



# Christian Healthcare Ministries

*The biblical solution to healthcare costs*

December 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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## Reductions take a big bite out of big medical bills

**Loren Lux  
 Quitman, TX  
 \$168,785 reduction on  
 hospital bill**

Loren Lux found himself in need of medical attention far from his home in Quitman, Texas. As the owner of Lux's Trucking, he travels the nation in his 18-wheeled "office" and uses his occupation as a ministry to other truck drivers.

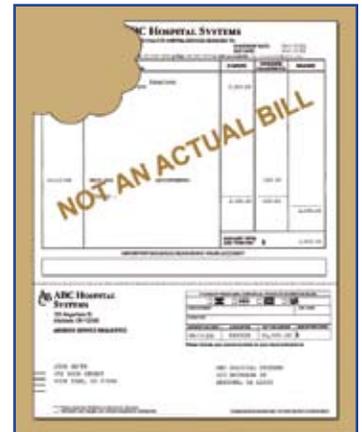
In May 2010, Lux was close to New Orleans when a ruptured gastric ulcer required immediate transport to a hospital. His hospital bill alone was \$200,689.

In addition to his Gold level membership with Christian Healthcare Ministries, Lux carried an occupational health insurance policy that paid \$31,904 of his hospital bill. With help from Christian Healthcare Ministries, the

remainder of the bill was written off.

"Even though I have a health insurance policy, it fell short of my needs," he said. "I praise God for Christian Healthcare Ministries and brothers and sisters willing to share one another's burdens."

Lux said that he knew how expensive medical care was because he worked as a surgical special procedures technologist years ago. He also was aware of CHM's practice of negotiating with health care providers



on members' behalf.

"I asked for reductions, but it wasn't until the ministry became involved that things were really set in motion," he said.

Lux and his wife, Marcie, have faced many struggles throughout their 43 years of marriage, including a miscarriage, accidents, surgeries and cancer. However, God has been faithful. "We have had and will have trouble in this life," he said, "but praise the Lord, it's better to face it with Jesus by our side than without Him."

His advice to other CHM members seeking reductions is to follow the principle found in Matthew 7:7-8: "Ask and it will be given to you; seek

### "Incredible!"

That is what the ministry staff has been saying as we hear more and more news of large reductions. Here are some recent examples:

- **Louella Troyer, Holmesville, OH** (blood infection and complications): \$684,141 total reduction
- **Douglas Neal, Crystal Lake, IL** (chronic ischemic heart disease): \$155,769 total reduction
- **Angel Escamilla, Dwight, IL** (mitral valve disorder): \$151,857 total reduction
- **Paul Yadon, Maple Falls, WA** (acute myocardial infarction): \$130,556 total reduction
- **Wayne Ervin, Jacksonville, IL** (quadruple bypass): \$112,623 total reduction

## God is good—*all* the time



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

In the CHM August 2010 newsletter, I wrote a column entitled, “My niece has cancer; my son has a tumor; God is still good.”

During this holiday season an update is in order: God is still good!

(I know that some people believe we shouldn’t say “holiday season.” Yes, we should. The word “holiday” is derived from “holy day.” Let’s not let the world steal from us awareness that these days are—and should be—holy.)

I am grateful. For salvation. For life. For family. For work. For fellow Christians. The foundation of all my beliefs and the source of all my gratitude is a proper comprehension of who God is.

First, here is an update on my niece. Her scans for cancer are clear. After some aggressive chemotherapy and other

treatments the report is that God has blessed her with healing.

Her journey has not been easy. Chemotherapy is a difficult process. But she has been grateful every step of the way for the Lord’s help. She expresses nothing but thanksgiving to God for His blessings.

Her new little baby is doing very well and is free of cancer.

My son Joseph had a recent MRI to evaluate his brain tumor. The report: minimal change, most likely due to camera angle. He is showing no obvious negative effects of the tumor. I am grateful.

Being grateful should be a constant attitude for Christians. We may enjoy the greatest gratitude from relief from the greatest pain. However, while victory over those events is a wonderful blessing, the greatest

victory is and always should be our relationship with God.

When things are bad I must remember that God is good. When things are good I must remember that every good and perfect gift comes from God. The source of every good thing is God. Satan is the source of every bad thing.

The most powerful thing Satan does is convince us that God isn’t good all the time. That causes us not to see God clearly. Our actions begin to reflect doubt and selfish behavior. We miss the will of God.

In such circumstances I go back to the wonderful knowledge that God loves me so much that He sent His only Son to buy my pardon. And yours.

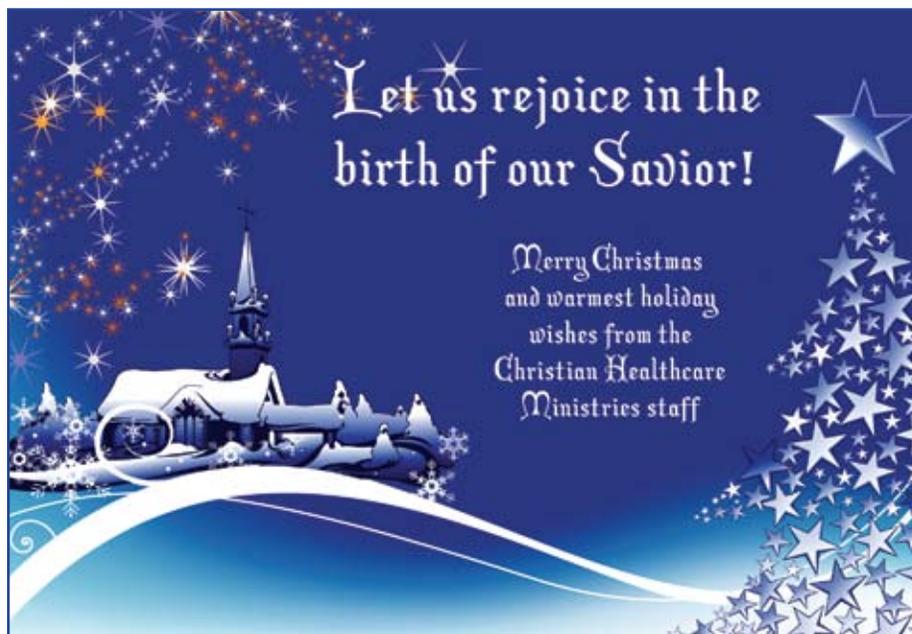
As Jesus entered this world, grew into manhood, shared the Good News, was crucified and

rose again, we—you and I, my niece, my son and every other human being who has ever drawn breath—were always on God’s mind.

He prepared the way so we could experience salvation from an eternity of hell and suffering.

Christianity describes a God who embraces His followers. He

*See “God is good,”  
page 13*



## A member's experience with Brother's Keeper

*Editor's note: Brother's Keeper is a ministry of Christians helping each other with medical costs exceeding the regular CHM program limit of \$125,000 per illness. Brother's Keeper needs are eligible for sharing up to \$1 million per illness. To learn more, visit [www.cbministries.org/catastrophicbills.aspx](http://www.cbministries.org/catastrophicbills.aspx) or call 1-800-791-6225 and ask for Brother's Keeper.*

**Kurt & Cindy Peterson**  
Haslet, TX  
\$70,721 shared through Brother's Keeper

Kurt was diagnosed with thyroid cancer in 2002 and underwent three surgeries followed by radioactive iodine treatment.

In 2005, we sought a second opinion from a cancer center in Houston. Kurt had a fourth operation and then had to have all

of his teeth pulled before going through radiation treatment (the radiation can cause jawbone damage, making subsequent dental treatment dangerous).

Recently, Kurt underwent his fifth surgery to remove a new mass that had formed on his esophagus. He had extensive repair work done on his throat to remove scar tissue that was causing swallowing problems.

CHM's Brother's Keeper program gave Kurt the ability to make his own health care decisions. CHM never denied him the treatment he needed and the ministry reimbursed our medical expenses 100 percent! What other health care program does that?

We thank God for CHM and the good

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*"CHM's Brother's Keeper program gave Kurt the ability to make his own health care decisions. CHM never denied him the treatment he needed and the ministry reimbursed our medical expenses 100 percent! What other health care program does that?"*

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-CHM member Cindy Peterson

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work it does to build the kingdom of God and to build up fellow believers. We pray that in the future more Christians discover what a great program this is for their family. May God continue to bless each ministry member and the CHM staff.

## Attention: CHM members

**We want you to use these...**



**...to get some of these...**

**...so we can get more of these:**



**(new CHM members)**

All CHM members recently received in the mail a DVD wallet for use in promoting the ministry to family and friends. More free DVD wallets are available by visiting [www.cbministries.org/getmoreinfo.aspx](http://www.cbministries.org/getmoreinfo.aspx) or by contacting the ministry at [info@cbministries.org](mailto:info@cbministries.org) or 1-800-791-6225, ext. 5993. We encourage you to request more DVD wallets to help spread the good news of CHM to Christians who need health care cost support.

## Stress (part 9): general treatment of stress-related illness

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[doc@cbministries.org](mailto:doc@cbministries.org)

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

*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 [nnull@cbministries.org](mailto:nnull@cbministries.org).*

General recommendations to “rehabilitate” the adrenal glands include an underlying treatment principle of eliminating or minimizing unnecessary adrenal stress triggers.

(There also are numerous medications used to manage stress, including tranquilizers, sleep aids, etc. I will not discuss them in this article. Instead, I will focus on often overlooked steps to address stress-related illness at a basic level.)

### Step 1: Control pain and inflammation

Pain and inflammation exert major stress on the adrenal glands. Therefore, pain and inflammation must be properly treated and controlled to achieve adrenal restoration. From my osteopathic background and significant practice treating chronic pain, I have found that most chronic pain problems can be classified as structural, metabolic or both.

Chronic structural pain is usually due to prior injury, whether the

injury was a major single event (such as an auto accident) or an accumulation of small injuries (for example, resulting from poor posture). Often, postural problems and poor body mechanics weaken individuals over time and contribute to a serious injury, such as an acute back strain while lifting at work.

Chronic pain due to structural injury is usually confined to a limited area (or one or two joints) and often involves supporting connective tissue (ligaments, tendons and joint capsules). This kind of pain is usually best treated with manipulation (osteopathic or chiropractic) and aggressive physical therapy.

If pain persists two months after the injury, a little known injection treatment (prolotherapy) will often relieve the pain permanently by restoring strength and stability to the damaged connective tissue.

Chronic metabolic pain problems are usually associated with the presence of excess inflammatory compounds. Since these compounds can travel anywhere in the body, metabolic pain is generalized (present in multiple areas or joints of the body). An individual suffering from chronic metabolic pain may say, “I hurt all over.”

For example, pioneering



endocrinologist Dr. Hans Selye reported that dental infections (such as abscessed teeth or infections present in “dead” root canal teeth or dental cavities) can contribute to systemic inflammation and symptoms, acting as an adrenal gland stressor.

*According to certain Egyptian tables, which date back to 650 B.C., and were found in the ruins of Nineveh, the great king, Annaper-Essa, suffered from a terrible disease, consisting of intense headaches and pains in the joints. No treatment known at the time was of any help. Then, upon the counsel of a physician, Arad-Nassa, the royal patient had his bad teeth extracted and immediately all his troubles disappeared.*

*During the 17th century, the French surgeon, Gene Louise Petit, pointed out in his famous treatise of surgical maladies that dental decay can produce all sorts of ailments*

See “Stress,” page 13

## The year in review: 2010

In case you missed them the first time around, here is a list of key articles that appeared in our monthly newsletter this year. Newsletter issues are available as free downloads at [www.chministries.org/newsletter.aspx](http://www.chministries.org/newsletter.aspx) or by contacting the editor at [editor@chministries.org](mailto:editor@chministries.org) or 1-800-791-6225, ext. 5796.

### Ministry news

**January 2010:** Missouri members: don't forget about your CHM tax advantage • Webinars can enhance communication with members **March:** Bill reductions reach record high; member efforts the lion's share • CHM membership is increasing • CHM e-newsletter **April:** New website in use; visit us online • CHM staff share the ministry message across the nation • Farewell to a friend **June:** In their own words: why past members return to CHM • Number of new joiners increasing • CHM income statements 2005-2010 **August:** Changes in store for CHM Guidelines • New CHM promotional DVD wallet coming soon **September:** Reducing stress by reducing your medical bills • Extra giving nearly \$90,000 for first half of 2010 **October:** Meet CHM's new Board members (part 1), November (part 2) **November:** CHM members share their stories in books

### Brother's Keeper / Prayer Page

**February:** Putting ourselves in their shoes **May:** Pre-existing conditions? CHM isn't the new kid on the block • What can Brother's Keeper do for you? **June:** Questions about pre-existing conditions **July:** Sign up for Brother's Keeper, sign on for peace of mind **November:** Pennies a day help their bills get paid • Brother's Keeper: affordable assistance with large medical bills

### How CHM works

**February:** Ten great reasons your friends and family should join Christian Healthcare Ministries **March:** Bronze, Silver, Gold: Good, better, best • Taxes and Christian Healthcare Ministries **June:** Simplify your giving with CheckEase automatic withdrawal **July:** Your questions answered **August:** Your questions answered **October:** Your questions answered

### Maternity

**July:** Families report good experiences with CHM's maternity program (part 1), August (part 2), September (part 3), October (part 4)

### Universal health care / legal issues

**January:** The health care bill: we're going to be just fine  
**May:** Health care law does not affect CHM's ability to serve our members

### Member testimonies

**January:** Brothers find success as baseball players and businessmen; health care cost support as CHM members • CHM member survives freak accident on Mexican highway • Updates from Prayer Page participants **April:** Members' bill reductions ease financial strain (part 1), May (part 2) • Prayer Page: Ronny & Kathy Cooksey **May:** Prayer Page participant receives \$1,500 from anonymous donor; bills eliminated **June:** Member survives heart attack, receives large bill reductions • Prayer Page: Rochelle Goertzen **July:** Member experiences miraculous recovery from multiple strokes • Prayer Page: Lessie Triplett **August:** Prayer Page: Glen & Rachel Zehr **September:** God is faithful—even when there's no happy ending • My "heart-felt" encounter with the Prayer Page: Glen Cople **October:** Memorial tribute to Drew Swank • Prayer Page: Clarence Brobst & Raymond Hall • CHM member publishes book about husband's medical ordeal **November:** "You have not because you ask not"

### Health-related articles by Dr. Jacobson

**January:** A history of influenza and the spread of the H1N1 virus **February:** How H1N1 is diagnosed, treated and prevented • Zap your sponges **March:** How to avoid drug toxicity • GERD medications don't help asthma **April:** Stress: the Trojan Horse of disease **May:** Stress (part 2): initial discoveries **June:** Stress (part 3): pathways and the G.A.S. • Which diet is best to prevent kidney stones? **July:** Stress (part 4): the adrenaline pathway • "Don't call us, we'll call you" doesn't always work **August:** Stress (part 5): the cortisol pathway **September:** Stress (part 6): the cortisol pathway (cont'd) • Diabetes causes harm even prior to diagnosis **October:** Stress (part 7): how do you know if you have stress-related illness? • Spleen has purpose: houses helpful monocytes **November:** Stress (part 8): preventing stress-related illness • CT scans of mummies reveal heart disease

# Prayer Page action: a gift for every season

The CHM Prayer Page is about prayer—and more. It's about action and Christian compassion. It's about Christians coming to the aid of other Christians.

The Prayer Page is about you.

The holidays should be a break from our daily pressures and a time of thanksgiving, joy and the pleasure of spending time with family and friends.

However, some struggles in our lives are so prominent that we can't even briefly ignore them.

This holiday season some of your brothers and sisters in Christ are facing a serious medical diagnosis or the burden of a chronic illness.

They covet your prayers. Even if they have family gathered around them they still may experience pain and perhaps even fear. Help them by setting time aside to ask God to work in their lives.

There is another group of people that will benefit from your help this holiday season. Some Christian Healthcare Ministries members have received treatment for pre-existing medical conditions and are doing well physically; however, they still have the challenge of unpaid medical bills.

These Christians' needs are listed on the Prayer Page in the CHM monthly newsletter. They trust that God—through His people—will provide for their financial need. Donated by CHM members,

Prayer Page contributions are over and above regular monthly gift amounts.

We encourage you to open your heart to your fellow believers and consider their needs when determining your year-end giving.



## Prayer Page need met:

**Katherine Svenson, Delta, CO**  
**Condition:** Bunion surgery  
**Bills:** \$454

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

## FINANCIAL: PRAYER PAGE GIVING

**Prayer Page total needs remaining this month:**  
**\$697,220**

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

- \$75.17 this month *-or-*
- \$25.06 for the next three months *-or-*
- \$12.53 for the next six months

*Together, we can make eliminating these bills a reality! These amounts are suggestions; please consider giving today.*

All extra giving to Christian Healthcare Ministries is now being applied to Prayer Page needs. To give, simply fill out the tear-off stub on your next Member Gift Form monthly statement or call 1-800-791-6225, ext. 5993 to contribute by credit card or automatic bank withdrawal. Extra giving toward Prayer Page needs is tax-deductible; you will receive a receipt of 2010 extra giving in early 2011.

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

DECEMBER 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 has bills totaling \$19,834. **UPDATE: Gene reports \$3,747 in gifts, bringing the need to \$16,087.**

**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 \$13,765 in gifts, bringing the total need to \$16,347.**

**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. **UPDATE: Kathy received \$50 in gifts, bringing the total need to \$1,953.**

**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 \$1,698 in gifts, bringing the total needed to \$1,025.**

**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**

**\$11,439 in gifts, bringing the amount needed to \$17,561.**

**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 \$1,109 in gifts, bringing the amount needed to \$2,330.**

**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. **UPDATE: Clarence has received \$616 in gifts, bringing the amount needed to \$3,705.**

**8. Lindi Burgess: 4980 Lenville Rd., Moscow, ID 83843** Lindi underwent a hysterectomy and has other medical issues that prevent her from working outside her home. She incurred \$18,215 in bills and asks the ministry family for prayers and financial help.

**9. 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 \$2,557 in gifts, bringing the total needed to \$5,779.**

**10. Michael Copeland: PO Box 12702, Knoxville, TN 37912** Mike underwent seven bypass heart surgery and requests financial help and prayer. After reductions, his bills total \$48,655.

**11. 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 \$542 in gifts, bringing the total to \$799.**

**12. 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.

**13. Billy Cox: 4390 Liberty Lane, Conway, SC 29527** Billy incurred bills for \$70,663 for artery blockage. He asks the CHM family for help. **UPDATE: Billy has received \$27,286 so far in gifts, leaving \$43,377 in bills to be met.**

**14. John Paul Dodd: 711 Kimberly Ct., Caldwell, ID 83605** John Paul underwent a pacemaker replacement operation and incurred \$10,372 in medical bills. **UPDATE: John Paul has received \$910 in gifts, bringing the amount needed to \$9,462.**

**15. John Edmonson: 1151 Banbury Trail, Maitland, FL 32751** John suffers from hypogonadism and underwent treatment for symptoms of depression and joint pain. John asks CHM members for prayer and help with \$1,524 in medical bills.

**16. 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 \$1,852 in gifts, bringing the total to \$2,856.**

**17. Nova Ferguson: 5466 Knauss Rd., Sycamore, OH 44882** Nova suffered severe shoulder, arm and

*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*

chest pain. Thankfully, she did not experience a heart attack. She incurred \$7,482 in medical bills. **UPDATE: Nova has received \$123 in gifts, bringing the total needed to \$7,359.**

**18. 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 \$1,001, bringing the need to \$1,356.**

**19. Leuretha Fluty: 2005 Sprinkle Creek Rd., Mars Hill, NC 28754** Leuretha had surgery for a vein condition and incurred bills for \$3,000. **UPDATE: Leuretha reports \$2,572 in gifts and now needs \$428.**

**20. Rochelle Goertzen: 35236 Ede Rd., Lebanon, OR 97355** Rochelle underwent a total hip replacement. 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 \$5,300 in gifts, bringing the total needed to \$15,151.**

**21. Nancy Graham: 2401 2nd Ave., Upper Chichester, PA 19061** Nancy underwent treatment for a bladder condition. Her bills total \$8,937.

**22. 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 \$6,475 in gifts, bringing the total to \$19,011.**

**23. 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. **UPDATE: Jack received \$180 in gifts, bringing the total need to \$10,095.**

**24. Sally Hazard: 112 E Perkins St., Augusta, WI 54722-9079** Sally had knee replacement surgery. She would be grateful for help with her \$47,955 in bills. **UPDATE: Praise God! Sally reports \$16,268 in reductions and \$9,229 in gifts, bringing the amount needed to \$22,458.**

**25. Crystal Helman: 5 Jackson St., Norwalk, OH 44857** Crystal underwent gallbladder surgery followed by digestive complications. She asks the CHM family for help with bills totaling \$13,434. **UPDATE: Crystal received \$8,966 in reductions and \$2,750 in gifts; the amount still needed is \$1,718.**

**26. 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 \$11,314 in gifts, bringing the total need to \$4,103.**

**27. Becky Hughes: 6360 Old Highway 441 N, Baldwin, GA 30511** Becky had surgery to remove an ovarian cyst. She received more than \$14,000 in reductions and asks for help with remaining bills totaling \$3,642. **UPDATE: Becky reports \$301 in gifts, bringing the amount needed to \$3,341.**

**28. 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. **UPDATE: Paul received \$70 in gifts, bringing the need to \$11,956.**

**29. 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 \$6,155 in gifts, bringing the total needed to \$8,719.**

**30. 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 \$34,548 in gifts, bringing the need to \$64,920.**

**31. 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 \$5,126 in gifts, bringing total bills to \$6,781.**

**32. Sheila McDaniel: 131 Meadow Hill Dr., Covington, KY 41017** Sheila underwent surgery for glaucoma and incurred bills totaling \$3,865. Please remember Sheila with your prayers and financial gifts.

**33. Bobby D. Memory, Jr.: PO Box 3943, Wilmington, NC 28406** Bobby was born with a congenital condition. He now needs help with \$27,534 in bills from a pacemaker replacement. **UPDATE: Bobby reports \$3,437 in reductions and \$7,443 in gifts. He now needs \$16,654.**

**34. 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 \$32,060 in gifts, reducing the amount needed to \$11,290.**

**35. Murray Minter: 318 Narnia Loop, Spring City, TN 37381** Murray was diagnosed with rectal cancer and underwent chemotherapy and radiation treatment. After reductions of \$33,442, his bills total \$10,518. He asks for financial help and prayer from the CHM family.

**36. 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 \$2,008 in gifts and \$2,134 in reductions. He has \$7,451 in bills to be met.**

**37. Frank Neumeister: 28 Frank Lane, Ashland, PA 17921** Frank incurred bills from a heart condition for \$38,210. **UPDATE: Frank has received \$2,593 in reductions and \$8,539 in gifts, bringing the total amount to \$27,078.**

**38. 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 \$915 in gifts, bringing the amount needed to \$16,362.*

GIVING GUIDE			
Membership #	Need #	Membership #	Need #
100025-100107	19	111342-111652	39
100116-100192	56	111654-111994	29
100197-100311	11	111996-112330	21
100327-100477	55	112334-112649	14
100489-100669	04	112653-113092	23
100678-100872	42	113093-113440	35
100901-101232	18	113441-113758	34
101239-101561	15	113759-114073	28
101574-101970	25	114078-114408	60
101978-102398	03	114409-114752	61
102418-102797	06	114753-115057	54
102803-103361	43	115058-115637	12
103392-104092	16	115646-116970	20
104093-104592	59	116975-118383	50
104609-105087	27	118392-120096	01
105102-105607	52	120115-121859	44
105612-106083	49	121873-123890	02
106090-106473	07	123891-125502	38
106477-106991	32	125505-127312	33
106997-107279	26	127314-128813	05
107283-107748	09	128830-131026	08
107749-108195	46	131031-133147	22
108200-108551	41	133160-135642	40
108553-108918	47	135648-138123	24
108925-109292	31	138124-141680	53
109293-109707	48	141681-143288	57
109708-110041	17	143289-143818	37
110042-110389	58	143819-144635	13
110397-110708	36	144636-145411	10
110710-111042	51	145412-146272	30
111043-111335	45		

**39. Jill Nissila: 1185 NW Lanaia's Way, Roseburg, OR 97471** Jill had surgery for a chronic ankle condition. She asks the CHM family for help with bills totaling \$14,078. **UPDATE: Jill reports \$5,312 in gifts and \$542 in reductions, bringing the total to \$8,224.**

**40. Debra Panter: 2711 Nickel Ave., Crescent City, CA 95531** Debra underwent a hysterectomy.

She asks the CHM family for help with bills totaling \$39,185. **UPDATE: Debra has received \$7,052 in reductions and \$11,910 in gifts, bringing the total needed to \$20,223.**

**41. 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 \$638 in gifts, bringing the total needed to \$6,315.**

**42. Michael Powell: PO Box 343, Carriere, MS 39426** Michael suffers from a pre-existing eye condition and incurred \$1,260 in bills. He requests help from CHM members.

**43. 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 \$7,609 in gifts, reducing the amount needed to \$2,391.*

**44. Calvin Ratzlaff: 40596 307th St., Avon, SD 57315** Calvin suffers from hyperparathyroidism and incurred bills totaling \$16,213.

**45. Lesley Rennie: 114 Crystal Run Dr., Middletown, DE 19709** Lesley became pregnant within the 45-day waiting period after

## 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 #17.

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.

joining CHM. She needs help with \$10,680 in bills. **UPDATE: Lesley received \$2,488 in gifts, bringing the total to \$8,192.**

**46. Joanne Roberts: 735 Addison Square, Kalispell, MT 59901** Joanne underwent treatment for sciatic nerve pain and incurred \$6,187 in bills. **UPDATE: Joanne has received \$305 in gifts, bringing the total needed to \$5,882.**

**47. Sally Roe: 2899 Sylvania Rd., Troy, PA 16947** Sally incurred \$9,417 in bills for a congenital kidney condition. **UPDATE: Sally received \$2,689 in gifts, bringing the total needed to \$6,728.**

**48. Joshua Sargeant: 6743 Corban Way, MacClenny, FL 32063** Joshua, the infant son of David and Tamara Sargeant, was born with hypospadias. He underwent surgery and incurred \$7,266 in bills.

**49. Tamara Sargeant: 6743 Corban Way, MacClenny, FL 32063** Tamara became pregnant within the 45-day waiting period after joining CHM. She incurred \$3,520 in bills and asks the CHM family for help and prayer.

**50. Mary Ann Scott: 1800 Alice Hall Rd., Golden, MS 38847** Mary Ann's husband, Aubrey, had prostate cancer and passed away. Mary Ann still needs help to meet his \$97,622 in bills. **UPDATE: Mary Ann received \$73,917 in reductions and \$8,300 in gifts, bringing the total to \$15,405.**

**51. Barbara Smith: PO Box 1167, Rupert, WV 25984** Barbara underwent a hysterectomy to remove uterine cancer cells. She has bills totaling \$10,334. **UPDATE: Barbara received \$962 in reductions and \$1,499 in gifts,**

**bringing the total to \$7,873.**

**52. 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 \$6,035 in gifts, bringing his bills to \$3,505.**

**53. Kathleen Stambaugh: 208 Sherman Ave., Sheridan, WY 82801** Kathleen underwent surgery to fuse her vertebrae. Her bills total \$28,977. **UPDATE: Kathleen received \$4,701 in gifts, bringing the need to \$24,276.**

**54. 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 \$9,887 in gifts, bringing the total to \$13,912.**

**55. Tricia Supan: 74 Westover Dr., Akron, OH 44313** Tricia suffers from Lyme disease and also underwent treatment for chest pains. After reductions, her remaining bills are \$910. **UPDATE: Tricia received \$75 in gifts, bringing the total to \$835.**

**56. Cynthia Thomas: 313 W Elm St., Republic, MO 65738** Cynthia suffered colon cancer and incurred bills totaling \$1,182. She asks the CHM family for prayer and gifts. **UPDATE: Cynthia has received \$648 in gifts, bringing the total to \$534.**

**57. Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227** Lessie underwent bladder surgery and asks for help with bills totaling \$29,605. **UPDATE: Lessie received \$4,561 in gifts, bringing the total needed to \$25,044.**

#### 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 \$6,703 in gifts, bringing the amount needed to \$9,997.**

**58. 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 \$12,161 in gifts, reducing his need to \$7,391.**

**59. 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 \$24,861 in gifts, bringing the total needed to \$3,154.**

**60. Robert Winkel: N4651 State Rd. 26, Waupun, WI 53963** Robert had back surgery for a ruptured disc. He asks the CHM family for help with bills totaling \$14,369. **UPDATE: Robert has received \$1,891 in gifts, bringing the amount needed to \$12,478.**

**61. 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 \$3,852 in gifts, bringing the amount needed to \$13,148.**

**Big bite (continued from page 1)**

and you will find; knock and the door will be opened to you. For everyone who asks receives; he who seeks finds; and to him who knocks, the door will be opened.”

“Asking is not begging,” Lux said. “If you don’t ask, you cannot receive.”



*Loren Lux hard at work in his “office”*

At newsletter publication date, he is still receiving bills from his medical providers. In addition to the hospital write-off, he has so far obtained a 36 percent reduction on an internal medicine bill and a 25 percent reduction on a pathology bill.

Today Lux is on the road to recovery and back on America’s roadways. “I am doing better and want to thank CHM for representing our Lord so well,” he said.

**Judy McElveen  
Turbeville, SC  
\$111,346 write-off on hospital bill**

James and Judy McElveen know the value of working to get reductions on medical bills. In January 2010, Judy experienced shortness of breath and visited

the family physician, who recommended immediate hospitalization.

After successful treatment and Judy’s release from the hospital, the McElveens contacted Christian Healthcare Ministries to begin the bill reduction process. With help from CHM and The Karis Group, a partnering Christian patient advocacy organization, they received a 100 percent write-off on the \$111,346 hospital bill!

In addition, to date the McElveens have obtained the following reductions:

- 98 percent on Judy’s pathology bill
- 81 percent on radiology bill
- 36 percent on cardiology bill
- 20 percent on physician and surgeon bills

The McElveens advise other members to be patient and courteous when interacting with their medical providers. “We have found that being Christlike goes a long way,” they said. They also encourage members to contact the CHM



*CHM members Loren and Marcie Lux*

Reductions department (1-800-791-6225 or [reductions@chministries.org](mailto:reductions@chministries.org)) if they need help negotiating medical bills.

“We want to thank Christian Healthcare Ministries and The Karis Group for their persistence in negotiating Judy’s medical bills,” they said. “May God continue to bless these ministries.”

## In a nutshell: How to keep medical bills low

1. Make sure your health care providers understand that you are a “self-pay” patient.
2. Apply for any financial assistance available. Remember that the money you save helps all CHM members.
3. Know your hospital’s average percent markup and percent discount offered to insurance companies (see [www.hospitalvictims.com](http://www.hospitalvictims.com)). Ask for bill reductions (discounts) based on that information.
4. Contact the CHM Reductions department before accepting a reduction and making full payment. You will still receive credit toward your personal responsibility amount.
5. Ask health care providers to bill you directly and set up a payment plan with your providers until CHM members share your need (their voluntary gifts reimburse your expenditures).
6. When in doubt, contact the Reductions department at 1-800-791-6225 or [reductions@chministries.org](mailto:reductions@chministries.org).

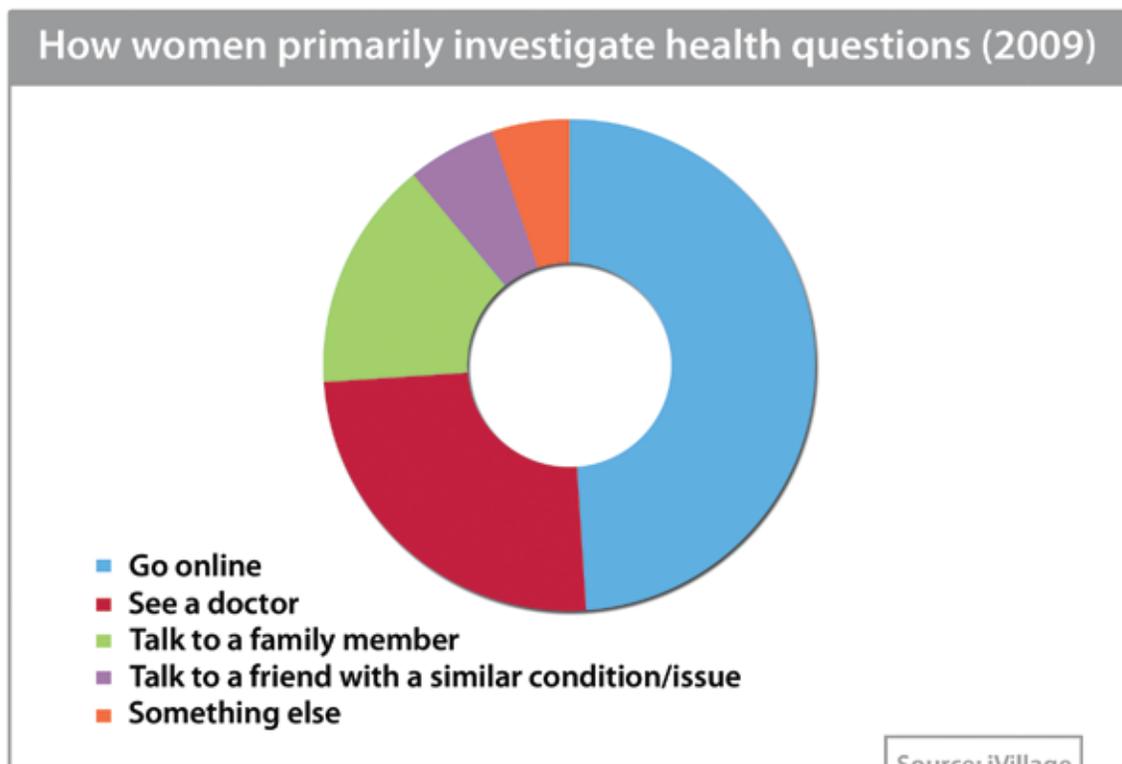


## Women seek health advice online

*Courtesy Saurage Research "Key Findings" newsletter*

Women are nearly twice as likely to seek help online (62 percent) as to ask their mothers (32 percent) for advice about non-serious health issues. Most (82 percent) say they are uncomfortable discussing health concerns or questions with friends or family members, and 59 percent report that it is embarrassing to talk about health problems with people they know.

More than one-half of women (53 percent) have discussed a health question with an online community, with 30 percent saying that this kind of support helps them prepare for the doctor visit.



## Convenience foods don't shorten mealtime prep

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

According to a recent study, eating foods fresh is healthier, less expensive and takes little to no more time to prepare than using processed or pre-packaged convenience foods.

Researchers at the UCLA Center on Everyday Lives of Families videotaped 32 families as they went through their usual dinner routines.

The scientists discovered that most families spend an average of 52 minutes preparing their dinner meal. Most families (70 percent) also use convenience foods to assist in dinner preparation.

The researchers found that the average mealtime preparation for families who relied heavily on convenience foods was only a few minutes shorter than for those who prepared their meals from raw ingredients (ingredients that needed to be chopped, peeled, etc.). Interestingly, less than 15 percent of families consistently ate take-out dinners for their evening meal.

The concept of saving time by using pre-packaged or processed foods in dinner preparation is apparently an illusion.

(2007). *Convenience Foods Don't Save Time*. *Tufts University Health & Nutrition Letter* 25(9): 3.



# Flavonols cut pancreatic cancer risk in half

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

Although uncommon, pancreatic cancer is one of the most deadly forms of the disease. It grows silently and is usually discovered in its advanced stages.

New research offers hope for prevention: good old-fashioned vegetables and tea.

Researchers at the German Institute of Human Nutrition Potsdam-Rehbruecke studied data from more than 185,000 participants in the Multiethnic Cohort Study, which collected participants' dietary information from 1993 to 1996. The researchers examined genetic differences

in 80 pairs of identical twins from Spain, Denmark and the United Kingdom. The study subjects ranged from three years old to over 70.

The scientists secured DNA by sampling blood cells from participants' inner cheeks. The researchers wanted to determine whether increased intakes of three different flavonols (naturally occurring compounds in plants) helped reduce cancer of the pancreas. The flavonols of interest to the researchers were quercetin, kaempferol and myricetin.

They discovered that flavonol consumption could cut the risk of pancreatic cancer by almost half, especially if the flavonol was kaempferol. (Kaempferol is especially prevalent in spinach and certain cabbages.) Consuming onions and black tea also is beneficial, although not as much. Apples, green tea and herbal tea showed no benefit.

*Notblings, U., S. P. Murphy, et al. (2007). Flavonols and pancreatic cancer risk: the multiethnic cohort study. American Journal of Epidemiology 166(8): 924-931.*

## Stress (continued from page 4)

*throughout the body, and that these can be treated by removing the infected teeth. As time went by, many physicians noted that infections in the mouth and throat can produce disease in distant organs, so that the discovery of this fact is certainly not new. Still, it was to the great merit of the American physician, Frank Billings, that, in his classical paper (1912), "Chronic Focal Infections and Their Etiologic Relations to Arthritis and Nephritis," he first formulated the problem with efficient precision to bring it to the attention of the medical profession throughout the world. Professor Russell L. Cecil, in his standard textbook of medicine (published by W. B. Saunders in 1943), defines focal infection as "a localized infection which presumably produces symptoms in other*

*parts of the body in which there are usually no demonstrable bacteria in the blood stream.* [Selye, Hans. 1956. *The Stress of Life*. New York: McGraw-Hill Book Company, 265.]

Another possible source of systemic inflammation is food sensitivities. For example, gluten is a component of a variety of grains. Individuals with gluten sensitivity can experience such a potent inflammatory effect on their intestinal tract that it can cause adrenal function derangement.

Metabolic (inflammatory) pain is best treated with dietary manipulation, supplements and medications (if necessary).

For example, one research study showed that rheumatoid arthritis patients placed on a vegetarian diet experienced a reduction in painful joints.

Likewise, following biblical dietary principles has repeatedly been shown to reduce inflammatory parameters. (A Biblical Diet Pyramid is included in my book, *The Word on Health*, which is available by e-mailing CHM at [nnull@chministries.org](mailto:nnull@chministries.org)).

**Next month: General treatment principles of stress-related illness (continued)**

## God is good (continued from page 2)

calls everyone to Himself. He is eagerly awaiting our embrace of Him. He calls us to join Him in the destiny of eternity.

One of the great blessings in my life is Christian Healthcare Ministries. What God has done for and through this ministry in

2010 is amazing. Our ministry is growing dramatically, sharing time for medical bills is being reduced even beyond our goals and Christians are being helped by their fellow Christians.

God is good! I hope this season brings a

new awareness of His blessings in your life.

*Editor's note: The CHM August newsletter and other previous issues are available online at [www.cbministries.org/newsletter.aspx](http://www.cbministries.org/newsletter.aspx) or by contacting the editor at [editor@chministries.org](mailto:editor@chministries.org) or 1-800-791-6225, ext. 5796.*

## 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 at Christian Healthcare Ministries:

I would like to express my appreciation for your kindness. It was a blessing to have my name circulated for prayer among CHM members; I have received several encouraging cards and notes from people who are praying for me. Also, knowing that the CHM staff is praying means a lot.

God has helped me in many ways during my medical ordeal and I know it's because His people are praying.

Gratefully,

Mary Detwiler  
Vancleve, KY

### Dear Christian Healthcare Ministries:

I would like to thank you for all the financial assistance I received after I broke my leg. I will try to send extra money each month to help others with medical needs.

Thanks again.

Sincerely,

Ronald Bos  
Galatin Gateway, MT

### Dear Christian Healthcare Ministries:

We give the Lord all of our praise for providing Christian Healthcare Ministries to help us with yet another medical need.

We thank each CHM staff member who daily performs a labor of love with a heart like Christ's heart. Donna Greer has processed each one of our medical bills and has gone beyond the call of duty to encourage and pray for us. (What health insurance company does that?)

Our most recent need was met quickly and we are confident that is due to the growth of this important ministry. We received so many cards and notes of encouragement and were blessed by the prayers said on our behalf.

This is a note of sincere, heartfelt appreciation for each one of you. May the Lord bless you abundantly.

Sincerely,

Ray & Lettie Horton  
Troy, OH

### Dear Christian Healthcare Ministries:

I am sincerely thankful for Christian Healthcare Ministries.

You have done everything you said you would do. It is truly a blessing to be a part of this fellowship.

Thank you for all that you do. I praise God for every CHM member.

Sincerely,

Janet Suter  
Lenoir, NC

### Dear Brothers and Sisters in Christ:

Thank you for the checks we received in the mail to help with our medical expenses; they came in a timely fashion. With so many expenses coming up, we wondered how it would all work out.

Thank you for your ministry. It is so encouraging to be part of this loving group of CHM members and staff. It also is reassuring to know that this is a reputable ministry.

The Lord is good! We knew that, but we have once again been reminded that it's true.

Sincerely,

Val & Carol Oswald  
Aurora, NE

## CHM legal notices

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

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

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

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

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**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.*

**Lindi Burgess:** 4980 Lenville Rd., Moscow, ID 83843 Lindi has multiple medical problems and is unable to work.

**Anthony Carson:** 916 Blossom Ct., Lafayette, IN 47905 Anthony has been diagnosed with melanoma in his leg.

**Sue Cofer:** 126 Autumn Ridge Ct., Brunswick, GA 31525 Sue has lung cancer and will soon undergo lung removal surgery. Please remember her in prayer.

**George Coughlin:** 301 E 7th Ave., Durand, WI 54736 George needs a defibrillator put in. He also asks for prayer regarding his finances.

**Alex & Anna Deikun:** 1520 Prince St., Baldwin, NY 11510 Alex is in hospice care and Anna may need shoulder surgery.

**Rebecca Docter:** 97 S Pleasant Dr., Defuniak Springs, FL 32435 Rebecca is suffering from cancer in her small intestine.

**Charles Engram:** 258 Pathway, Branson, MO 65616 Charles recently underwent open heart surgery. Please pray for Charles.

**Karen Franklin:** 201 S 7th St W, Homedale, ID 83628 Karen is pregnant and has suffered four previous miscarriages.

**Susan Gillespie:** 65240 S Victory Rd.,

Sutton, AK 99674 Susan has been diagnosed with Stage 3 breast cancer.

**Mary Gingerich:** 16847 Creek Rd., Nashwauk, MN 55769 Mary has terminal colon and pancreatic cancer. Please remember Mary in prayer.

**Lenard & Frances Hartley:** PO Box 19, San Angelo, TX 76903 Frances has fallen and broken her hip three times. Lenard is exhausted from caring for her.

**Jerry Hayden:** 1983 N Mulberry Ln., Prescott, AZ 86314 Jerry's wife, Rose, recently committed suicide. Please keep Jerry and his family in your prayers.



# CHRISTIAN HEALTHCARE MINISTRIES

*December 2010*

## IN THIS ISSUE:

*Reductions take a big bite out of big medical bills • God is good—all the time • A member's experience with Brother's Keeper Healthwatch • The year in review: 2010 • Prayer Page action: a gift for every season • Prayer Page • Women seek health advice online • Letters to CHM • Monthly prayer requests*



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