



Christian Healthcare Ministries

The biblical solution to healthcare costs

August 2009

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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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CHM members urged to contact their elected representatives

Christian Healthcare Ministries members are asked by Executive Director Howard Russell to contact their U.S. Senators and Representatives to urge them not to inadvertently harm CHM's ability to serve its members if those elected officials vote on any type of universal or mandatory health care legislation.

The ministry is providing information to members to help them contact the officials who represent them.

"The First Amendment to the U.S. Constitution says 'Congress shall make

no law respecting an establishment of religion, or prohibiting the free exercise thereof,'" said Rev. Russell.

"Our members meet their health care cost needs by exercising the religious freedom granted to them by God and enshrined in our Constitution. Congress must not pass legislation that infringes on that right."

Russell said the ministry has been working to create relationships and contacts with key elected and appointed officials to ensure that they

"The First Amendment to the U.S. Constitution says, 'Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof.'"

-Rev. Howard Russell, CHM Executive Director

are aware of the existence of this voluntary cost-sharing ministry and the service it provides to Christians.

"We have dealt several times at the state levels with elected

See "Contact officials," page 12

Know what to expect by knowing your participation level

Christian Healthcare Ministries members are believers from different places and backgrounds. As such, each one has different health care cost support needs.

To make this biblical solution to health care costs accessible to everyone, CHM created different levels of participation—Gold, Silver and Bronze—from

which members can choose.

However, members at times do not remember what kind of support is available in the

participation level they have chosen. As a result, misunderstandings can arise when members face a medical situation and submit medical bills for sharing.

"Our mission is to help people in any way possible," said CHM Executive Director Rev. Howard Russell. "However,

See "Participation levels," page 3



Why we're calling on you to call on them



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

God is in control of Christian Healthcare Ministries, just as He is of all things.

Therefore, one school of thought is that we should just sit back, take it easy and not worry about how various health care changes being proposed by our government might affect our ministry.

The other approach is to take our message to our nation's elected leaders, tell them who we are, and declare how believers have banded together to see to each other's needs as modeled for us in the book of Acts.

I think the latter is what the Bible teaches because what we do is carried out for the glory of God.

Plus, I think this is an opportunity to bring this ministry to the attention of people who ought to know that there are thousands of Christians across the country who have



found a faith-based method of providing for their health care costs.

When most people unaware of our ministry think of meeting health care costs, they naturally

think of insurance. CHM is not insurance. As a result, it doesn't necessarily show up on the radar screens of elected officials. Our concern is that if elected officials are thinking only of insurance as the sole solution to the health care cost issue, they are thinking too narrowly.

That's where you come in.

The Bible speaks of people needing to hear of salvation to experience God's great gift. In order for people to hear, there must be people to speak.

That same principle holds true in the present circumstance. If elected officials are going to know about the existence and work of CHM, we need to tell them.

See "We're calling on you," page 13

Remember to send in your Member Update Form

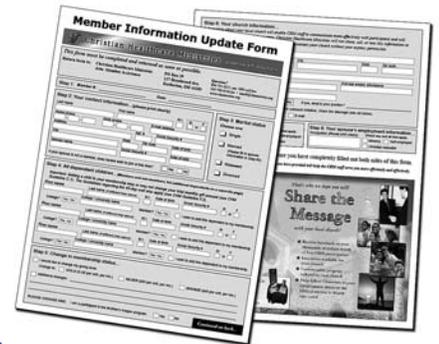
All CHM members recently received in the mail a Member Information Update Form along with their new CHM membership cards.

The forms must be completed and returned to the CHM office as soon as possible. The information you provide will ensure that our computer system is accurate and up-to-date. This in turn will allow our staff to serve you quickly and efficiently.

At newsletter publication date, slightly less than half of all members have completed and returned the form to the CHM office.

Please do not assume that we have your accurate information on file. All members are asked to fill out the form in its entirety.

If you have misplaced your Member Update Form, please contact the Member Assistance



department at nnull@chministries.org 1-800-791-6225, ext. 5993.

New CHM brochure shows how to make every health care dollar count

CHM staff members recently created a brochure to help members make every health care dollar count by better understanding how CHM can work with a tax-free medical savings plan. A Health Reimbursement Arrangement (HRA) is an employer-established benefit plan that can be offered in combination with other employer-provided health benefits.

Used in conjunction with CHM membership, an HRA is one of the best ways to save money on health care costs and is especially useful for CHM members who are pastors, missionaries, ministry workers, part-time workers or small business owners or employees. In some cases, self-employed people also can participate. The brochure explains how an HRA differs from other IRS health savings plans and illustrates the significant cost savings that can result when the plan is combined with CHM membership. The brochure also offers a specific example of a cost-saving scenario.

One example of how an HRA can be used is in a church setting. A church board (the employer) can create an HRA for its pastor and staff members. The HRA is funded solely by the church. Staff members are then reimbursed tax-free qualifying medical expenses (including dental, vision, etc). The employer benefits from a tax deduction or reimbursement of qualified expenses and considerable flexibility in plan design.

In nearly every case, an HRA combined with CHM membership can save employees and employers thousands of dollars every year compared to high costs associated with a health insurance policy.

Even if you don't qualify for an HRA, please note that even an after-tax savings account can function as a health savings plan. Therefore, individuals in any employment situation can apply these principles to take control of their health care costs.



The brochures are free upon request. Please contact the CHM Member Assistance department at nnull@chministries.org or 1-800-791-6225, ext. 5993.

Editor's note: HRAs have technical requirements that must be satisfied to qualify as a benefit for employees. For more information, consult IRS Publication 969 at www.irs.gov/publications/p969/ar02.html.

Participation levels (continued from page 1)

that becomes very difficult—even after we've made every effort to explain the different participation levels—when members are still unaware of what can be shared at their level.”

Russell went on to explain that Gold is by far the best program since it includes:

- \$500 personal responsibility per unit, per calendar year (total bills incurred per incident must exceed \$500)
- Inpatient or outpatient hospital incidents or surgery
- Doctor's office visits 45 days before and after medical testing
- Prescriptions 45 days before and after medical testing

- Physical therapy and home health care (up to 45 visits)

Silver and Bronze include qualifying bills for inpatient/outpatient hospital treatment, testing performed at the hospital and surgery performed in any location. Office visits and prescriptions are not included. The personal responsibility amounts for Silver and Bronze are \$1,000 and \$5,000 per incident, respectively.

It's also important to note that if a member changes to a lower participation level, all bill sharing will be carried out at the new lower level, including any bills submitted but not yet shared.

“It's important that members realize

the amount of their medical bills that are shared is reduced if they lower their participation levels,” Russell said. He also explained that for members switching to a higher participation level, bills will still be shared at the lower level.

Know what to expect if you need to submit medical bills to the ministry. Please take time to find out what is included in your participation level. The best place to start is your CHM Guidelines booklet. CHM staff is available to help if you have further questions; contact your Needs Processing representative at 1-800-791-6225.

See “Participation levels,” page 5

HPV testing saves lives over Pap smears

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Health education resources at:
www.chministries.org/healthinformation.asp

In a landmark study that may change the way doctors practice medicine, scientists have discovered a better way to screen for early signs connected with the development of cervical cancer.

In conjunction with the World Health Organization's International Agency for Research on Cancer in Lyon, France, researchers studied more than 130,000 women in rural India between the ages of 30 and 59.

The women were assigned to one of four groups. The first group was tested for types of human papilloma virus (HPV) known to cause cervical cancer. A second group was randomly assigned to receive routine Pap smears. A third group did not receive Pap smears; instead, their cervixes



were examined visually for any abnormalities. The last group was simply told to go find a doctor on their own.

Regardless of which group the patients were in, if precancerous changes associated with cervical cancer were detected, they were given full treatment. The treatment usually involved excision of the abnormal cells to

prevent them from progressing to cervical cancer. The study began in 2000 and concluded in 2008.

Each group at the beginning of the study had similar numbers of cervical cancer or precancerous changes. But far fewer of those in the HPV test group developed advanced stages of cancer over the eight years. In fact, by the end of the study, only 34 of the women in that group had died compared to 54 in the Pap smear group, 56 in the visual exam group, and 64 in the control group, whose members had simply been told to see a doctor.

HPV testing is done similarly to a Pap smear in that the cervical area is swabbed (versus scraped). However, instead of looking at

See "HPV testing," page 11

The best fish for fish oils Compiled by Dr. Michael D. Jacobson

Omega-3 fatty acids include alpha linolenic acid (ALA), which is especially high in flax seeds, and eicosapentaenoic acid (EPA) and docosahexaenoic acid (DHA), which are found in especially high concentrations in fish oils.

The human body can convert ALA to EPA, and then to DHA. However, the process isn't very efficient. According to some experts, the process cannot produce enough of the EPA and DHA to meet our needs. That is why it is important to include fish in your diet. The following

wild caught (not farm-raised) fish are the best sources for omega-3s: caviar, salmon, mackerel, shad, anchovy, whitefish, steelhead trout, herring, tuna (bluefin), sardines and rainbow trout.

Omega-3s are important because they are key components of the bi-lipid layer of the body's cells, especially nerve cells. In fact, they are critically important in the movement of electrons across the membrane, and thus the conduction of nerve impulses. DHA, which contributes to memory, language and thinking,



is the most prominent fatty acid in the brain. Alzheimer's disease patients tend to have lower levels of DHA in their brain tissue.

Omega-3s have also been shown to be protective against age-

See "Fish," page 12

Participation levels (Continued from page 3)

CHM participation levels self-quiz

This quiz is to test your knowledge of participation levels and does not need to be returned to the CHM office. The CHM Guideline providing the correct answer is included in italics.

1. The monthly gift amount for an individual participating at the Gold level is:

- a. \$135 b. \$150 c. \$200 d. \$235

2. Bills for emergency transport (ambulance, life flight, etc.) can be shared at any participation level. (*Guideline N.21*)

- True False

3. Maternity needs are eligible for sharing according to the member's participation level. (*Guideline J*)

- True False

4. Prayer Page and Brother's Keeper needs are eligible for sharing according to the member's participation level. (Guidelines O and P)

- True False

5. Diabetes and hypertension are pre-existing needs that are eligible for sharing at any level. (*Guideline I.2*)

- a. True
b. False
c. True, although some limitations apply

6. Different family members can participate at different levels within one membership.

- True False

7. A bill reduction you help obtain can apply to your personal responsibility amount only if: (*Guideline D.1.c.*)

- a. You are a Gold member
b. You are a Gold or Silver member
c. You are a Gold, Silver or Bronze member
d. Reductions cannot be applied to a personal responsibility amount

8. Bills for doctor's office visits can be shared under the Silver and Bronze levels only in a heart or cancer situation. (*Guideline G.3*)

- True False

9. Medical needs cannot be shared totaling less than \$500 for Gold, \$1,000 for Silver and \$5,000 for Bronze. (*Guideline D.1.b.1*)

- True False

10. Christian Healthcare Ministries shares eligible medical bills after: (*Guidelines D, F.1, and H*)

- a. the member has submitted the appropriate paperwork
b. the member pays his/her personal responsibility amount
c. all other forms of assistance (insurance, Medicare, etc.) have been exhausted
d. all of the above



Answer key: 1. b 2. False 3. True 4. True 5. c 6. True 7. c 8. False 9. True 10. d

SPIRITUAL: PRAYER PAGE ENCOURAGEMENT

Meet the Prayer Page participants

Note: The Prayer Page begins on page 7.

Waldo Legendre

Covington, LA

- Total amount of need: \$159,763 for congestive heart failure
- Bill reductions received: \$60,295
- Prayer Page gifts received: \$25,785
- Need remaining: \$73,683

I was raised in southern Louisiana and attended a church that did not give invitations from the pulpit to be born again. Although I believed that Jesus Christ died and was raised from the dead, I lived through my twenties without ever asking Him into my heart to be my personal savior and Lord.

In frustration I attended several different churches, not knowing exactly what I needed. Finally, after a service I attended one Sunday morning in 1974, I commented to my neighbor that the cross behind the altar was empty and Jesus was not on it.

“Every time I open a gift from a CHM member, I see the love of God displayed...I thank and bless the people who sent them. I believe that as they sow into my life they will reap an abundant harvest in theirs.”

-Waldo Legendre,
CHM member

The neighbor began to pray for me and witness to me about a personal relationship with Jesus and about salvation. One evening shortly after that, I was alone exercising in my basement

and knelt down to invite Jesus into my heart. My hunger for the Word of God began.

The more I read and studied the Bible, the more I realized there was a call on my life to minister. In March 1980 I sold my business and moved to Dallas to attend Bible college, where I met and later married my wife.

We now live in Covington, where I serve as a pastor. Our church is a host site for Angel Food Ministries, which is making an impact in our community by providing quality food at a greatly reduced cost.

My wife and I became members of Christian Healthcare Ministries in 1995 because we believed in the principles of meeting the needs of Christian brothers and sisters. We left for personal financial reasons several years later and joined again in January 2007.

In August 2005 we evacuated because of Hurricane Katrina and I began to experience burning in my chest and shortness of breath.

It was not constant and only surfaced when I exerted myself too much. Unfortunately, I often overexerted myself while we were away and after we returned to



CHM Members Waldo and Jane Legendre

repair hurricane damage to our home.

The burning sensation and shortness of breath gradually increased during 2006. I went to see a doctor in early 2007. The preliminary diagnosis was asthma, which was what I had guessed.

However, after further testing, I was diagnosed with congestive heart failure. In April 2007 I was admitted to the hospital and had seven stents inserted

See “Legendre testimony,” page 13

FINANCIAL: PRAYER PAGE GIVING

Prayer Page total needs remaining this month: \$689,685

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

- \$78.41 this month -or-
- \$26.14 for the next three months -or-
- \$13.07 for the next six months

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

All the believers were one in heart and mind. No one claimed that any of his possessions was his own, but they shared everything they had...There were no needy persons among them. Acts 2:32, 34a

AUGUST 2009

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: 1520 Cabot Dr., Franklin, TN 37064 Gene had surgery for gallstone removal and requests prayer and financial assistance for bills totaling \$19,834. **UPDATE: Gene reports \$265 in gifts, bringing the total to \$19,569.**

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 \$10,644 in gifts, bringing the total need to \$19,468.**

3. James Blades: 1733 Hillcrest Dr., Carthage, MO 64836 James underwent total knee replacement surgery. After receiving reductions and help from his church, he has \$29,000 in remaining bills. **UPDATE: James reports \$6,496 in gifts, bringing the amount needed to \$22,504.**

4. Michael Bradford: 11 County Rd. 1616, Cullman, AL 35058 Michael suffers from sleep apnea and asks the CHM family for help with bills totaling \$3,439.

5. Patricia Casteel: 5382 W 116th Circle, Westminster, CO 80020 Pat incurred \$28,152 in bills for treatment of chest pain. **UPDATE: Pat reports \$770 in reductions and \$15,249 in gifts, reducing the amount needed to \$12,133.**

6. 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 \$145 in gifts, bringing the total needed to \$8,191.**

7. Dennis Clark: 3002 Greenwood Glen Dr., Kingwood, TX 77345 Dennis was diagnosed with diverticulosis and incurred bills totaling \$14,576. **UPDATE: Dennis received \$738 in reductions and \$100 in gifts, bringing the total amount needed to \$13,738.**

8. 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 \$16,585 so far in gifts, leaving \$54,078 in bills to be met.**

9. Douglas DeLuca: 4145 Sunrise Dr., Park City, UT 84098 Douglas suffers from chronic migraine headaches. His bills total \$2,952. **UPDATE: Douglas reports \$771 in gifts, bringing the total to \$2,181.**

10. Raymond Dombeck: c/o Mrs. Winters, 5402 Hwy 49 S, Hattiesburg, MS 39401 Raymond is a full-time missionary and evangelist who incurred \$1,000 in bills for a colonoscopy. He reports favorable test results. **UPDATE: Raymond reports \$150 in gifts, bringing his total to \$850.**

11. Janice Eakins: 28158 Hwy 2, Bloomfield, IA 52537 Janice suffers from a kidney stone condition and has bills for \$14,499. She asks the CHM family for help. **UPDATE: Janice has received \$5,323 in gifts, bringing the total needed to \$9,176.**

12. 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 \$130 in gifts, bringing the total needed to \$4,578.**

13. Janice Fink: PO Box 122, Henderson, NE 68371 Janice underwent an MRI and other treatment for a pre-existing back condition. She asks the CHM family for help with bills totaling \$1,635. **UPDATE: Janice reports \$125 in gifts and \$1,295 in gifts from her church, bringing her total to \$215.**

14. Leuretha Fluty: 2005 Sprinkle Creek Rd., Mars Hill, NC 28754 Leuretha had to have surgery for a pre-existing vein condition and incurred bills for \$3,000. **UPDATE: Leuretha reports \$297 in gifts, bringing the total to \$2,703.**

15. Shelley B. Ford: RR1 Box 275, Rome, PA 18837 Shelley underwent an operation to treat fibroids and pre-cancerous cells. Her bills total \$17,741. **UPDATE: Praise God! Shelley reports \$5,375 in bill reductions and a total of \$7,371 in gifts, reducing the amount needed to \$4,995.**

16. Timothy D. Galbreath: 922 Hill Hollow Dr., Sevierville, TN 37876 Timothy recently underwent triple bypass surgery for a heart condition and received \$120,466 in bill reductions! He requests help with \$13,901 in bills remaining. **UPDATE: The Galbreaths have received \$1,819 in gifts. They thank God Timothy is on the mend. Remaining bills total \$12,082.**

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

17. Rochelle Goertzen: 35236 Ede Rd., Lebanon, OR 97355 Rochelle underwent a total hip replacement. Due to unrelated medical problems she is unable to work full-time. She received more than \$15,000 in reductions and asks the CHM family for help with the remaining \$25,187 in bills. **UPDATE: Rochelle has received \$45 in gifts, bringing the total needed to \$25,142.**

18. Abe & Clara Graber: 15130 Grabill Rd., Grabill, IN 46741 The Grabers' infant son, Japheth, spent 10 days in the hospital for premature lung development. The Grabers praise God that they received more than \$50,000 in reductions, but they still have \$6,312 remaining. **UPDATE: The Grabers report \$1,540 in gifts, bringing the amount needed to \$4,772.**

19. 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 \$1,932 in gifts, bringing the total to \$23,554.**

20. Sally Hazard: 112 E Perkins St., Augusta, WI 54722-9079 Sally has a pre-existing knee condition that required replacement surgery. She would be grateful for help with her \$47,955 in bills. **UPDATE: Praise God! Sally reports \$14,703 in reductions and \$3,714 in gifts, bringing the amount needed to \$29,538.**

21. Crystal Helman: 5 Jackson St., Norwalk, OH 44857 Crystal recently 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 \$1,379 in gifts; the amount still needed is \$3,089.

22. Christine Hewett: 118 Forest Dr., Shallotte, NC 28470-4454 Christine recently had surgery for pre-existing Carpal Tunnel Syndrome. She asks the CHM family for help sharing her bills for \$3,896. **UPDATE: Christine reports \$1,125 in gifts, bringing the total needed to \$2,771.**

23. 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 \$9,652 in gifts, bringing the total amount needed to \$5,765.**

24. Steven Hoggatt: PO Box 25, Philipsburg, MT 59858 Steven incurred \$3,881 in bills for surgery for varicose veins. He asks the CHM family for help. **UPDATE: Steven reports \$245 in gifts, bringing the amount needed to \$3,636.**

25. Dawn Hunter: 3559 Salem Rd. #17F, Covington, GA 30016 Dawn had surgery for a pre-existing gallbladder condition and asks the CHM family for help with bills totaling \$10,817. **UPDATE: Dawn reports \$5,964 in reductions and \$150 in gifts, bringing the total needed to \$4,703.**

26. 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 \$3,603 in gifts bringing the total needed to \$11,271.**

27. Lisa Kurtz: 3772 Hunter Rd., Perrysville, OH 44864 Lisa has bills totaling \$6,586 from emergency surgery resulting from an ectopic (tubal) pregnancy. **UPDATE: Lisa reports \$1,360 in gifts, bringing the total needed**

to \$5,226.

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 \$25,785 in gifts, bringing the total needed to \$73,683.**

29. David Long: 187 Custer Rd., Heath, OH 43056 David suffered a brain seizure and was in intensive care. After reductions of \$28,946, his bills total \$1,826. **UPDATE: David reports \$10 in gifts, bringing the total needed to \$1,816.**

30. Sally Long: 187 Custer Rd., Heath, OH 43056 Sally underwent surgery for female problems and another surgery for related bladder problems. She asks the CHM family for help with \$2,391 in bills. **UPDATE: Sally has received \$1,357 in gifts, bringing the amount needed to \$1,034.**

31. Rebekah Maberry: 1001 Gulf, Lamar, MO 64759 Rebekah asks the CHM family for help with cardiology bills totaling \$1,968.

32. 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 \$3,521 in gifts, bringing total bills to \$8,386.**

33. 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 \$2,299 in gifts. He now needs \$21,798.**

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 \$29,418 in gifts, reducing the amount needed to \$13,932.**

35. Ed Murray: 203 Rendezvous Rd., Riverton, WY 82501 Ed was diagnosed with polycythemia, a red blood cell disorder. After reductions, his bills total \$8,983. **UPDATE: Ed has received \$40 in gifts, leaving \$8,943 in bills to be met.**

36. Frank Neumeister: 28 Frank Lane, Ashland, PA 17921 Frank incurred bills from a heart condition for \$37,664. **UPDATE: Frank has received \$2,593 in reductions, \$411 in added bills and \$1,949 in gifts, bringing the total amount to \$33,533.**

37. 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 \$2,116 in gifts and \$542 in reductions, bringing the total needed to \$11,420.**

38. Ken Pack: 310 Cold Springs Rd., Collins, MS 39428 Ken underwent treatment for pre-existing cancer and needs help with hospital bills totaling \$19,629. Please remember Ken with your prayers and gifts.

39. 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 \$232 in reductions and \$4,626 in gifts, bringing the total needed to \$34,327.**

40. Julie Petersen: 337 S KK Hwy, Lamar, MO 64759 Julie had a partial hysterectomy and incurred

bills totaling \$15,287. She obtained \$7,318 in reductions, leaving \$7,969 to be met. **UPDATE: Julie has received \$115 in gifts, bringing the total needed to \$7,854.**

41. Frank Pezzulo: 739 Plainfield Rd., Knoxville, TN 37923 Frank recently suffered a heart attack and had two stents inserted. He asks for your help with \$36,443 in bills. **UPDATE: Frank reports \$17,493 in bill reductions and \$299 in gifts, bringing the total needed to \$18,651.**

42. Genie Plumlee: 1105 Independence Springs, Sherman, TX 75090 Genie was injured and underwent knee surgery. Her bills total \$2,288. **UPDATE: Genie reports a total of \$1,561 in gifts, bringing the total needed to \$727.**

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 \$5,640 in gifts, reducing the amount needed to \$4,360.**

44. Lesley Rennie: 114 Crystal Run Dr., Middletown, DE 19709 Lesley became pregnant within the 45-day waiting period to join CHM. She needs help with \$6,101 in bills. **UPDATE: Lesley has \$4,579 in added bills and \$350 in gifts, bringing the total to \$10,330.**

GIVING GUIDE

Membership #	Need #	Membership #	Need #
100025-100044	46	109100-109453	41
100050-100178	50	109455-109808	06
100183-100250	49	109811-110103	33
100258-100424	43	110104-110438	47
100425-100551	55	110440-110736	36
100553-100722	10	110738-111046	11
100723-100954	31	111050-111314	53
100986-101245	13	111315-111632	27
101251-101607	56	111633-111980	38
101608-101940	30	111981-112293	05
101942-102281	32	112294-112631	16
102310-102672	24	112634-113092	07
102680-102944	09	113093-113440	35
102952-103411	03	113441-113792	52
103471-103971	14	113793-114140	42
103982-104370	22	114142-114520	39
104400-104757	21	114521-114843	02
104767-105248	25	114844-115271	01
105254-105753	44	115272-116050	48
105757-106298	12	116051-117657	34
106301-106783	26	117659-119570	04
106784-107164	15	119574-121674	19
107166-107464	18	121682-124098	17
107465-107846	28	124110-126805	20
107848-108257	45	126808-129541	37
108261-108527	23	129547-133060	40
108536-108794	51	133065-138123	08
108798-109094	54	138124-143275	29

Important note: Your membership number has changed. You can find your new number by looking at your July Member Gift Form statement, which you received mid-June. You also can refer to your new membership card(s). If you have further questions please e-mail editor@chministries.org or call 1-800-791-6225.

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 #33.

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)

The Giving Guide on page 9 can help you choose a recipient.

Please send your gift to:
Christian Healthcare Ministries
Attn: Gift Processing
127 Hazelwood Ave.
Barberton, OH 44203

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.asp

Please note that 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.

45. Sally Roe: 2899 Sylvania Rd., Troy, PA 16947 Sally incurred \$9,417 in bills for a congenital kidney condition. **UPDATE: Sally received \$835 in gifts, bringing the total needed to \$8,582.**

46. 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 \$2,347 in gifts, bringing the total needed to \$21,358.**

47. Wilma Sechrest: 504 Grant St., Chenoa, IL 61726 Wilma incurred \$897 in bills for a painful leg condition causing sores, blisters, and discoloration. Please remember Wilma with your prayers and gifts. **UPDATE: Wilma reports \$135 in gifts, bringing the total needed to \$762.**

48. Marc & Katharine Sinnock: 600 N. Eustis Dr., Indianapolis, IN 46229 Marc and Katharine ask for gifts and prayer for a family member with a pre-existing condition. They have bills totaling \$8,950. **UPDATE: The Sinnocks have received \$2,050 in reductions and \$6,172 in gifts, bringing the total to \$728.**

49. 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 \$3,919 in gifts, bringing his bills to \$5,621.**

50. Kathleen Stambaugh: 208 Sherman Ave., Sheridan, WY 82801 Kathleen underwent surgery to fuse her vertebrae. She now has medical bills totaling \$28,977.

51. 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 \$6,873 in gifts, bringing the total needed to \$16,926.**

52. Lessie Triplett: 6939 Kuck Rd., Charlotte, NC 28227 Lessie underwent bladder surgery and asks for help with bills totaling \$4,711.

53. Mary Trotzke: PO Box 72765, c/o Steer, Fairbanks, AK 99707-2765 Mary is a longtime missionary who had bunion/foot surgery. She received a \$10,000 bill reduction and her remaining bills total \$6,142. **UPDATE: Mary has received \$4,148 in gifts, bringing her need to \$1,994.**

54. Kenneth Roy Tufly: PO Box 144, Dixon, MT 59831 Roy had surgery for a partial knee replacement. His bills total \$19,552. **UPDATE: Roy reports a total of \$10,257 in gifts, reducing his need to \$9,295.**

55. 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 \$21,396 in gifts, bringing the total needed to \$6,619.**

56. Mark & Joy Willis: 2205 Lakeside Dr., Wentzville, MO 63385 Joy became pregnant before joining CHM and incurred bills totaling \$840 for the home birth of their son, Judah. **UPDATE: The Willis' have received \$10 in gifts, bringing the total needed to \$830.**

57. Roxane Witmer: 6415 Buchanan Trail W, Mercersburg, PA 17236 Roxane underwent an upper endoscopy for an esophagus problem. She asks for help with bills totaling \$2,195. **UPDATE: Roxane received \$280 in reductions and**

\$390 in gifts, bringing the total needed to \$1,525.

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 \$5,013 in gifts, bringing the amount needed to \$11,687.**

Prayer Page need met:

Tanya Robinson: Belfast, ME Tanya incurred \$14,594 in medical bills from acute cysts & endometriosis. **UPDATE: Praise God! Tanya's need has been met in full. Thank you to all who gave generously.**

CHM e-newsletter arriving soon



Christian Healthcare Ministries will soon launch its first-ever electronic newsletter.

The e-newsletter will contain the same information as the printed CHM newsletter and will help save on printing costs. It will be delivered

on a monthly basis to the e-mail account of each member who signs up for the service.

The e-newsletter format is ideal for CHM members who are missionaries in other countries, live in areas with limited postal delivery service, or those who simply prefer the newsletter in electronic format.

Members who prefer their newsletter in regular printed format will continue to receive the newsletter via U.S. mail.

To sign up for the e-newsletter:

1. Write your e-mail address in the tear-off section of your next Member Gift Form statement and send it to the CHM office.

-OR-

2. E-mail the editor at editor@chministries.org indicating your interest in the e-newsletter, your full name and CHM member number.

Members who already have signed up for e-newsletter on their Member Gift Form do not need to do so again.

HPV testing (continued from page 4)

cells under a microscope, the specimen is DNA tested for the virus strains associated with cervical cancer. The researchers concluded that this form of testing should be preferred because it is far more sensitive in picking up precancerous lesions of the cervix than other conventional methods.

I found it interesting that just looking at the cervix seemed to be almost as effective as Pap smears in preventing cervical cancer deaths. While I hoped that these results might eliminate the need for women to get internal gynecological exams, this study did not enable me to come to that conclusion. Nevertheless, it is a step in that direction, since those who were tested for HPV and found to be negative will not need to be tested as often (how often remains to be determined).

By the way, current recommendations by the American Cancer Society for screening for cervical cancer are as follows:

1. Start testing no later than age 21.
2. Get tested annually with a conventional Pap smear or every other year if a liquid-based Pap test is used (you might ask your doctor which type he or she uses).
3. At age 30 screening can be reduced to every 2-3 years if there have been three normal tests in a row.
4. When a woman reaches 70 she does not need to continue screening for cervical cancer, provided that she has had three normal tests in the prior 10 years.

The main reason for a reduction in frequency of tests for cervical cancer is that it is a cancer affecting young females. Cervical cancer is typically caused by human papilloma virus (HPV), transmitted between men and women during sexual relations. It is not a virus for which there is protection by conventional methods. That is why the newly developed HPV vaccine is being recommended particularly to protect young females.

However, the best protection and approach is for both spouses to maintain purity and faithfulness prior to and throughout their married lives. If they do, they have virtually nothing to fear when it comes to cervical cancer.

Sankaranarayanan, R. (2008). *HPV Screening for Cervical Cancer in Rural India*. *New England Journal of Medicine* 360: 1385-1394.

Contact officials (continued from page 1)

officials who had no knowledge of us, and the results have been gratifying,” said Russell. “The national stage is of course much larger and the key people are somewhat more difficult to reach.

“That’s why it’s important for our members to join in this effort,” Russell said. “We have thousands and thousands of members. If each one contacts the legislators in their home states, it will help alert elected officials and members of their staffs to the important work being done by the ministry, if they don’t know about it already.”

Russell said that an initial e-mail to members who have provided their e-mail addresses to the ministry resulted in many communications to elected leaders.

“The response was immediate and gratifying,” he said. “Our people are responding strongly. President Obama has said that people should be able to keep what they like. That shouldn’t just apply to for-profit insurance companies.”

Member Assistance department supervisor Norma Mull said CHM has found an easy method ministry members can use

to identify their elected officials. She said that www.votesmart.org is a website that allows visitors to view their elected officials by typing in their zip code.

“The best thing to do is to contact your elected officials by calling their Washington office or writing them a message,” she said. “That way you’re sure you’re making contact. Letters should be sent to their state or district offices, not to Washington D.C. Security measures mean that it takes weeks for a letter to get to their Washington offices.”

Russell said that God is ultimately in control, and that God’s people should make their voices heard.

“This country was founded in large measure on the principal of religious freedom,” he said. “Our members can, are, and must be free to make their own decisions about health care support.”

Editor’s note: To identify your elected officials, visit www.votesmart.org. If you would like a sample letter/e-mail you can modify to send to your officials, e-mail editor@chministries.org.

CHM may be in your neighborhood this fall

Want to share the message of Christian Healthcare Ministries with family and friends but don’t know exactly how? CHM Member Development staff member Rev. Richard Lupton may be in your neighborhood this fall to lend a helping hand.

From September 20 to October 11, 2009, Rev. Lupton will be available to make presentations about CHM in the following states: Missouri, Kansas, Nebraska, Colorado, Wyoming, South Dakota and Montana.

Rev. Lupton has worked in membership development at CHM since its inception in 1982 and is highly qualified to provide information about the ministry to people you know who are searching for a health care cost solution. He is available to speak free of charge at churches, homes and other social gathering places.

Presentations will be made on a first-come, first-served basis and Rev. Lupton will design his itinerary around members’ schedules. Members have the opportunity to earn free CHM participation for well-attended events.

For more information, contact Rev. Lupton at 352-797-9685 or the editor at editor@chministries.org.

South Dakota

Missouri

Kansas

Colorado

Nebraska

Wyoming

Montana

Fish (continued from page 4)

related macular degeneration, cutting in half the risk for this leading cause of blindness over age 50. Most of the evidence also indicates that dietary fish oils reduce the risk of heart disease. And, since they have anti-inflammatory properties, it has also been noted that omega-3s reduce joint pain in those who suffer from rheumatoid arthritis.

So make sure that your diet includes fish. Most recommendations are for a minimum of one serving per week.

(2007). Studies Find New Omega-3 Benefits. *Tufts University Health & Nutrition Letter* 25(5): 4-5.

We're calling on you (continued from page 2)

Your ministry is employing various methods to bring CHM to the attention of officials in elected and appointed positions. At the same time, your participation is critical to ensuring we are fully using all of our resources to send out our important message.

Numbering in the thousands, you, our members, are in a wonderful position to bring the existence and work of this ministry to the attention of the men and women you elect to public office.

They are your public servants. They were not elected to dictate; they were elected to represent and to serve.

Within the last several weeks we have sent letters or e-mails to all members asking them to contact their elected officials. If for some reason you don't know how to reach them, we can provide help in identifying them and the best ways to make your

voice heard.

To make the effort easier, we've also prepared a letter you can send to your elected representatives. To obtain the letter, contact us at editor@chministries.org. The easiest way to find your elected officials is either in the phone book under U.S. government or on the Internet at www.votessmart.org.

I am gratified by the response we received after sending our initial e-mail making this request of you. Almost immediately I began to receive messages from members telling me they'd contacted their senators or representative right away.

God's people are at work.

We followed up the e-mail with a written letter. Some people may not have Internet access, their filters might not have let our message through, or perhaps they simply

don't check their e-mail very often. In any case, we thought it important to send a personal message to ensure that everyone saw the request.

We hope you will participate. Whether you know your member of Congress or U.S. Senator by name, or whether you never think of them except at elections, I ask you to let them know that you do not want to see your ministry harmed in any legislation they might consider.

I hope you'll tell them that this ministry exists to serve people of faith in a way no insurance company can duplicate, or would even try to.

From my heart, I want to thank you for your participation in CHM, for the blessing you are to fellow Christians and for the example you are setting as a follower of Jesus Christ.

Legendre testimony (continued from page 6)

into two arteries; my heart was too weak to undergo open heart surgery. The doctor's plan when I was released was to get me to a point where we could consider surgery for valve repair or replacement.

In June I began to notice a remarkable change. An ultrasound revealed that the valve—basically nonfunctional in April—was working at almost 100 percent! The doctor was surprised and had no explanation for it. We know that God's healing power restored the valve.

I no longer require surgery.

Since my condition was pre-existing before rejoining Christian Healthcare Ministries, we requested that the hospital and physician bills be listed on the Prayer Page. Every time I open a gift from a CHM member, I see the love of God displayed in this giving. It is a great expression of love, and reminds me that "God so loved the world that He gave..."

I am touched by the heartfelt words of encouragement as I receive each gift. I thank and bless the people who sent them. I believe that as they sow into my life they will reap an abundance of harvest in theirs.

Correction

The June newsletter issue contained a prayer request on page 15 for Ann Shepherd. The accurate information for the request is:

Plato & Ann Shepherd: 803 W A Street, Hillsboro, KS 67063 Ann underwent surgery in which cancerous cells were removed. The Shepherds have large medical bills and request prayer.

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:

Words can't begin to describe my feelings as I received the checks needed to pay my medical bills after my recent heart attack. God works in many ways, and I am amazed! It wasn't just the money I received, it was the sense of belonging to a large family of believers who are willing to help me.

I've been a part of CHM for more than 15 years and have always appreciated that my monthly gift goes to other Christians instead of an insurance company. Knowing that is a great blessing.

Thank you for all of your help. May God richly bless all of you.

In Christian love,

Donald Bragdon
Waldoboro, ME

Dear Christian Healthcare Ministries:

Thanks to all of you dear people for what you do! I am so glad to know that I can trust that my money is not only being handled wisely and with integrity but also that it is a tool to minister to those in need.

Thank you,

Esther Brown
Ord, NE

Dear Christian Healthcare Ministries:

For about six years I have been living on a small income, but I believe in Christian Healthcare Ministries and giving to the Prayer Page.

During that time I was hospitalized on three occasions. I learned about bill reductions and was able to help save CHM members \$40,000 through reductions and financial assistance.

Thank you for your service to God's people.

Sincerely,

[Anonymous]
Charlotte, NC

Dear Lori:

Thank you for CHM's recent checks for payment of my medical expenses. They have been a godsend and have taken a load of stress off me. It is wonderful that you have been able to obtain some discounts on my bills. As soon as checks arrive, I send payment immediately to my health care providers.

Thank you again for your good work. I tell everyone that Christian Healthcare Ministries is a wonderful organization and I pray God's blessing upon all the staff and members.

Sincerely,

Cleda Sharrer
North Myrtle Beach, SC

Editor's note: Lori Perko works in the

CHM Reductions department. For more information on how to lower your medical bills through reductions and financial assistance, please contact the Reductions department at 1-800-791-6225 or e-mail reductions@chministries.org.

Dear Friends at CHM:

You have been a blessing to us for the past 18 years since we joined the ministry in 1991. We are both on Medicare now but have nothing but good things to say about our experience with Christian Healthcare Ministries. You have met a great need in our lives.

We have influenced others to join CHM and will continue to share the ministry as opportunities arise.

We are enclosing an extra gift to the ministry and want you to know that we will continue to pray for this ministry. Thank you so very much for your help and service to us.

God bless,

Rev. Doyle & Linda Pruett
Greeneville, TN

Dear Christian Healthcare Ministries:

Thank you very much for all you do. What a blessing you've been to our family! May the Lord richly repay you.

Sincerely,

James & Faith McHugh
Sterling, OH

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.*

Brenda Miller: 5758 Carlew St NW, North Canton, OH 44720 Brenda fell down the stairs at home and suffered internal injuries. Please pray for Brenda.

Linda Stump: 7860 Rt. 183, Bernville, PA 19506 Linda recently underwent surgery to treat her Fuch's Dystrophy, a rare corneal disease.

Daniel Moore: 1308 Fleur Dr., Waterloo, IA 50701 Twelve-year-old Daniel recently fell ill and went to an urgent care center.

Abilene Gatson: 31310 Bluejay Rd., Vandalia, MO 63382 Twelve-year-old Abilene suffers from painful headaches and

must undergo testing.

Brenda Donaldson: PO Box 686, Rogue River, OR 97537 Brenda suffers from breast cancer and requests prayer. She is thankful to have received nearly \$60,000 in bill reductions from her medical providers.

Carol Hennessee: HCI PO Box 338, Barker, TX 77413 Carol recently had back surgery and requests prayer for a speedy recovery.

Paul & Nancy Gray: 35610 Iditarod St., Soldotna, AK 99669 Paul had to have emergency surgery to remove a stone from his bile duct. Please pray for the Grays.

Carol Fritz: PO Box 700900, Tulsa, OK 74170 Carol has advanced stage breast cancer that was detected in her lymph nodes. Please remember her in prayer during this difficult time.

Kim Shealey: 4903 E Beacon Dr., Decatur, IL 62521 Kim requests prayer; she had back surgery and is in great pain.

Marilyn Howdieshell: 9264 Access Rd., Brookville, OH 45309 Marilyn had surgery on her heart and throat and is in serious condition. She also has bills totaling more than \$600,000. Please remember her in prayer.



CHRISTIAN HEALTHCARE MINISTRIES

August 2009

IN THIS ISSUE:

Contact your elected representatives • Know what to expect by knowing your participation level • We're calling on you to call on them • New CHM brochure shows how to make every health care dollar count • Healthwatch • Participation levels self-quiz • Prayer Page testimony • Prayer Page • CHM e-newsletter • Letters to CHM • Monthly prayer requests



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