984 Barbara underwent a hysterectomy to remove uterine cancer cells. She requests help with bills totaling \$10,334. *UPDATE: Barbara has received \$962 in reductions and \$1,324 in a gift from a friend, bringing the total to \$8,048.*

45. 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 \$5,735 in gifts, bringing his bills to \$3,805.*

46. 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 \$3,950 in gifts, bringing the total needed to \$25,027.*

47. 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 \$9,747 in gifts, bringing the total needed to \$14,052.*

48. 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.

49. 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.

50. 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 \$483 in gifts, bringing the total to \$699.*

51. Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227 Lessie underwent bladder surgery and asks for help with bills totaling \$29,605. *UPDATE: Lessie received \$4,161 in gifts, bringing the total needed to \$25,444.*

52. 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 \$12,141 in gifts, reducing his need to \$7,411.*

53. 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 \$23,761 in gifts, bringing the total needed to \$4,254.*

54. Robert Winkel: N4651 State

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 \$6,983 in gifts, bringing the amount needed to \$9,717.*

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 \$1,505 in gifts, bringing the amount needed to \$12,864.*

55. 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 \$822 in gifts, bringing the amount needed to \$16,178.*

Prayer Page need met:

Linda Eash, Utica, OH
Condition: Varicose veins
Bills: \$1,000

We rejoice that this need has been met and thank all who contributed! We ask your continued generosity toward other Prayer Page needs.

Swank memorial (continued from page 5)

them and prolong their lives,” Patti said. “The worst day of my life was the best day of their lives.”

The Swanks have found peace knowing that Drew is in heaven with God. “I know that’s where my son is; he’s home and we’re going to be home with him someday,” Patti said.

Editor’s note: The Swank family, together with the NFL and various athletic organizations, is working to educate lawmakers, schools and families about the dangers associated with not taking the appropriate protective measures during athletic events. To

learn more, visit the family’s blog online at <http://joindrewsteam.wordpress.com> and www.brainchampions.org. Brain Champions is a nonprofit organization

“We’re very, very happy that God could use our son to help {the people who received his organs} and prolong their lives. The worst day of my life was the best day of their lives.”

-Patti Swank

started by the Swanks and other families who have experienced similar situations.

The Swanks also encourage organ donation; eight people were helped through Drew’s donations. Please visit www.lcnw.org to learn more.



The most recent picture of the Swank family, taken in summer 2010

Swank (continued from page 1)

every girl in his high school freshman class. He didn’t want any of them to feel left out.

Drew had a great desire to help people find peace with God. He was quick to ask for forgiveness whenever he made a mistake and he never held grudges. He was a tremendous example to his family of Christlike behavior.

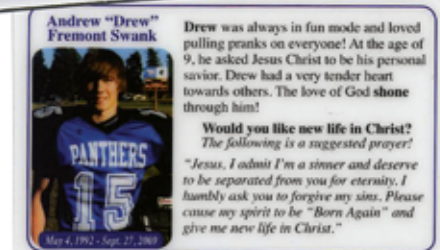
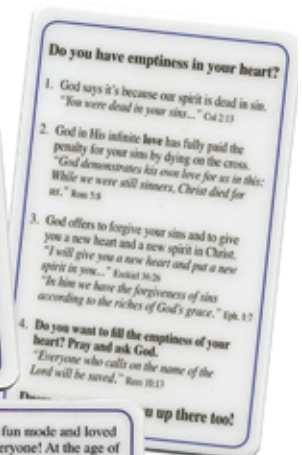
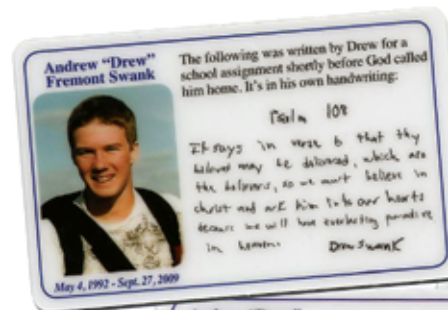
He loved pulling pranks. We often recall his practical jokes with laughter and joy. Drew loved studying history, geography and biblical prophecy.

All of Drew’s family and friends loved him and miss him very much. We are looking forward to the day when we’ll be with him again! We thank God for giving Drew to us.

God laid on our hearts to start a ministry of handing out Bible tracts across the country in memory of Drew. These tracts are designed to help Christians share the Good News of the Gospel with unbelievers...especially Kids! So far, almost 8,000 tracts have gone out to schools, youth groups, sports teams, friends and relatives.

There is a mix of five different laminated wallet-size tracts that we send out (see samples below). There is no charge for the tracts. If you would like us to send you our tracts, please mail your request (along with your mailing address and number desired) to:

The Swank Family
14341 N Hauser Lake Rd
Post Falls, ID 83854



Still good (continued from page 2)

of eternity. We are in awe of the great Egyptian pyramids, built 4,700 years ago. Compare that to the millions, billions, trillions of years that still are just a fraction of the never-ending span of God's time.

The things for which people strive—money, power, success—the Bible says in Ecclesiastes disappear in the wind:

eventually, inevitably, unremembered. What lasts for eternity is our relationship with Him.

Whatever we encounter in our brief lives, He is with us. When children of God endure trials, He is with us. Non-believers face trials—and they do so alone. The eternity they face is described in the Bible.

Thank God we will be spared that fate.

As for me and my house, we will trust in God as we deal with our trials. As Christians, all of us have the perfect model.

Jesus was not spared suffering. For us. He was faithful to the end. For us. He is our example. Eternally.

Book (continued from page 6)

Lengthy hospitalization and nearly 20 surgeries led to astronomically large medical bills totaling more than \$1.6 million. With help from family members, Medicaid, Christian Healthcare Ministries and The Karis Group (a partnering Christian advocacy organization), Johnny's bills were completely eliminated.



Johnny Withrow and a nurse shortly before Johnny's death in January 2006

"Johnny was a wonderful man who inspired many people," Cheryl said. "I was compelled by the Holy Spirit to write a book about his incredible ordeal and the miraculous events that happened throughout that time of testing."

If you are interested in reading "106 Days of Grace," please contact Cheryl:

Cheryl Withrow
224 Beechwood Estates
Scott Depot, WV 25560
(or e-mail clw2121@msn.com)

You also can read Johnny's story in the January 2007 CHM newsletter, available online at www.chministries.org/

newsletter.aspx or by contacting the editor at editor@chministries.org.

Your questions answered...

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

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

Q: *Can my family members participate at different CHM levels?*

A: Yes. Each participating unit can be at a different level (Gold, Silver or Bronze). Gold is the best program and offers the most services. It is especially recommended for women who are considering becoming pregnant.

Please evaluate our participation levels to decide what is best for your family. To change your participation level, 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)



Spleen has purpose: houses helpful monocytes

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

During a lecture years ago about the purpose of the human appendix, I recall hearing that this poorly understood organ was a “vestigial remnant” of the evolutionary process. I came to learn that in medical history there were dozens of organs considered useless remnants of our supposed evolutionary past. Over time, we have developed an increased appreciation for them and their purposes.

The spleen is one of those lowly organs whose value is under-appreciated. A recent report regarding the spleen’s purpose grants vindication to those who reject the evolutionary hypothesis.

Researchers at Harvard Medical School in Boston conducted experiments in which heart attacks were induced in laboratory mice. Moments later, white blood cells called monocytes arrived on the scene of the heart damage to clean up the debris, disassemble dead cells and foster tissue rebuilding in the injured area.

Where did the monocytes come from? The scientists traced them back to the spleen.

The spleen stores monocytes in compartments close to the blood vessels that course through this highly vascular organ. The monocytes’ position allows

them to be released rapidly into the bloodstream in response to trauma or infection. The spleen also recycles iron from “used” red blood cells, houses new red blood cells, manufactures antibodies, and functions as a “killing chamber” for infectious agents. Indeed, people who have their spleen removed become more vulnerable to infection.

Swirski, F. K., M. Nabrendorf, et al. (2009). Identification of splenic reservoir monocytes and their deployment to inflammatory sites. Science 325(5940): 612-616.

Stress (continued from page 4)

- Gastrointestinal ulcers
- skin disorders (i.e. vitiligo)
- high blood pressure
- elevated cholesterol
- coronary artery disease
- heart dysrhythmias
- mitral valve prolapse
- panic or anxiety attacks
- frequent infections
- loss of lean muscle mass
- “buffalo” torso or “hump”
- arthritis
- cancer
- diabetes
- poor blood sugar control
- endometriosis
- irregular or absent menses
- reduced lactation (milk)
- infertility
- miscarriage
- memory loss
- learning disability
- mental illness
- depression
- heavy metal poisoning
- hypoglycemia
- fibromyalgia
- insomnia

Just because you have one or more of these symptoms or illnesses does not mean that it is caused by stress. However, stress should not be ruled out before seriously considering its role in causing the disease, contributing to “flare-ups” or both.

Next month: Stress (part 8): steps three and four to treat or prevent stress-related illness.

Selye, Hans. 1956. The Stress of Life. New York: McGraw-Hill Book Company, 265.

New Board members (continued from page 3)

annual budget for the Air Force Sergeants Association.

He grew up in St. Petersburg, Fla. After graduating from Northeast High School in St. Petersburg, Hugill served in the U.S. Air Force for four years before obtaining a bachelor’s degree in marketing from

Southwestern College in Winfield, Ks.

Hugill has been married to his wife, Roberta, for 46 years. They have four children, 16 grandchildren and one great-grandchild. The Hugills attend Courtyard Church in Skiatook, which is affiliated with the Church of God of Indiana. In his spare

time, Hugill enjoys playing golf, traveling and spending time at the family’s cabin in Grand Lake o’ the Cherokees in the Ozark Mountains.

Next month: Meet CHM’s new Board members (part 2)

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:

My wife and I thank the Lord for your ministry. The relational dynamic is unparalleled in the health insurance world. *(Editor's note: the writer's meaning is that a member's relationship with CHM is superior to a customer's relationship with an insurance company; CHM is not insurance.)*

Please use the enclosed financial gift in any way you see fit as you continue your unique service to the Body of Christ.

May our Father in heaven continue to show Himself mighty on your behalf in the years to come!

Because Christ lives,

The Board family
Tim, Lori, Timmy, Luke & Elijah
Stephens City, VA

Dear Christian Healthcare Ministries:

I cannot praise God enough for your support. I thank you from the very depths of my heart for your kindness. I pray that God will someday allow me to be financially able to repay Christian Healthcare Ministries.

Thank you very much.

Your Sister in Christ,

Jean Burdette
Alderson, WV

Dear Christian Healthcare Ministries:

I am listed on the newsletter Prayer Page and I want to thank everyone for their help with my need. I thank my God for special friends from Christian Healthcare Ministries.

Love,

Mary Ann Scott
Golden, MS

Dear Friends at CHM and The Karis Group:

We want to thank you for all of your work in settling Karen's medical bills. We have been truly blessed. The prayer, support and resources have been overwhelming and we don't know how to thank you.

We will continue to participate in CHM and share this method of meeting medical bills with people we know. We only wish that we had joined the ministry even sooner and would have thus avoided high health insurance premiums.

The Lord bless and keep you all.
Thank you, thank you!

Sincerely,

Clyde & Karen Seifert
Powell, WY

Editor's note: The Karis Group is a Christian patient advocacy organization that partners with CHM to reduce members' medical bills.

Dear Christian Healthcare Ministries:

Thank you for all of your assistance in meeting Elaine's recent medical expenses. The check came at a good time.

It is reassuring to know that we have the CHM family to come alongside our family. We believe that this solution to meeting medical costs is both practical and responsible. It is an excellent model for the health care world to follow. Again, thanks to everyone at CHM!

Sincerely,

Glenn & Elaine Myers
Swansea, IL

CHM legal notices

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

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

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

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

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

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

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

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

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

Shelly Brubaker: 6999 New Paris Eldorado Rd., New Paris, OH 45347 Shelly suffers from endometriosis and other female problems. She requests prayer for pain relief and healing.

Rebecca Docter: 97 S Pleasant Dr., Defuniak Springs, FL 32435 Rebecca has cancer in her small intestine and requests prayer.

Alex & Anna Deikun: 1520 Prince St., Baldwin, NY 11510 Alex has been in hospice care for two years. Anna may need shoulder surgery. Please remember the Deikuns in prayer.

Etta Louise McKim: 65 Pogue St., Monticello, KY 42633 Etta Louise requests prayer because she is undergoing testing for breast cancer.

Meghan Jones: 2 Ruth Rd., Denver, PA 17517 Meghan suffered a placental abruption and may lose her baby. She is due in November. Please pray for Meghan.

Sadie Stoltzfus: 360 W Mount Airy Rd., Stevens, PA 17578 Sadie recently had heart surgery and now needs a heart transplant. Please keep Sadie in prayer.

George Coughlin: 301 E 7th Ave., Durand, WI 54736 George needs a

defibrillator inserted. He is self-employed and is worried about his finances as well as his health. Please pray for George.

Michael Lantry: 3026 Vermilion Dr., Cook, MN 55723 Michael requests prayer for his rheumatoid arthritis condition.

Anthony Carson: 916 Blossom Ct., Lafayette, IN 47905 Anthony recently was diagnosed with melanoma in his leg. Please remember him in prayer.

Karen Franklin: 201 S 7th St W, Homedale, ID 83628 Karen is pregnant and previously suffered four miscarriages. Please keep her in prayer.



CHRISTIAN HEALTHCARE MINISTRIES

October 2010

IN THIS ISSUE:

*Memorial tribute to Drew Swank • God is still good (part 2)
Families report good experiences with CHM's maternity program
Meet CHM's new Board members • Healthwatch • Member
publishes book about husband's medical ordeal • Prayer Page
Your questions answered • Spleen has purpose • Letters to CHM
Monthly prayer requests*



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