



Christian HealthCare

NEWSLETTER

MEMBER LETTER:

We are thankful we send shares directly to others

Our family has been so blessed by this ministry ever since we became members a few years ago. We are so thankful we send shares directly to other believers in need to help share their burdens, instead of to some huge profit-driven company who might be supporting things that we do not believe in.

We have had two needs published, and it was so humbling and encouraging to receive everyone's notes and prayers, as well as their financial support. It is so personal, even though we do not know those sending us the cards. We love being a part of this ministry and are on board with your desire to have a Biblical model for health care.

May all continue to be blessed as you are blessing others. May the staff be able to slow down and remember Jesus during this busy time.

*Anthony and Megan Plopper,
Henry and Oliver
La Crosse, Wisconsin*

Growing in virtue: Finding meaning in marriage

by Jonathan Conner

People today enter marriage for many reasons, among which are love, finding one's "soul mate," fulfillment, and companionship. Disturbingly, "growing in virtue" never makes the list.

For generations marriage was viewed as a house of virtue in which males and females matured. In his book *The Meaning of Marriage*, Tim Keller writes, "Older cultures taught their members to find meaning in duty, by embracing their assigned social roles and carrying them out faithfully" (page 28). This is no longer the case.

Today, as Keller explains, "Instead of finding meaning through self-denial, through giving up one's freedoms, and binding oneself to the duties of marriage and family, marriage [has been] redefined as finding emotional and sexual fulfillment and self-actualization" (28).

Marriage and relationships have, in essence, become a substitute for God. Keller writes that we live with "the illusion that if we find our one true soul mate, everything wrong with us will be healed," but, as Keller points out, "that makes the lover into God, and no human being can live up to that" (42).

Instead of seeing marriage as a sacred institution given by God for 1) the development of character through the conquering of vices and honing of virtues, 2) the procreation of children, 3) the reflecting of God's nature, and 4) the

betterment of society, couples marrying today view marriage as a private arrangement for personal gratification (28).

As a result, they no longer see marriage as an entrance to a house of virtue, but as a continuation of their personal field of freedom. When marriage limits their freedoms or fails to fulfill their personal desires, they divorce. And they are scarcely shaken by the immensity of the act. In their mind their needs simply weren't being met, so they leave in hopes of something better, scarcely considering the witness they're making to marriage's "profound mystery" of which St. Paul speaks in Ephesians 5.

This is made worse by the widespread practice of cohabitation. Hoping

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Sharing Summary from January

Shares: (after reduction)	\$8,751,410	Personalized prayer requests of the members with Needs are in the Prayer Guide. Please use your version of the Prayer Guide to support the members assigned to you.
Needs:	\$8,609,328	
In Negotiation:	\$ ---	
New Needs:	1,374	
Total Needs:	2,754	
New Rewards:	163	Member Households: 40,143 (as of 12/18/14)
Miscarriages:	21	
Final Rewards:	3	

Contact Us: 877-764-2426 samaritanministries.org/members

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Your membership	membership@samaritanministries.org	1 - 3

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Remember:



SEND A NOTE—
Burdens can be lightened emotionally as we encourage one another in the Lord.



PAY YOUR SHARE—
Burdens can be lightened physically as we do our part to financially meet others' needs as they would in our time of need.



ALWAYS STAY ALERT IN PRAYER—
Burdens can be lightened spiritually as we unite to call upon the God of the impossible.

The love of law and the law of love

by Rob Slane

The pressure on Bible-believing Christians today to capitulate to the sexual revolution is becoming stronger and stronger. This should come as no surprise, since the agenda of many sexual revolutionaries is to utterly destroy all traces of Christian sexual ethics from society. One way they are doing this is through changing laws—both on the definition of marriage, and through various pieces of “human rights” and “equality” legislation.

But even more dangerous than changes to the law are the pressures placed upon us, where all views which don't bow to this agenda are stigmatized. And one of the key weapons in this arsenal is the deceptive use of a simple, yet profound, four-letter word: LOVE.

The argument sexual revolutionaries use goes like this. First, God is love. Second, therefore Christians must be all about love. Third, those who live in this “love” are the ones who are in God. Fourth, their opponents are therefore unloving. The way forward is to overcome the prejudice of antiquated beliefs with courageous, free-thinking. The unmistakable message is that opposition to the sexual revolution is opposition to love itself.

Of course, this is an abuse of language in every respect, since it makes no attempts to genuinely ask what God's love actually looks like. But it is also a very deliberate tactic, aimed at producing one of two very different reactions.

The first reaction this tactic is designed to get from those who oppose same-sex marriage and the

whole liberal sexual agenda is to drop their “antiquated” and “unloving” attitudes and join the “love” camp, where there is supposedly no prejudice and everybody is filled with the milk of human kindness. It is a powerful tactic. After all, who really wants to be considered ignorant, prejudiced, and unloving?

If this tactic fails to draw us into the “love” camp, the hope is that it will succeed in driving us into the opposite camp—let's call it the “camp of legality”—where we will hopefully utter thunderous denunciations against the sexual revolution, appealing to the Law of God, so those in the “love” camp can shake their heads, tut-tutting about how legalistic, unloving, and unchristian we are.

We need to be acutely aware of the deception going on here, otherwise we may well find ourselves falling into one or the other of the camps—the “love” camp where everything goes and human affections become our highest standard—or the “camp of legality” where we just sit there bitterly reacting to sin and justly earning for ourselves a reputation of lacking love.

This false dichotomy is deceiving because love and law—properly understood—are not opposed to one another, but are inseparable. Even Christians sometimes speak as if the two things were separate, but this is not so. For example, when we are asked about the cross of Christ, we will often talk about the love of God for sinners and then when challenged as to why God has to punish sin, either in the sinner or in Christ

the substitute, we will then flip to talking about the Law and God's holiness.

Now it is true that God's holiness and His love are both on full display in the cross of Christ, but they are not separate, opposing characteristics. God doesn't cease to be holy when He is forgiving sinners, and He doesn't cease to be love when He is punishing sinners. True love is holy and true holiness is love.

One place where Scripture clearly illustrates this truth is where a lawyer comes to test Jesus, asking Him which is the most important commandment. The lawyer probably expected Jesus to answer with one of the Ten Commandments so that he could trip Him up by falsely accusing Him of magnifying one command and minimizing the others.

Rather than picking one of those commandments, Jesus instead cut through the trap by answering in this way:

“You shall love the Lord your God with all your heart and with all your soul and with all your mind. This is the great and first commandment. And the second is like it: You shall love your neighbor as yourself.” (Matthew 22:37-39)

So that's pretty clear, isn't it? The most important thing is love—love for God and love for others—with nothing so petty as law getting in the way. “Hurrah!” says the “love” camp.

But not so fast. Jesus continues:

“On these two commandments depend all the Law and the Prophets.” (Matthew 22:40)

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Chad and Angela Burns Burns Family Studios

by Marcia Krahn

Mechanical engineer turned film producer Dr. Chad Burns makes movies that point people to Jesus Christ.

Chad's filmmaking began with family and continues with family. Chad's father and uncle got their families together for holidays, and the nine cousins inevitably ended up working on some kind of project. One year they built a log cabin. The next, they wrote a movie script and acted it out using the cabin as their set. Then came a Civil War movie. All this time, Chad thought of movies as a family-time hobby. For a career, he dreamed of becoming a rocket scientist employed at a lab run by NASA.

During grad school, the Lord redirected Chad's focus. "The Lord



revealed that Christ cared more about my heart and my affections being toward Him than He did my performance, or what I was doing for Him," Chad says. "He wanted me first." The Lord used Chad's changed spiritual focus to change his career direction from mechanical engineering to filmmaking.

Another welcome shift in Chad's focus occurred when he met Angela, now his wife, who shares his heart for Christ. A realist oil painter, Angie understands "the highs and lows that come from being a professional artist." This empathy has helped her support Chad in his creative film work. Angie now stays home with their daughter Eve and continues to paint part time.

When Chad decided to pursue filmmaking as a career, he began looking for a business partner. His cousin Aaron was a natural choice. Aaron had a similar spiritual experience in college, was getting his master's degree in business administration, and had worked with Chad

acting in and producing previous family movies.

In 2008, with Chad as director, Aaron as producer, and other siblings and family members filling key roles, Burns Family Studios was established "to point people's hearts toward what will give life, and that is Jesus Christ." Through film, Burns Family Studios strives to "represent Jesus Christ in as real, in as compelling a way as we possibly can."

They chose the action-adventure film, with its hero story, as the genre that most clearly conveys their purpose. "Everyone longs for a hero, someone who will sacrifice himself for his friends, who will put others first. We want to believe that person exists," Chad says.

Action-adventure movies, while being a challenging genre to film, have great potential to touch lives with the truth of the Gospel message and illustrate that the true Hero everyone longs for exists in the person of the Lord Jesus Christ. When people watch a movie, they enter



into the world that movie creates and become “emotionally vulnerable” to what is touching their heart and shaping their thinking. According to Chad, “film is the language of our culture. If we want to reach people with a message today, one of the great ways we can do that is through a two-hour feature film.” Burns Family Studios has produced two feature films that are a delight to watch.

The first official film was *Pendragon: Sword of His Father*, which features Chad and Aaron in lead roles. Set in Medieval times, *Pendragon* is the story of young Artos, who chooses

to “follow God’s impossible call on his life” when barbarians destroy his village. Artos discovers the truth that “what God calls men to do, He gives them the grace to accomplish; that following God, no matter what the circumstances are, is never futile.” *Pendragon* has received fourteen awards and recognitions from national and international film festivals and can be purchased at Amazon.com and ChristianBook.com.

Beyond the Mask, their current project, keeps Chad “overemployed” by Burns Family Studios. He finds dedicating long hours to filmmaking is “arduous, with many, many disappointments and defeats along the way.” Filmmaking calls for flexibility, coupled with faith, for Chad must “wear a different hat” in each step of the long process.

Step one of the process for Chad and Aaron was deciding the theme for *Beyond the Mask*. Based on what the Lord was impressing on them, they chose to convey that a

person’s hope and identity is found only in Jesus Christ.

With that crucial step determined, next came building the business plan (a major role for Aaron), and drafting the necessary legal documents, followed by securing financial resources.

Chad understood the need to hire skilled craftsmen, professionals in each field, to produce the quality film they hoped to achieve. After developing the story concept, they

“Film is the language of our culture. If we want to reach people with a message today, one of the great ways we can do that is through a two-hour feature film.”

hired Paul McCusker, best known for his *Adventures in Odyssey* scripts, to write the screenplay. Stephen Kendrick from *Facing the Giants*, *Fireproof*, and *Courageous* also contributed to the screenplay and offered counsel throughout the filmmaking process.

Once they had a script, Chad and Aaron worked on planning the locations for shooting, building sets, mapping the action, scheduling, and recruiting the cast and crews for

everything from lighting to cooking.

During production, Chad directed a cast of thirty actors with sixty crewmembers. Every leading role is played by a professional actor. Andrew Cheney plays the troubled fugitive Will Reynolds, who strives for a new identity, with Kara Killmer as the demure, but daring Charlotte Holloway. John Rhys Davies, best known for his roles in *Indiana Jones* and *Lord of the Rings*, is Charles Kemp, a ruthless businessman for

the East India Company. Chad says working with so many talented people all at once created “an intense outpouring of energy.”

The fervor diminished when the actors and crew went home, but the finishing touches brought an excitement of their own. After editing the film with Los Angeles-based Mike Wech, Chad and Aaron hired a new round of professionals for the film’s musical score, visual effects, audio mix, and color grading. Composer Jurgen Beck researched Colonial-era music and created an authentic score using period instruments such as the zither and field drums. The

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Why SMI?

“It’s been a positive experience,” Chad Burns says of his family’s Samaritan membership. “Samaritan has taken great care of us.” Like many other Samaritan members, Chad and Angela Burns heard of Samaritan Ministries through a friend and relative, and joined based on that recommendation. Since joining, Chad not only appreciates that he sends money “to a human being instead of an insurance corporation,” but that he and Angie are now familiar with how “the whole system works.” In 2013, Chad and Angie had their first child, their daughter Eve, and their maternity need was shared by Samaritan members. Chad says, “The checks came in, and the bills got paid. It was fantastic.” ♦

Beyond the Mask

A quality action and adventure movie with a Gospel message

by Marcia Krahn

*“Riveting.” “Fantastic.”
“The finest Christian movie
I’ve ever seen.”*

People who have seen *Beyond the Mask* enthusiastically recommend the latest film by Burns Family Studios, a period action-adventure movie depicting a young man at odds with himself and his world.

William Reynolds (played by Andrew Cheney), an assassin for the British East India Company in the 1770s, returns to England from his recent stint in India, sick of the horror, determined to resign and begin a new life. After a confrontation with his employer, the powerful Charles Kemp (John Rhys Davies), Will is forced to flee for his life and take on another identity. In this guise, he discovers new purpose and hope, particularly in his promising relationship with Charlotte Holloway (Kara Killmer).

But before he can confide the truth to Charlotte, his past enemies find him, and he must flee once more—this time to the American Colonies. Here he joins with Ben Franklin to begin his own efforts for the cause of American independence. Sure to be recognized by Kemp and his henchmen, Will dons a mask and repeatedly thwarts Kemp’s attempts to sabotage the birth of a new nation.

Will’s mask is a visual representation of the movie’s theme that our identity is only found in Christ, not as we represent ourselves to others or by the amount of good

works we do. “Will uses a mask to hide what he is doing, trying to use performance to justify his identity,” explains Stephen Kendrick, well-known Christian filmmaker. “If we accept truth, God creates in us a new identity in Christ that is far better than anything we can find in this world.” In the end, Will realizes that all the success he’s accomplished while wearing his mask cannot pay for his past, restore his good name, or win the woman he loves. Broken, Will learns to leave behind all masks and find his hope and identity in Christ alone.

In addition to a strong theme that drives the story, Burns Family Studios Director Chad Burns and Producer Aaron Burns assembled a team of professionals who created an engaging script performed by talented actors, undergirded by music and effects that reflect the period and draw the viewer into the story.

Dr. Del Tackett of The Truth Project describes *Beyond the Mask* as “a turning point in Christian filmmaking,” adding that “getting behind this movie is going to help us move this industry in the direction it needs to go.”

Beyond the Mask is being released this April through a relatively new “theater on-demand” method. People who want to see this movie can visit beyondthemaskmovie.com and click on Tickets. Those who cannot find a location near them have the option of becoming a Theater Captain to bring *Beyond the Mask* to their churches, organizations,



or friends and family. Anyone who wants to become a Theater Captain can go to beyondthemaskmovie.com and click on the “Bring To Your City” tab. The information and instructions needed to get started are all there. It’s free, fast, and uncomplicated.

For movie fans who enjoy the big screen theater experience, Burns Family Studios has provided an outstanding tool bringing real action and adventure to theaters through the redemptive message of *Beyond the Mask*. ♦

sound was mixed especially for the big screen theatrical experience in Burbank, and Roush Media in Los Angeles did the color grading. Concerning the entire process, Chad says, “Most people don’t realize what a large team is involved in making a feature film. I’m really humbled to have worked with so many amazing people.”

After three years in production, *Beyond the Mask* is now in the distribution phase. Burns Family Studios is releasing *Beyond the Mask* through GATHR, an innovative strategy for showing new films in theaters. People who want to see the movie can set up the theater, date, and time they prefer through *Beyond the Mask’s* website, beyondthemaskmovie.com, and then ask others to join them for that screening. If enough people sign up (usually around sixty-five), the screening is on. If they fail to meet their goal, no one is charged, and the screening is cancelled.

With the release of *Beyond the Mask* in sight, Chad is giving more thought to future projects. Burns Family Studios will continue its commitment to theme-driven, Christ-focused hero stories in the action-adventure genre. Their choice for their next movie is undecided, as “each effort presents its own challenges,” but Chad hopes to find a period-piece story that has already impacted our culture.

One of the hardest lessons of faith and flexibility in making *Beyond the Mask* occurred when the funding wasn’t coming in fast enough to begin shooting on schedule. First the January deadline “cruised by,” then the mid-February deadline. Still insufficient funds. Chad and Aaron

set an absolutely final, “stop-the-movie-get-real-jobs” deadline of June 15. Chad says, “We had worked so hard for so many months. It became clear to us that if the Lord did not move on people’s hearts and start to open doors, it just wasn’t going to happen.” On the evening of June 15, a few hours before the deadline, the final necessary amount came in.

Seeing the Lord provide was a significant moment in Burns Family Studios’ history. Since then, whatever the struggle, Chad reminds himself “not to see difficulty as a sign to give up, but as a challenge to overcome, because the Lord has already clearly led in the path.”

“The single most important dimension in filmmaking is the sense of God’s leading,” Chad says. With that sense of God’s leading, and by God’s grace and strength, Chad keeps “blasting his way through.” During the challenges, he is learning to say, “Lord, this is Your movie;” and to “just turn it over to Him.”

Movies produced by Burns Family Studios give Dr. Chad Burns the opportunity to reach people’s hearts for the Lord and speak truth into their lives. His heart’s desire is to make movies that “point people to a meaningful, life-changing relationship with Jesus Christ.” And that focus makes the ups and downs of filmmaking all worthwhile. ♦

BeyondTheMaskMovie.com in theaters April 6

Burns Family Studios invites you to come watch “a movie our family made for your family.”

- You can help by becoming a “Theater Captain.”
- Visit **BeyondTheMaskMovie.com** and click on “Bring to your community.”
- Choose a theater and create a page where your friends can reserve a ticket.
- 65 reservations means it comes to your city. It’s simple and costs you nothing.
- Make it a special event for your church, school, homeschool group, or business.
- Theater Captains receive special perks as tickets are sold: T-shirts, posters, cards, two free tickets.

Also at beyondthemaskmovie.com:

- Watch the official trailer.
- Read their production blog.
- Watch more videos.
- Join their email list.
- Buy tickets.

“This is a film that will give Hollywood a run for its money!”

— Stephen Kendrick, co-writer of *Facing the Giants* and *Courageous*

Fly a little, save a lot: Helping keep the monthly share low Member saves by having kidney stone surgery in Costa Rica

by Jed Stuber

Samaritan member Richard Jordan's work arranging trips to Costa Rica for people to receive medical care took an unexpected personal turn when he learned that he had a very large kidney stone and needed major surgery. It turns out that Costa Rica was a good fit for his own needs, and after a successful surgery at a fraction of what it would have cost in U.S. hospitals, he wants to tell other members his story.

"It wasn't pleasant at the time, but looking back now I can see how God was guiding and protecting me," Richard says. "I feel extremely blessed that God provided for me through Samaritan and Clinica Unibe. I hope my experience will show other members how they could benefit and save as well."

Richard works for NC Medical Travel (NCmedicaltravel.com), a company founded by his mom, Kathy. They help American clients save thousands of dollars on diagnostic tests and dental treatments, and tens of thousands on surgeries by going to Clinica Unibe in San Jose, Costa Rica (clinicaunibe.com).

Average cost of PCNL surgery in the U.S. is \$26,000. In Costa Rica, with travel and six-day stay, less than \$12,000.

NC Medical Travel connects with patients through MediBid, a web site which allows patients to post the procedures they need done and then receive bids from providers. Posting procedures and receiving bids are free to Samaritan members when they access MediBid through the Member Web App. NC Medical bids on behalf of Clinica Unibe.

Last September Samaritan members Tim and Cathy Hohulin worked with NC Medical Travel to save on tests and arrange a vacation in the process (see story on page 9). Richard was on the same trip to have some tests done on himself. He was dismayed when a scan revealed a 14 mm kidney stone, many times

larger than the average of 2-3 mm.

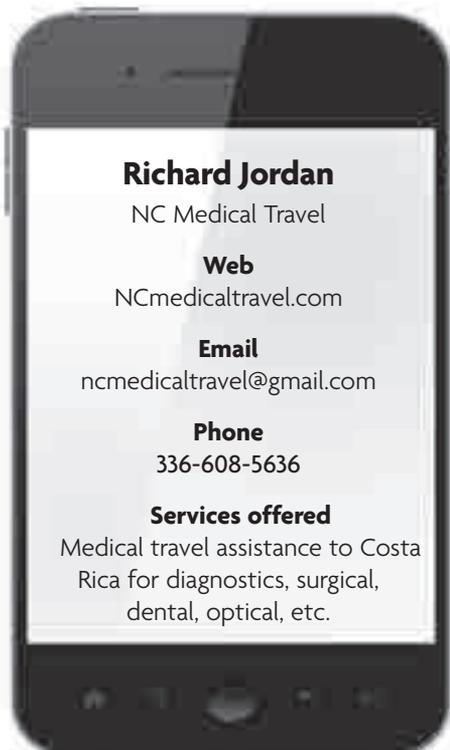
Richard has become familiar with medical terminology and procedures in his role at NC Medical, but he soon learned even more than he may have wanted to know. His stone's size and location made it potentially life-threatening. Stones like his sometimes block the urinary tract, go undetected, and shut down the kidneys. While some stones can be broken up by ultrasound, this approach can lead to complications with the fragments, and was not a good fit for Richard. He was going to need a surgery called Percutaneous Nephrolithotomy (PCNL).

Kidney stone surgeries have been greatly refined in recent decades and are now done by robotic scope. Still, PCNL involves going into the center of the kidney, and is not outpatient. Patients typically need to stay in a hospital for several nights and miss a couple weeks of work. Complications are not uncommon, and infections are a significant risk.

When Richard researched PCNL, he found out that the rate of infection after surgery in the U.S. is 16 percent, but only 5 percent in Costa Rica. The Costa Rican doctors attribute this to the American protocol of discharging too quickly because of the high cost of staying in a hospital.

Aftercare is critical with this kind of surgery. Clinica Unibe overcomes this challenge by maintaining a much higher ratio of nurses to patients in the hospital, and also by discharging to an affordable recovery resort where a nursing staff manages medi-

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Members use MediBid, combine medical tests with a vacation in Costa Rica

by Jed Stuber

When Samaritan members Tim and Cathy Hohulin went in for routine physicals, their doctor said they should have some tests: colonoscopies and a mammogram. Knowing that routine tests aren't shared under SMI Guidelines, they asked for recommendations about getting the procedures done for a reasonable price.

Their doctor said that a colonoscopy would probably cost \$2500 to \$3000. The Hohulins called their local hospital and were told that even cash-paying patients would have to pay that much.

The Hohulins decided to try MediBid.com to see if they could find a way to save money. MediBid's service is free to Samaritan members when accessed through the Member Web App, and allows members to post needed procedures online and then receive bids from providers.

Bids for their colonoscopies came in from all across the U.S., and ranged from \$1000 to \$1500 each, but there was also one bid for only \$340 from Clinica Unibe in San Jose, Costa Rica (clinicaunibe.com). When Cathy showed Tim, he said it couldn't hurt to inquire. They had been planning a getaway to "somewhere warm," so they at least considered the idea. Even so, they could hardly believe they were talking about going to Costa Rica for colonoscopies.

Further investigation revealed that many people have reported good experiences with Clinica Unibe, and that Costa Rica's health care system is highly regarded. In fact, many Costa Rican doctors and medical facilities have the same creden-

tials as in their counterparts in the United States.

The bid for their colonoscopies actually came from NC Medical Travel, a medical tourism agency that helps people arrange trips to Clinica Unibe in Costa Rica.

The Hohulins got colonoscopies, a mammogram, and dental work, plus a vacation in Costa Rica, all for the cost of one colonoscopy at their local hospital.

The Hohulins ended up having their colonoscopies and a mammogram done while spending a week in Costa Rica. They even had their

teeth cleaned and some cavities filled. They used airline points to pay for the flight.

The cost for the entire trip—all the accommodations and transportation, a couple of bus tours, meals, and medical services for two—was about \$2500. That's right. They got a vacation and all those medical services for the cost of one colonoscopy at their local hospital. You can view a video about the Hohulins' experience at NCmedicaltravel.com.

The director of NC Medical Travel, Kathy Jordan, is working to put together attractive options for members of health care sharing ministries. She can almost always arrange round trip flights for about \$400. She has arranged an \$1,899 per person five-day trip that includes all the travel and accommodations in Costa Rica, plus a medical package with lab tests, imaging, gastroenterology, cardiology (stress test, EKG, echo cardiogram), and a nutritionist. She says the medical testing alone would cost \$8000 in the U.S., and a person usually has time to fit in a bus tour

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Executive Package: \$1,899 per person

All transportation and accommodations in Costa Rica plus lab tests, medical imaging, gastroenterology, cardiology (stress test, EKG, echo cardiogram), and nutritionist.

Vacation Package: \$1,649 per person (add \$600 for second person sharing a room)

2 nights recovery center with all meals and transportation

2 nights 4-star resort hotel

2 day tours (beach, volcano, waterfalls, etc.)

2 nights bed and breakfast with shopping and dinner theatre

Medical tests for additional charges, à la carte

cations and monitors the patient, all for around \$100 a night. If a complication develops, the nurses can catch it quickly and get the patient back to doctors before it worsens.

When Richard went back to Costa Rica in December, his surgery went perfectly with no complications, and he praises God for that outcome. Richard had the opportunity to get to know the Clinica Unibe staff, and he was impressed that his doctor took the time to pray with him. And now that he has experienced the recovery resort firsthand, he's even more confident in telling clients it is a wonderful facility.

Richard has put together a video about his experience that you can view at NCmedicaltravel.com by clicking on "Medical Ministry Groups."

The total costs including surgery, hospital fees, recovery center stay, meals, and airfare were just under \$12,000 at Clinica Unibe. The Jordans did their best to find out what the surgery costs would have been at a hospital in the U.S. and discovered that the surgery alone ranges from \$19,000 to \$85,000, not including any additional fees that sometimes surprise patients. If that range sounds hard to believe, remember that billing practices in hospitals vary widely and are often very confusing. The Jordans were able to confirm that one insurance company in their area paid out \$30,000 for this kind of surgery, even with its discounted rate.

Clinica Unibe works on the basis of payment up front with most of their American patients, but for members of health care sharing ministries, they allow for payment to be made after shares have been received. Richard's need is being published this month, including

the travel costs, because he could document the significant savings that resulted (see Guidelines Section VIII.B "Travel Expenses" and when making your plans be sure to call Member Services for details). Perhaps you will be assigned to send him your share.

Many patients have reported good experiences with Clinica Unibe and Costa Rica's highly-regarded health care system. Many Costa Rican doctors and medical facilities meet the same standards as in the United



The operating rooms at Clinica Unibe are built to American standards.

States. Clinica Unibe is accredited by the American Association for Accreditation of Ambulatory Surgery Facilities.

While some may have doubts about going to Central America for medical treatment, Costa Rica has earned an excellent reputation. Often referred to as the "Switzerland of Latin America," Costa Rica received that nickname for several reasons, starting with the basic political stability it has always enjoyed, dating back to colonial days and continuing in modern times, with strong ties to America and no standing army. One-third of the population lives in the capital city of San Jose, including a good number of American and European *ex pats* and tourists.

Clinica Unibe is well set up for

minor surgeries that are basically outpatient, similar to an Ambulatory Surgery Center in the U.S. The Clinica Unibe doctors also have privileges and connections to Costa Rican hospitals, so they can transfer a patient there, if necessary. They can also sometimes arrange for significant savings on major surgeries at the hospitals.

Even on the minor outpatient surgeries, the savings can be in the tens of thousands of dollars in comparison to the same procedure done in a U.S. hospital. In some ways Clinica Unibe is similar to the "radical price honesty" surgery centers in the U.S. we reported on last month, which can also offer significantly lower prices than many hospitals (bit.ly/FMMAreport). Common surgical procedures are scope surgeries on shoulders, elbows, wrists, hips, knees, and ankles; eye, ear, nose, and throat surgeries; hernias; gynecological surgeries; and urological surgeries.

In the case of surgery, you'll usually have your primary care doctor refer you to a surgeon, and provide the relevant medical records and background. The doctors in Costa Rica are familiar with this process and can do video consultations via Skype with you and/or your primary care doctor.

The CEO of Clinica Unibe even took the time to write Samaritan a letter stating that it is the clinic's policy that "we do not do change of sex surgeries, do not perform any medical procedures which involve risk for pregnant women or babies, and not only for legal reasons, but for our own values, under no circumstances perform an abortion process."

The Jordans hope more members will take advantage of the savings

that MediBid and Clinica Unibe offer. However, they do caution that not everyone should go to Costa Rica for medical procedures. NC Medical Travel or Clinica Unibe doctors do turn people away, if their condition would be better treated in the United States or health concerns preclude them from traveling. The Jordans have heard about people ignoring such basic guidelines and having a bad experience.

The Jordans have also seen problems develop with scheduling connections, medical paperwork, consultations, a contract with the provider, accommodations in Costa Rica, etc.—all concerns they can help with through their agency. They are happy to answer any questions about the services they provide.

This writer is not at all surprised that Americans are comfortable going to Costa Rica for medical treatment. I spent a semester in San Jose in college, and felt safe as I rode the public buses every day. I was there to meet requirements for a minor in Spanish, and one difficulty was constantly running into “Ticans” who spoke English, so I couldn’t get

enough practice speaking Spanish! Many could even discuss American pop culture with me.

It is also not surprising that Costa Rican facilities can provide care of comparable quality with American hospitals, while being much less expensive. The causes of problems in the American health care system are beyond the scope of this article, but suffice it to say that Costa Rica does not suffer from quite the same level of counterproductive governmental interference.

The internet continues to improve the options and information available to patients, making a trip to Costa Rica feasible. The most difficult part is getting prices to compare from your local providers. But if enough patients use services like MediBid and NC Medical Travel, maybe even hospitals will have to start providing better pricing information.

I too would be happy to see more members seek high-quality medical treatment at competitive prices, including possibly traveling to Costa Rica. If you do, please let us know your experience so we can tell other members. ♦

Members have tests in Costa Rica

Continued from page 9

to a waterfall or volcano, when the scheduling is done well.

If you need to save when traveling as a couple, prefer to stay longer to see more of Costa Rica, or want to buy the medical tests à la carte, those options are available as well. You can have a free oral, hearing, or eye exam if you want one. It’s sometimes possible to save enough on dental work alone to justify the trip.

Kathy wonders if there may be enough interest from Samaritan members that she could put together group trips on a regular basis, and negotiate even better rates.

There is also great potential for significant savings on surgical procedures at Clinica Unibe. Her son Richard is a Samaritan member who recently had a good experience with a kidney stone surgery in Costa Rica. (see page 8)

Clinica Unibe is similar to Ambulatory Surgery Centers in the U.S. and specializes in outpatient surgeries. In addition, the doctors have privileges and connections to Costa Rican hospitals, so they are sometimes able to arrange for significant savings on major surgeries as well. ♦

Editor’s Note: These articles are not an endorsement of a particular medical provider or travel service, but are intended to show the benefits of considering many options when seeking health care services. MediBid is available without charge to SMI members and is a good place to find comparative pricing for medical services. There is no substitute for careful personal research to determine the best approach for your medical needs.

Previous newsletter articles online:

- **Considering Medical Tourism:** bit.ly/considermt
- **Free Market Medical Resources:** bit.ly/FMMAreport
- **Member asks for second opinion, discovers better hip surgery options in India:** bit.ly/betterhip
- **Price competition can lead to quality competition:** bit.ly/qualitycompetition
- **Medical Tourism expands as alternative to health care law:** bit.ly/mtexpands

We are thankful to be able to work with Samaritan Ministries and the Body of Christ as a whole. As I hear about the financial and paper work wranglings my friends go through with insurance companies, we are so blessed to be part of the simple, yet beautiful way that Samaritan deals with health care.

Our large family doesn't have a lot of extra to go around, but God faithfully meets our needs. "The steadfast love of the Lord never ceases, His tender mercies never come to an end. They are new every morning. Great is Thy faithfulness."

Jon and Dorcas Sollenberger and children: Joanna, Darren, David, Juanita, Julie, Duane, and baby Alfred, Maine

We really could not have gotten through our need with so little stress had it not been for Samaritan Ministries.

We have been members for more than 10 years, and during that time had many needs published because of my late husband's battle with leukemia.

Our needs were always met, even when there was prorating. The extra money always came in.

I praise the Lord, Samaritan Ministries, and all our Samaritan friends for this wonderful way of meeting needs.

I also appreciated very much the prayers offered up by Samaritan staff when I talked with them on the phone.

*ClaraAnn Lichtenberger
Shippensburg, Pennsylvania*

It was wonderful to receive prayers from people all over the U.S. It made me realize how much power there is in our connection in Christ, and that this way of health care does really work. Thank you for this ministry.

*Casey Long
Fayetteville, North Carolina*

Words cannot express how blessed we have been by the Body of Christ standing with us in our time of need. Tears come to my eyes on many occasions as I read the letters and many prayers for our baby son's recovery from surgery.

We were especially blessed by the pictures drawn by children of Samaritan members who wanted to bless our baby boy.

It was also amazing to be able to pay the hospital quickly on the time schedule we had promised. I got the impression they thought they were taking a risk with a young couple promising to pay a \$60,000 hospital bill in 90 days. But God was faithful, and we loved sharing His faithfulness with the hospital staff. Thank you for standing with us.

*Stephen and Hilary Troester
Mineral Point, Wisconsin*

As a Samaritan member for many years I never knew how it would work if I had a need. It was great!

My need was met in full and the processing went without a problem. I found I had help with all questions in a few minutes on the phone. Keep up the good work!

God has had His hand in Samaritan Ministries, guiding it and allowing me to feel confidence in doing things this way.

*Deborah Cunningham
Slippery Rock, Pennsylvania*

God has truly blessed us in finding Samaritan Ministries. Health situations are stressful, and it has been nice to not have to be concerned with how we would pay for the treatment. The notes with the checks are such an encouragement too.

*Michael and Marjorie Dockery
Waterloo, Ohio*

It has been such a wonderful blessing to have our maternity need shared. God has blessed us with a beautiful healthy baby girl, Canaan. The delivery was short, fast, and pain free, praise God. It was such a blessing to be prayed for throughout my pregnancy as well.

*Josiah and Rebecca Kessie
Cookeville, Tennessee*

An added pregnancy expense came out of nowhere when I had to go to the ER. It was really nerve wracking, but we were so thankful to know we would have our brothers and sisters in Christ supporting us in prayer and financially. Thanks for this ministry and the way you run it efficiently. God is really using each and every employee.

*Amanda Duncan
Highlands, Texas*

I thank God for the healing that He has done in my life, and I also thank the Samaritan Ministries members for your prayers and financial support. God is our source for everything and supplies all our needs. God is good. May His blessings be on Samaritan Ministries as they are on me.

*Helen Tredway
Traverse City, Michigan*

I commend and pray for your organization. I was in search of health care to appease the new national health care law that has been imposed on the citizens of the USA.

My wife came across your site, and I am excited to participate and put my faith in a Christian-based solution instead of a mandated and unethical program.

I pray for your success and may God's Word spread through this ministry.

*Jim and Jennifer Jones,
Evans, Georgia*

We are thankful for the extra giving to our Special Prayer Need. It has definitely helped offset the cost of our dental need. God is good and provides. We are happy to be a part of such a wonderful ministry where our shares also go to help families.

*Peter and Katelin Rische
Freeport, Illinois*

I recently had a Special Prayer Need published. It was such a blessing to receive so many notes of encouragement. Thank you to every member who gave extra toward my need and to those who prayed. What an encouragement it is to see God work through His people.

*Sarah Williamson,
Norcross, Georgia*

to move men closer to marriage, women often welcome the arrangement, but as Keller details, "Cohabitation gives men regular access to the domestic and sexual ministrations of a girlfriend while allowing them ... to lead a more independent life and continue to look around for a better partner" (31). Some believe marriage stifles masculinity. True masculinity, however, isn't demonstrated through independence and self-assertion; true masculinity is learned through interdependence and self-mastery. Keller cites an op-ed piece in the *New York Times*, which rightly explains,

"For most of Western history, the primary and most valued characteristic of manhood was self-mastery. ... A man who indulged in excessive eating, drinking, sleeping, or sex—who failed to 'rule himself'—was considered unfit to rule his household ..." (32).

At heart, men's true need is respect (women need self-sacrificial love). Wives who readily respect and admire their husbands through their speech and body language greatly assist their husbands in their mission of self-mastery and loving sacrifice. Husbands who practice the virtue of loving sacrifice greatly assist wives

in their virtuous loving submission. At bottom, this requires godliness in husbands and wives, the very thing marriage is designed to produce. Gary Thomas, author of *Sacred*

“We must not enter marriage predominately to be fulfilled, emotionally satisfied, or romantically charged, but rather to become more like Jesus Christ.”

**—Gary Thomas,
*Sacred Marriage***

Marriage, explains, "Godliness is selflessness, and when a man and a woman marry, they are pledging to stop viewing themselves as individuals and start viewing themselves as a unit, as a couple. In marriage, I am no longer free to pursue whatever I want; I am no longer a single man. I am part of a team, and my ambitions, dreams, and energies need to take that into account" (77). Ultimately, Thomas writes, "We must not enter marriage predominately to be fulfilled, emotionally satisfied, or romantically charged, but rather to become more like Jesus Christ" (96). And surely this is a house of virtue every married Christian couple wants to enter. ♦

*The Hausvater Project, July 2012.
www.hausvater.org.*

Pastor Jonathan Conner of Zion Lutheran Church in Manning, Iowa, serves as Vice President of The Hausvater Project.

Prayer for the Persecuted Church

Hebrews 13:3 tells us to “Remember those who are in prison, as though in prison with them, and those who are mistreated, since you also are in the body.” Our brothers and sisters in Christ around the world are being persecuted for the sake of the Gospel. We need to remember them in prayer. Each month, the Christian Health Care Newsletter will provide updates gleaned from such sources as World Wide Monitor, International Christian Concern, and The Voice of the Martyrs and offer prayer points. Please use them in your personal or group prayer time.

Khmu believers struggling

Twenty families of believers among the Khmu people, who live in northern Laos and southern China, are struggling in their faith, Voice of the Martyrs reports. The Khmu believers have faced severe persecution over the past decade “and many are faltering in their faith.” Authorities have burned a church and imprisoned leaders, one of whom died after being denied food for two weeks. Eight of the families have renounced their faith due to the harassment they had received. The 54 believers in the remaining 12 families still face hardships. *Pray that the Khmu believers will be strong in their faith and that the eight families that left the Body of Christ will repent and return to open arms. Pray also that the believers will be able to spread the faith even in the face of government opposition.*

Hindus target Christians

Hindu nationalist efforts to “reconvert” Christians and Muslims

in India are increasing. Although a planned Christmas Day event to force Christians and Muslims to convert to Hinduism was postponed, the issue is still alive at the national level. Indian Christians have been experiencing severe persecution at the hands of Hindus in various parts of that country over the past several years. *Please pray that the Indian government will acknowledge individual rights and that Christians will stand strong against conversion efforts.*

Two Iranian Christians released

An Iranian court overturned six-year prison sentences for three Christian men, International Christian Concern reports. Two of the three men accused—Matthias Haghnejad and Silas Rabani—were released. The third, Benham Irani, is still serving a separate sentence. The charges against the men carried a potential death penalty. The dismissal of the sentences means that while Benham will remain in prison, he will continue to be held at a location where his family will be able to visit him. *Praise God that Matthias and Silas were released. Pray for Benham’s safety and health, as well as for his family.*

Zimbabwe church demolished

Officials demolished an evangelical church in a Muslim area of Zimbabwe on November 28, ICC reports. The destruction came days after the church’s exterior sign was forcibly removed. The congregation, Heaven’s Light Church, has attempted to register the land as a place of worship for years, but had to hold its weekly meeting of around 100 believers in a home. *Pray for the well-being of the congregation, the*

swift rebuilding of the church, and that God will protect and bless the members of Heaven’s Light Church.

Pray for Ebola evangelists

Teams of evangelists are working on Ebola education teams that are traveling into rural, Muslim areas in Africa and teaching them how to prevent the spread of the virus, VOM reports. Each religious community is being provided with protective items. VOM workers have also trained more than 50 Christian leaders “how to protect themselves from contracting Ebola as they travel in remote regions.” *One worker said, “Please continue to keep us in your prayers, that the Lord continues to keep us miraculously safe until this virus is kicked out of our country.”*

Pastor’s wife grateful

The widow of a pastor shot to death in Kenya recently thanked God “for how He has taken care of me and my two kids,” VOM reports. Sarah Ambetsa’s husband, Pastor Philip, was shot to death last March with five other Joy of Christ Church members by Al-Shabab militants. Sarah was shot in her foot, but she survived the attack by hiding under a pew with her 20-month-old son. “It has been a hard task to cope after the death of my husband,” she wrote. *Please pray for Sarah’s complete recovery from her foot wound, for provision for the Ambetsa family, and for protection for Christians in Kenya.* ♦

For more information on the persecuted church, contact The Voice of the Martyrs (www.persecution.com, 877-337-0302), International Christian Concern (www.persecution.org, 800-422-5441) or World Watch Monitor (www.worldwatchmonitor.org).

In other words, loving God and loving your neighbor are not the antithesis of law; rather they are the fulfilment of the Law. Love, as expressed by Jesus here, is not some nebulous feeling whereby we judge what is right and wrong on the basis of feelings for others. Rather, love has a backbone and it can be defined: "If you love Me, keep My commandments." (John 14:15)

In terms of loving God, we can define it as worshipping Him only, doing so through faith and not through idols, honoring His Name and honoring the Lord's Day (Commandments 1-4). In terms of loving our neighbor, we can define it as honoring our father and mother, and by implication our elders, respecting our neighbor's person, being faithful to our wedding vows, respecting our neighbor's property, being truthful to and about our neighbor, and being content with what we have (Commandments 5-10).

Sexual revolutionaries both inside and outside of the Church want to drive a wedge between love and law, so that we are forced to make a choice between joining them in the love camp, where just about everything is permitted, or joining the haters in the camp of legality.

The Apostle Paul teaches us how to deal with this:

"Or do you not know that the unrighteous will not inherit the Kingdom of God? Do not be deceived: neither the sexually immoral, nor idolaters, nor adulterers, nor men who practice homosexuality, nor thieves, nor the greedy, nor drunkards, nor revilers, nor swindlers will inherit the Kingdom of God." (1 Corinthians 6:9-10)

Then Paul continues, showing

what true love really is:

"And such were some of you. But you were washed, you were sanctified, you were justified in the Name of the Lord Jesus Christ and by the Spirit of our God." (1 Corinthians 6:11)

Paul is uncompromising in stating that certain practices, unrepented of, will keep people from entering the Kingdom of God. But then he goes on to acknowledge that there were some in the Corinthian church who were once in exactly this posi-

Is it really loving to lead people into believing they need not repent of some sins? Paul refuses to separate love and law, but instead uses them in a way that honors both God and his neighbor.

tion, but because they had repented, they were a part of the Kingdom of God.

So where is the love? If Paul is right—which we must surely believe or our faith is based on nothing—then the claims of love by the sexual revolutionaries are not just misleading, they are damnably misleading. They are not only outside the "camp of legality," but also outside the

"love camp." Is it really loving to lead people into believing they need not repent of some sins?

Paul refuses to separate love and law, but instead uses them in a way that honors both God and his neighbor. He is not afraid to condemn every kind of sin, and to tell his hearers where these sins will lead, but he does not do so merely to condemn those sins or those that do them. Rather, he does it because he really does love those sinners, and really does desire them to repent and be "washed, sanctified, and justified in the Name of the Lord Jesus Christ and by the Spirit of our God."

As the sexual revolutionaries continue their determined march against Biblical truth, we should be on our guard against the deceptions of those who would pressure us into falling into the love camp or the camp of legality. Instead, we should learn from Scripture what true love really looks like. ♦

Rob Slane lives with his wife and six home-educated children in Salisbury, England. He is the author of The God Reality: A Critique of Richard Dawkins' The God Delusion, contributes to the Canadian magazine Reformed Perspective and blogs on cultural issues from a Biblical perspective at www.theblogmire.com.

...**b**e filled with the Spirit,
addressing one another in
psalms and hymns and
spiritual songs, singing
and making melody to
the Lord with your heart...

Ephesians 5:18b-19

*“There’s within my heart a melody Jesus
whispers sweet and low...”**

Singing to one another and to the Lord is
closely connected to being filled with the
Spirit. Our singing, and the singing of those
around us, affects us more deeply than words
alone, in ways that we cannot fully explain.

We are told to be filled with the Spirit. We are
also told to address one another with all kinds

of spiritual music, and to sing and make melody
to the Lord with our hearts. These are not mere
suggestions. Our singing to one another and our
melody in our hearts to the Lord are not only
only evidences of being filled with the Spirit,
but are also essential to His filling.

*“Jesus, Jesus, Jesus. Sweetest Name I know. Fills
my every longing. Keeps me singing as I go.”**

* From an early 20th century hymn by Luther B. Bridgers, written
after the tragic death of his wife and three sons in a fire.

For the Kingdom,



Ray King