

Christian HealthCare

NEWSLETTER

MEMBER LETTER:

Bearing one another's burdens brings great joy

We experienced frustration and disillusionment with our health care plans in the past, and the latest options available would have forced us into financial hardship as a self-employed family. Samaritan Ministries has been such an encouraging alternative.

We were nervous when we found ourselves with our first medical problem and in a place of need. God used the faithful members of Samaritan Ministries to not only meet our financial need, but also do it in such an encouraging and God-honoring way. Each month it feels like a privilege to send our share to another family, and even more so now that we have been on the receiving end.

“Bearing one another’s burdens” brings much greater joy than paying over-inflated premiums for insurance. We are so grateful.

*Ryan and Jenny Oldham
Brea, California*

Baltimore’s unsung peacemakers

by Eric Metaxas

Being the author of biographies on William Wilberforce and Dietrich Bonhoeffer makes it especially tough for me to witness what a nation of spectators America has become. You see, both of these men looked at the condition their societies were in, and did something. They didn’t simply curse the darkness, as the saying goes. They lit candles.

Of course, in most circumstances, lighting things on fire isn’t the right course of action. Following the funeral of Freddie Gray, a man who died in the custody of Baltimore police, rioters in Baltimore torched countless vehicles, businesses, and community assets. With police officers injured and some 200 rioters arrested, no wonder Maryland’s governor called in the National Guard. Destroying property and endangering lives isn’t a protest—it’s a crime.

And the steady stream of images and sound-bites from Baltimore quickly got wearisome—not because they weren’t true, but because they weren’t the whole truth.

As Trilla Newbell of the Southern Baptist Ethics and Religious Liberty Commission asked in *The Washington Post*, “can we please start sharing the good news out of Baltimore?”

If you didn’t know there was good news, you’re not alone. Newbell calls them “stories of quiet faithfulness”: photos of Baltimore residents forming

human barricades to keep rioters from the police, children passing out bottled water to National Guardsmen, and a video of a Vietnam vet shooing hoodlums away all show a side of the city that many are not seeing.

But what really filled me with hope was the Christian response. Local pastors locking arms and marching into the riots, urging calm—impromptu church services held on the streets—a chorus of “Amazing Grace” breaking out—church volunteers sweeping up broken glass—these were just a few of the moving images and stories that leaked out on Twitter while footage of burning police cars dominated TV coverage.

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EDITOR

Ray King

MANAGING EDITOR

Jed Stuber

ASSISTANT EDITOR

Michael Miller

ART DIRECTION

Design Corps

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ADMINISTRATIVE OFFICES:

PO Box 3618, Peoria, IL 61612
telephone: 309-689-0442
telephone (toll free): 877-764-2426
fax: 309-689-0764

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Sharing Summary from May

Shares:	\$12,728,628	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:	\$12,875,137	
In Negotiation:	\$ —	
New Needs:	2,125	
Total Needs:	3,643	
New Rewards:	230	Member Households: 46,497 (as of 4/20/15)
Miscarriages:	34	
Final Rewards:	3	

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

Questions about?	Email	Phone Menu
Your medical need	needs@samaritanministries.org	1 - 1
Shares you are sending or receiving	shares@samaritanministries.org	1 - 2
Your membership	membership@samaritanministries.org	1 - 3

Your Member Services Leaders



Bryan Evans
Vice President/Member Services
msvicepres@samaritanministries.org



Cameron Easley
Member Services Manager

Remember:



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



2 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.



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

~~Sex~~ Marriage education Part 1

by Rob Slane

Recently, in my church, our pastor has been going through the book of Ruth. It is a delightful book, hugely instructive in many ways, not the least because we get to learn about two bright and noble Bible characters, Ruth and Boaz, coming together through amazing providence, culminating with their marriage and the birth of Obed.

Any preacher who makes it to chapter 3 has my sympathy. There we learn of Naomi's unusual plan for Ruth to go and lie at Boaz's feet on the threshing floor. What makes the chapter difficult is that some of the Biblical language used has undeniable sexual connotations.

Yet the narrative makes it clear that Naomi's and Ruth's intentions are not sexual at all, nor does Boaz take it that way. He doesn't "lie with her," and he does not throw her out for scandalous behavior. Rather, he commends her for her goodness to Naomi, for he sees that her actions show her desire to secure him as both kinsman-redeemer and husband, to provide for Naomi in her old age.

Still, the honorable intentions of Boaz and Ruth didn't stop my 8-year-old daughter from asking certain questions on the way home from church after that sermon—questions as to what was going on, and why our minister said that he couldn't fully discuss certain things with children present.

Responding to these sorts of questions is a challenge for any parent. How much does one say or leave out? What is age appro-

priate? These kinds of questions should have careful attention, but my impression is that many parents, Christians included, tend to avoid them, possibly because they think it is easier to leave teaching on sexual matters to the schools.

Sex education was seized upon by Communists and radicals in Western countries, who understood the value of it for their own purposes in eradicating Christian morality.

This is an important topic, especially given the sexual madness that has taken over much of the "civilized" world, so I want to examine some of the issues surrounding it. This month I will review some of the history of "sex education," including why the term itself needs to be challenged. I want to show that parents, not the state or anyone else, is responsible to teach this information to their children, in the context of "marriage education." Next month I plan to discuss practical ways for parents to do this.

Let's begin with an overview of

"sex education." Putting it mildly, the concept has very questionable roots. It was the brainchild of György Lukács, a Hungarian Bolshevik who was Deputy Commissar for Culture in the Béla Kun regime in Hungary in 1919. Lukács' goal was to eradicate Christianity from Hungarian society, and he believed that one of the most effective methods of achieving this would be to undermine existing sexual morality through the introduction of compulsory sex education in schools.

To achieve his aims, Lukács proposed a radical program, which included graphic literature being handed out to children—literature that both instructed them in promiscuity, and at the same time mocked the Christian moral ethics of their parents.

But the idea did not stop with the Communists in Hungary. It was seized upon by radicals in other Western countries, who understood the value of it for their own purposes in eradicating Christian morality elsewhere. Slowly but surely, "sex education" was put into schools in virtually all Western countries.

I hardly need to point out to you how successful this strategy has been—successful from the liberal-left's point of view that is—in severing the younger generation from the sexual morals of previous generations. I also hardly need to point out what this has done to Christian moral values, and we now see the widespread acceptance of all sorts of sexual behaviors that once were recognized to be destructive and

Continued on page 13

Ryan and Julianne Yamane

CollegePlus

by Russ Bennett



The Yamane family, left to right: Hudson, Maggie, Aubrie, Ryan, Tucker, Julianne, and Hallie.

Samaritan member Ryan Yamane is co-founder of CollegePlus, a San Antonio-based company of Christians that helps families navigate the uncertain and potentially perilous waters of higher education. God brought him to this place in an unexpected and unusual way that prepared him for the work he is doing now. Today, he leads a company that is committed to helping high school and college age students find the unique pathways God has for each of them.

More from CollegePlus

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Not your grandparents' college experience

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Eight helpful questions for the college decision

Contact CollegePlus

collegeplus.org/samaritan
info@collegeplus.org
1-866-989-5432

Ryan grew up on a third generation farm near Spokane, Washington. He spent his summers in the fields of Grant County, working with his dad and grandpa on their farm, driving tractors, fixing irrigation systems, and bringing in the harvest. Homeschooled in high school, he hoped to go away to earn a college degree that he thought would provide security, validation, and the approval of his non-homeschooled friends.

But at age eighteen Ryan found himself waving goodbye to his parents and siblings at the Spokane airport. Reluctantly, he climbed aboard the jet that would take him two thousand miles from his family, his friends, and the state university that he thought held the ticket to his dreams. Instead, he was headed to a one year Christian program in the inner city that would teach him to mentor juvenile delinquents ... and hopefully not delay him too much from his goals.

“What a stupid, one year delay on college,” he thought, as the plane

pushed back from the gate and later climbed east over the mountains. Behind him were his friends who were right now beginning their first week of college without him.

As Ryan acclimated to urban living, he learned a lot about mentoring and working with troubled youth. Seeing the devastating effect of the broken homes on these teens, he realized what an amazing gift his parents had given him in a stable home with parents who loved God.

In spite of these good things, a showdown loomed. As the months went by, Ryan began counting the weeks until he could pursue the coveted college degree that he still believed would provide security, approval, and validation.

Everything came to a head when his parents suggested he stay in the program until the end of the school year. The idea made sense, but Ryan was furious. He had already given God eleven months. Now he was ready to pursue his own dream. Slamming down the phone, he

stormed to his room to contemplate his options.

Then Ryan read Genesis 22, where God asked Abraham to sacrifice his son, Isaac. Although God's promises were to be fulfilled through Isaac, Abraham was being asked to trust God and give up his son. Suddenly, Ryan realized God was asking a similar question of him: "Ryan, who will you trust with your future—Me or yourself?"

Through struggle and tears, Ryan finally agreed to trust God. From this moment of surrender forward, he would let God call the shots, even if he never got a college degree.

But God was at work in surprising ways. Ryan stayed on until the end of the school year. That led to an unexpected offer to work in an office position in the organization, which in turn led to a series of new opportunities with increasing responsibility and larger teams.

Before he knew it, three more years had passed. While his friends back home were finishing college, he had gained a lengthy résumé. It was filled with valuable work and great leadership experience that most college graduates would labor hard to get.

In spite of all this great experience he still had no degree.

Then he met a friend who introduced him to a new way of getting a fully accredited college degree. Intrigued, Ryan took him to coffee and peppered him with questions. How did it work? How would you study for it? Looking back on God's leading, Ryan marks that conversation as the beginning of his degree. In just fourteen months of intensive study, Ryan completed his fully accredited degree, a Bachelor of Science in Business Administration.

On the far side of surrender, God had given Ryan what he had craved, but in a completely different way.

Shortly thereafter, Ryan and the two other co-founders started CollegePlus. Drawing upon the innovations they had used in their personal educational journeys, the trio built a company with the express purpose of helping Christian students earn degrees affordably and efficiently, while learning to live their lives on purpose for God.

But getting a degree and starting a company wasn't all God had in store. During his unplanned, God-orchestrated detour, Ryan had met a remarkable young woman named Julianne. Together they had worked on several major projects and Ryan had been deeply impressed by her Christ-like attitude and her compassion for other people. "Not only was I deeply in love with Julianne, I had decided that if I had daugh-

ters someday, I wanted a wife who would be a role model to them. Julianne was it."

A happy marriage and five children later, Ryan is still grateful for God's "detour." Since the company's founding in 2004, the CollegePlus team has helped more than 10,000 students routinely save \$20,000-\$40,000 in college expenses. Today the staff of 100 help students identify their life purposes and then map efficient paths to fully accredited degrees from recognized schools. An academic coach is assigned to help each student set and achieve their study goals.

C.S. Lewis once said, "Aim at Heaven, and you will get Earth thrown in; aim at Earth, and you will get neither." On the far side of surrender, God gave Ryan a journey more exciting, more fulfilling, and more rewarding than the plan he had thought was the ticket to achieving his dreams. ♦

Why Samaritan?

Growing up on the farm in Washington state, Ryan's family got plenty of hard work, clean air, and good food. Doctor visits were few and far between. "We never had health insurance, and we never needed it."

However, when Ryan married Julianne and their family grew, they looked for health insurance that would cover typical kid injuries, but not break the bank. Then a friend told them about Christian health care sharing, and Ryan and Julianne were in.

"We found health care sharing to be very cost-effective. We used it for the births of all five of our children—three in the hospital and two at home. One of the best things for us is knowing that our money is going to help other people, rather than funding an inefficient system." ♦

Many members of the CollegePlus staff are also members of Samaritan Ministries. See page 11 for more information about how Samaritan health care sharing works for this company.

Not your grandparents' College Experience

by Russ Bennet

It's no secret that college has changed a lot since our grandparents went to college. If you have a teenager considering college today, one of the first things you notice is it sure costs a lot more now than it used to!

Since 1975, the cost of education has increased almost 1200 percent. This is far more than the increase in prices of food and other durable goods.

Gas prices skyrocketed a few years ago, but if they had kept pace with college costs, we'd now be paying almost \$6 per gallon.

Here are some other dramatic changes in the economics of college:

- Only one out of four families save money for college, and the average family who does save for college only has enough to pay for the first year. This has resulted in significant college debt, and on the average, students don't pay off their college loans until 21 years after graduation.
- More people are starting college than ever, but they're also going further into debt.
- A study conducted by Gallup and Purdue University last year revealed that students with significant college debt are three times less likely to say they're thriving in life. They're stuck in limbo with student loan payments and, sometimes, no degree.
- Although the Bureau of Labor Statistics estimates what jobs will be available in ten years, author Dan Miller points out they can't tell us what half of those jobs will be, due to our rapidly-changing

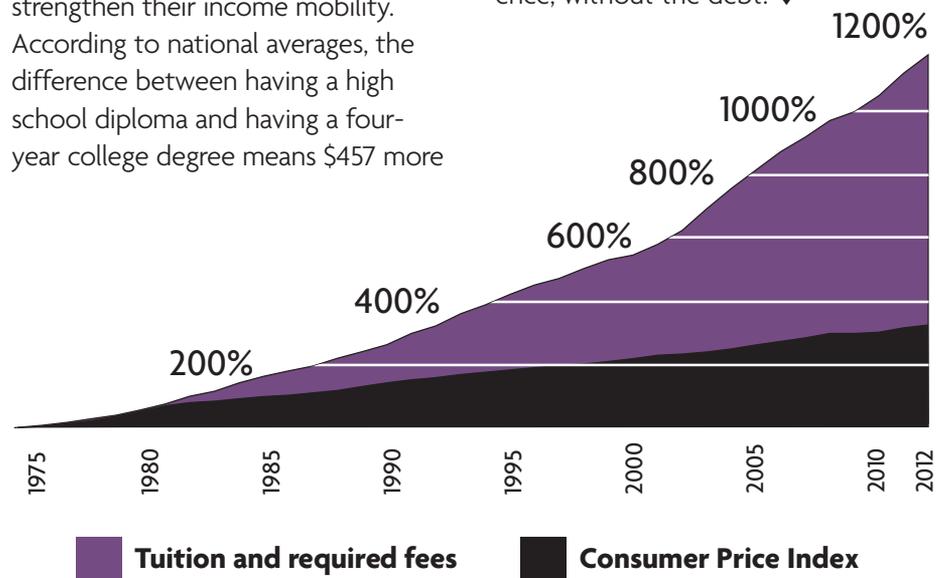
society. Some top jobs today, like social media managers and app developers, didn't even exist fifteen years ago. Yet many families spend tens of thousands of dollars in pursuit of a credential that they can only hope will provide security for a lifetime.

In spite of this, college remains a valuable step for many students to strengthen their income mobility. According to national averages, the difference between having a high school diploma and having a four-year college degree means \$457 more

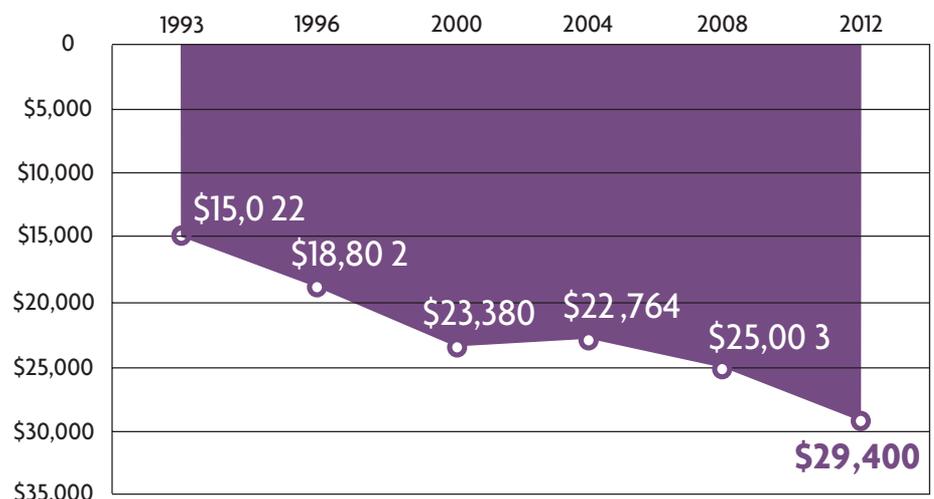
income on the average per week.

College degrees are a convenient way for employers to verify that potential hires have a baseline level of knowledge, and that is unlikely to go away anytime soon.

Since, there isn't a one-size-fits-all solution, the key is to ask the right questions and find creative solutions to achieve a quality college experience, without the debt. ♦



Average Student Loan Debt in Constant 2012 dollars



Eight helpful questions for the college decision

by Taryn DiMartile and Russ Bennett

In working with parents and students considering college, here are some questions families often find helpful in evaluating a college choice:

Do I have a purpose and a plan?

It's surprising how many college students pay \$40,000 a year to "find themselves." Every year, \$19 billion in college credit is lost in courses that no longer apply to a student's current major. College can do many things well, but it is a very expensive place to wander around with no clear sense of purpose.

Do I actually need a degree?

Once a student has determined where they're headed, they need to ask this big (and sometimes scary) question. Not all students will need a degree for the career or life plan they are pursuing. The best option for many students is to pursue college if it is needed to reach their educational, career, and financial goals. Talking to mentors in their field of interest is a great way to find out whether a college degree is likely to be helpful in that particular area.

What is the return on investment for the field I'm considering?

All investments should pay off at some point. Unfortunately, education sometimes escapes the scrutiny we give to buying a house or setting up an IRA. Will the extra money spent for a college degree be likely to equal or exceed the money that can be earned with the degree? For students who someday want to travel, do charity work, start families,

or launch their own businesses, college debt can be a chilling dream-killer for their future.

Will my college major stand the test of time?

The days of an employee receiving a gold watch for fifty years of service are becoming a thing of the past. It is projected that today's teenagers will work at eleven different jobs in their career, changing jobs about every four years. While specialized degrees and double majors may sound cool, it's usually wise to stick with a broader degree that will stand the test of time. Specialization can come later through a master's degree or a certification, if needed. While a teenager may love horses, majoring in Equine Studies may not be the best decision when it comes to finding a job.

Do I need an expensive degree?

With three out of four students today graduating with transfer credit, they probably don't need to go to the same school for all four years. Nor do they need to suffer through overcrowded community college classrooms, or classes that conflict with other priorities. There are enough options out there to enable earning a college degree that fits their goals without breaking the bank.

Have I taken personal responsibility for my relationship with God?

College exposes young adults to many new worldviews, beliefs, and often, college faculty with radical agendas. A college can be a mission

field or a place where spiritual fervor is extinguished. If a student hasn't been increasing in strength in their beliefs before college, the college experience is usually devastating for their spiritual well-being. Going to an elite school or taking a high-paying job isn't a win if it comes at the expense of one's most deeply-held convictions.

How can I get the skills employers want?

In a 2014 Gallup study, both college presidents and employers were asked how well colleges were preparing students for the workforce. College presidents thought they were doing well at preparing workforce-ready graduates, but employers vehemently disagreed.

If getting a job is the finish line of a degree, students should focus on getting the skills employers want. After all, employers, not college presidents, act as the gatekeepers to the workforce. Employers today say they need competencies like problem-solving, verbal communication skills, the ability to function on a team, and digital literacy. These timeless skills give graduates good chances of staying employed during the uncertain and exciting times in which we live. ♦

CollegePlus believes teenagers shouldn't have to sacrifice their beliefs for a college degree, or be crippled with lifelong debt. For the complete list of helpful college questions, visit collegeplus.org/samaritan

What Sweden can teach us about the Affordable Care Act

by Per Bylund

Proponents of the Affordable Care Act have declared it a success—a reform that is “here to stay.” The question remains, however: What should we expect to come out of it, and do we want the effects to stay? If the experiences of Sweden and other countries with universal health care are any indication, patients will soon start to see very long wait times and difficulty getting access to care.

Sweden is praised as a rare example of a socialist country that works. A closer look at its health care system tells a different story.

The overall quality of medical services delivered by Sweden’s universal public health care consistently ranks among the world’s very best. Those quality metrics can be achieved by regulating treatments to follow specific diagnoses as well as by standardizing procedures. If ACA regulations do this, the quality measurements of American health care may not go down either.

Sweden’s problem is access to care. According to the Euro Health Consumer Index 2013, Swedish patients suffer from inordinately long wait times to get an appointment with a doctor, specialist treatment or even emergency care. Wait times are Europe’s longest, and Swedes dependent on the public-health system have to wait months or even years for certain procedures, or are denied treatment.

For example, Sweden’s National Board of Health and Welfare reports that as of 2013, the average wait time (from referral to start of treatment) for “intermediary and high risk” pros-

tate cancer is 220 days. In the case of lung cancer, the wait between an appointment with a specialist and a treatment decision is 37 days.

This waiting is what economists call rationing—the delay or even failure to provide care due to government budgetary decisions. So the number of people seeking care far outweighs the capabilities of providers, translating into insurance in name but not in practice. This is likely to be a result of the ACA as well.

Regulation can cause quality measurements to remain high while rationing is the real problem.

Rationing is an obvious effect of economic planning in place of free-market competition. Free markets allow companies and entrepreneurs to respond to demand by offering people what they want and need at a better price. Effective and affordable health care comes from decentralized innovation and risk-taking as well as freedom in pricing and product development. The Affordable Care Act does the opposite by centralizing health care, minimizing or prohibiting differentiation in pricing and offerings, and mandating consumers to purchase insurance. It effectively overrides the market and the signals it sends about supply and demand.

Stories of people in Sweden suffering stroke, heart failure and other serious medical conditions who were denied or unable to receive urgent care are frequently reported in Swedish media. Recent examples include a one-month-old infant with cerebral hemorrhage for whom no ambulance was made available, and an 80-year-old woman with suspected stroke who had to wait four hours for an ambulance.

Other stories include people waiting many hours before a nurse or anyone talked to them after they arrived in emergency rooms and then suffering for long periods of time before receiving needed care. A 42-year-old woman in Karlstad seeking care for meningitis died in the ER after a three-hour wait. A woman with colon cancer spent 12 years contesting a money-saving decision to deny an abdominal scan that would have found the cancer earlier. The denial-of-care decision was not made by an insurance company, but by the government health care system and its policies.

This is why Swedes over the past two decades have been rushing to purchase medical coverage through private insurance, which guarantees and delivers timely and qualitative care. Insurance Sweden, the country’s national insurance company trade organization, reports that in 2013 12 percent of working adults had private insurance even though they are already “guaranteed” public health care. The number of private policyholders has increased by 67 percent over the last five years, despite the fact that an average

Swedish family already pays nearly \$20,000 annually in taxes toward health care and elderly care, including what Americans call Medicare.

I lived in Sweden most of my life and have firsthand experience of

trolled health care system in the U.S., such as that in Sweden, is as predictable as it is frightening. But it is avoidable.

Sweden has started to self-correct, choosing a more sustainable

Nordic country's recent example, turning away from government-controlled health care to embrace a free-market solution.

It is possible to have truly affordable, qualitative and accessible care. But the only way to get this result is through a system where providers freely compete with each other to lower costs and raise quality. There is no short cut to well-functioning, affordable health care. Sweden's undesirable experience shows this very clearly. ♦

Sweden has Europe's longest wait times, months and sometimes years. Many Swedes buy private insurance even though they are "guaranteed" public health care.

the rapid expansion of the public sector in the 1970s and '80s—followed by the welfare state's decline and failed promise. The outcome of a government-run and con-

path: private health care options that allow for competition, customer choice and better overall care for Swedes. America should learn from Sweden's experience and follow the

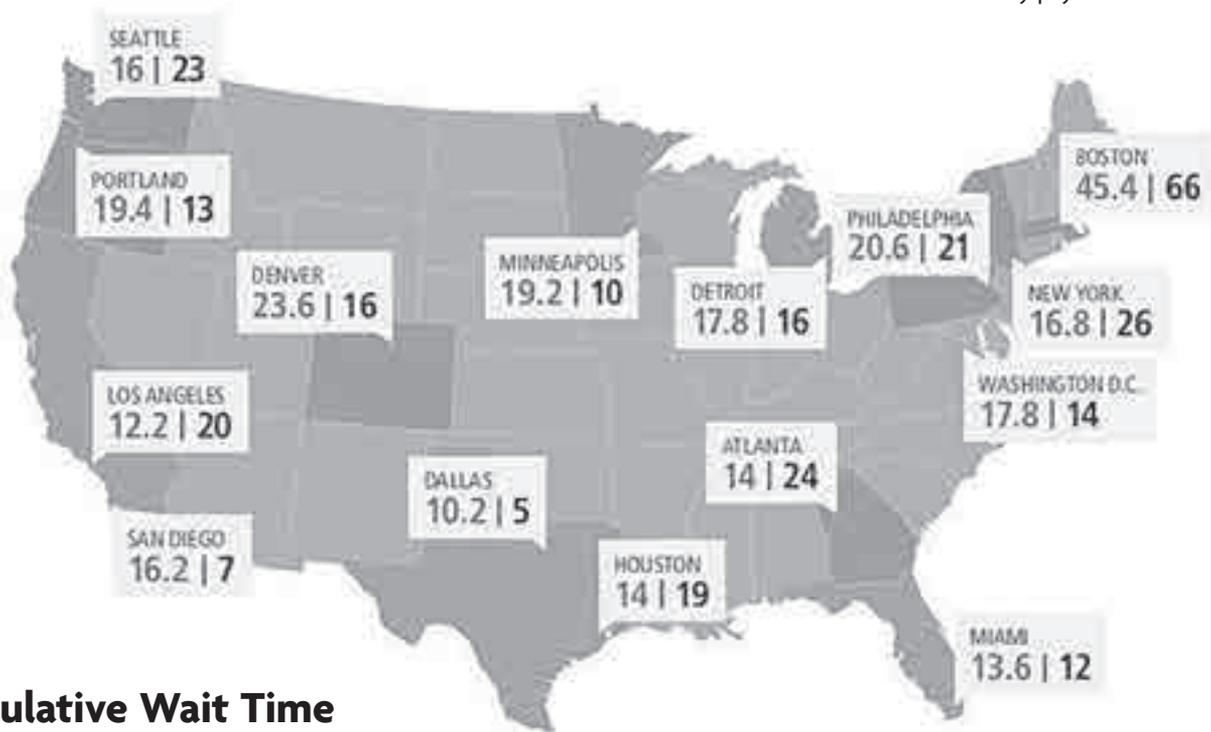
This article was first published in the Wall Street Journal and is reprinted by permission of the author.

Per. Bylund (perbylund.com) is a professor at the Hankamer School of Business at Baylor University. A citizen of Sweden, he served on the Österåkers Kommun municipal council in Stockholm County from 1998-2000.

Long wait times are already a problem in U.S. cities

■ Average wait time in days to schedule an appointment with a physician in family practice, cardiology, dermatology, orthopedic surgery, or obstetrics/gynecology.

■ Average wait time in days to schedule an appointment with a family physician.



Cumulative Wait Time

18.5 All Specialities | **19.5** Family Practice

Source: Merritt Hawkins

The Henningsens

by Melanie Campbell

Country music fans know The Henningsens as a nationally touring trio made famous by its hit single “American Beautiful,” which was released in 2012. What fans may not know is that the Henningsens are members of Samaritan Ministries.

The band features Brian Henningsen and two of his 10 children—Aaron, 32, and Clara, 25. All three members play guitar and sing vocals.

Originally from Central Illinois, Brian grew up on a 1,700-acre farm that has been in his family since 1871. In the mid-2000s, he and his wife, Debby, and their kids moved to a small town near Nashville, Tennessee, where Brian began pursuing music full-time.

The Henningsens wrote their first song together in 2007. Although their work is not officially part of



the Christian genre, Brian, Aaron, and Clara view their music as a ministry, striving to impact both listeners and those on the inside of the industry.

“Our ministry opportunities are vast if you view your entire life as a ministry,” Brian says. He encourages fellow believers to start seeing their career, whether they work for a secular or faith-based organization, as an opportunity to make the Gospel known. “If your product is as good as you can make it and you are ethical in its delivery to people, you have a whole world of people out there who are able to see how God operates in someone’s life,” he says.

Sharing encouraging stories is the heart of the Henningsens’ music. One of their songs, “To Believe,” was written about a time several years ago when Aaron and his wife were struggling financially. They had a new baby and an empty bank account, and Aaron had been laid off from work.

“Aaron and his wife prayed and basically just said: ‘God you’re going to have to do something because this ain’t working,’” Brian says, his voice heavy with emotion. Within a day of releasing that prayer, Aaron received a check for several hundred dollars from a childhood friend, who said he had felt God prompting him to send the money.

“God comes through, and He works through people,” Brian says. “Even before they asked, God had heard.”

Brian and Debby strive to demonstrate to unbelievers the joys of being part of a solid Christian family. Like many dads, Brian says that maintaining a balance between his career and his family life is a constant struggle. “I have to work at it,” he says. “It’s not easy.”

Six of Brian and Debby’s children are married; four reside in Illinois, while Aaron and Clara and their families live in the Nashville area.



thehenningsens.com

facebook.com/TheHenningsens

Twitter: @TheHenningsens

The Henningsens' four youngest kids, ages 10-17, are homeschooled. In addition to their 10 children, Brian and Debby also have 10 grandchildren.

Brian is intentional about spending time with his family. When on tour with the band, he takes along as many as he can cram into the bus. When Debby cannot go along, she holds down the fort at home, and according to Brian, she does an incredible job.

"She is a very positive person," Brian says. "She just troops on, and the kids help. Sometimes they are not as good at getting their school-work done, but that's for me to deal with whenever I get home." ♦

Why SMI?

Brian and Debby Henningsen

have been members of Samaritan Ministries for more than 17 years. "I really love the concept of believers meeting each other's needs," Brian says. The Henningsens have 10 children, ages 10-32, and their four youngest were delivered with Samaritan.

Brian says he and his wife have changed their outlook on medical expenses since joining Samaritan. "If I can afford to pay it, we'll just do it on our own, because I feel like that is our responsibility to help others by not burdening somebody else," he says. "But when the burden is too great, Samaritan is there. When you can't bear it, somebody else helps you do it." ♦

Samaritan for CollegePlus staff

Ryan Yamane, co-founder of CollegePlus, knows a lot about dealing with inefficient systems, and he applies this knowledge to health care. "Health care and higher education have some pretty significant parallels," he says. "Both are highly subsidized, highly regulated ... and very inefficient."

As CollegePlus grew and the health insurance landscape under the Affordable Care Act became more restrictive, Ryan and the other company co-founders looked for ways to offer quality health care solutions to their employees. "We really wanted our employees to be free to do what was best for their families without having insurance companies dictating their decisions."

They settled on Samaritan as one of the options, and it has been the most popular choice so far. "We find that with Samaritan, we're able to provide for a larger percentage of a family's total health care costs."

Ian Lawrence is one of those employees. "I previously worked for a government contractor that provided health insurance. When my wife and I chose Samaritan, we wanted to be sure it would help with maternity needs. It ended up being 20 percent cheaper, and we were able to use a birthing center when our second child was born earlier this year. Many of the checks that came in the mail had notes from Samaritan members saying they were celebrating and praying for us. That meant a lot."

For Ryan and CollegePlus, Samaritan has been good news. "We really feel like we're able to provide employees with an outside-the-box solution that matches our own company DNA. We're satisfying the legal requirements of the Affordable Care Act, but also meeting the needs of the CollegePlus family in a very meaningful way." ♦

Member Letter

The Lord blessed us wonderfully during this time of sickness. He taught me to fully depend on Him, no matter what. The encouraging notes that I received touched my heart. It was touching to see people praying for me and caring about me. It truly strengthened me spiritually. The financial sharing was a huge blessing too. Never have we experienced such support from our brothers and sisters in Christ. Even though this sickness is not over and I have just started the process of healing, I know the Lord will be with me throughout this whole journey. I am grateful for all of the support spiritually as well as financially. May the Lord abundantly bless you.

*Irina Pinkevich,
Franklin, Tennessee*

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 Watch Monitor and The Voice of the Martyrs and offer prayer points. Please use them in your personal or group prayer time.

Burned Pakistani boy dies

The 14-year-old Pakistani boy who was set on fire by Muslims died on April 14, International Christian Concern reports. Muslim men returning from Friday prayers reportedly asked Nauman Masih about his religious identity and started beating him when he told them he was a Christian. They then poured kerosene on him and set him on fire. Please pray for Nauman’s family as they go through this difficult time of mourning. *Pray also for justice and the conversion of the perpetrators. Pray also that Pakistan will become stricter in its handling of attacks on religious minorities.*

Rebels kill 17 in Syrian town

Syrian rebels launched missiles into a Christian neighborhood in Aleppo, Syria, on April 11, killing 17 people, Voice of the Martyrs reports. The attack occurred on the weekend that Syrian Christians celebrated Easter. The group, which calls itself the Al-Nusra Front, publicly incites its followers to attack Christians. *Pray for healing and recovery for*

the Aleppo Christians, and for protection from further attacks.

Threatened pastor relocates

A pastor relocated after he was threatened with death for baptizing a former imam, VOM reports. Pastor “Azhar” moved to a larger city after he baptized “Rashid” when Rashid’s relatives threatened both of them. The relatives beat the pastor’s son and spread word of his work among Muslims and Christian converts from Islam. The pastor continues to receive death threats, despite the relocation and changing his phone number several times. *Pray for safety for Azhar and Rashid and that their faith would be strengthened, and for the conversion of Rashid’s relatives.*

Two caught with Bibles

Algerian authorities arrested a pastor and fellow church member in March when they were caught transporting Bibles and Christian books, VOM says. They were expected to be charged with “proselytizing and transporting Christian materials without permission.” *Pray for the men to be comforted and strengthened in Christ as they await government action. Pray also for opportunities to share the Gospel with their persecutors.*

Churches’ crosses removed

Chinese authorities in the Zhejiang province continued their campaign against churches in April, ICC and ChinaAid report. Three churches’ crosses were removed. Another was threatened with demolition and a fine. Pray that members of Hangzhou Bay Christian Church, Enquan Christian Church, and Youzhu Church will be able to continue their ministries despite the persecution. *Pray also that the Zengshan Christian Church will be*

spared from demolition.

Woman refuses to recant faith

A Christian woman named Mariam was kicked out of her Cote d’Ivoire home by her husband for refusing to renounce her faith. VOM reports that Mariam is due to give birth soon. Church members are caring for her. *Pray for provision and protection for Mariam, as well as the ministries seeking to help her.*

South Korean pastor detained

A South Korean Presbyterian pastor named Kim Kuk Gi has been detained in North Korea, ICC reports. Kim was in North Korea to bring aid to homeless children and operated a shelter for defectors. *Please pray for Kim’s quick release, for North Korea to allow greater religious freedom, and for the thousands of Christians imprisoned in North Korea for their faith in Jesus.*

Copts attacked again

Coptic Christian families trying to erect a church in honor of loved ones murdered by ISIS militants in February face persecution in Egypt, ICC says. Muslim extremists protested at the scene of the community’s present church, claiming they wouldn’t allow the construction of a new church. Some in the mob started throwing stones and Molotov cocktails at the church, injuring several Christians. Twenty-one Egyptian Copts were beheaded on February 14 in Libya by the Islamists. ♦

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 (worldwatchmonitor.org).

wrong.

The Béla Kun regime in Hungary lasted only six months, so György Lukács never got to see the rotten fruit borne by his programs. If he could be here today, he would surely be both thrilled and amazed at the impact his ideas have had on the Western countries that adopted them. Although there are variations from country to country as to what is taught and at what age, and although the U.S. is perhaps not as far down the line as some other countries, less than 100 years after Lukács' radical ideas were first introduced in Hungary, it is now the universal practice in Western countries for the state to take the role of "sex educator" upon itself.

Before challenging the idea that sexual matters ought to be taught by the state and in schools, there is something even more fundamental that needs to be questioned—the term "sex education" itself. Terminology is often more important than we may think. It can actually strongly influence, or even predetermine, the outcome. Like many other issues in our post-modern world, the terms have been chosen by opponents of Christianity to put us at a disadvantage. We need to go back and redefine them.

What is wrong with the term "sex education"? The problem is that it separates the sexual act from its original purpose. The Bible teaches that God's design for sexual intercourse was for it to take place exclusively within heterosexual, monogamous marriage. When sin entered the world, many violations of His design followed, but when Jesus came to earth, He plainly taught that God's original design still

applies: "Have you not read that He who created them from the beginning made them male and female, and said, 'Therefore a man shall leave his father and his mother and hold fast to his wife, and the two shall become one flesh'? So they are no longer two but one flesh." (Matthew 19:4-6).

What the term "sex education" does is to divorce the sexual act from marriage, as if the two things have nothing whatsoever to do with one another. This is just what György Lukács and the other radicals were seeking to achieve—the wrenching apart of sex from its marriage moorings, so that the two things could be thought of entirely independently of one another, thus paving the way for the sex act to take place in any configuration you care to name. The consequences of this—as he rightly saw—would be to not only undermine Christian morality, but ultimately to undermine the Christian faith altogether.

We ought to reject the term "sex education" as a subversive expression that undermines Biblical sexual morality. In its place we need to think more in terms of "marriage education," of which sexual matters are only part.

But whose responsibility is it to teach on this? The first answer is to say where the responsibility does not lie. God has instituted government to perform a variety of functions, but teaching children what to do with their sexual organs just isn't one of them. It is clearly a parental responsibility, and any parent who leaves it to paid strangers in schools to deal with is a) absconding their responsibility, and b) asking for trouble.

Someone might object to this by saying "show me the verse where it says that teaching children on sexual matters is a parental respon-

sibility that shouldn't be done by the state." Well, we are told that parents are to bring our children up in "the discipline and instruction of the Lord." This means that we are to instruct our children to know what righteousness is and instill in them a desire to practice it. A huge part of this will, of course, include marriage.

In other words, it is not the job of the state to teach my children "sex education," but it is the responsibility of my wife and I to teach our children what marriage is—a lifelong covenant between one man and one woman—and to teach them by example what this looks like in practice. This will include a lot of different things—love, submission, complementarianism, work, protection, forgiveness, faithfulness—to name a few. And of course it will also include teaching on sexual relations within Biblical marriage.

This is too important to trust to the schools. It's certainly too important to leave to the media, Hollywood, or the pornographers.

Next month I plan to flesh out a few ways in which parents might approach this subject with their children, without embarrassment, with sensitivity, and ultimately with an eye to helping their children understand the beauty of God-ordained sexual relations within the marriage covenant. ♦

*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.*

Race, riots, and lies

by Thomas Sowell

Among the many painful ironies in the current racial turmoil is that communities scattered across the country were disrupted by riots and looting because of the demonstrable lie that Michael Brown was shot in the back by a white policeman in Missouri—but there was not nearly as much turmoil created by the demonstrable fact that a fleeing black man was shot dead by a white policeman in South Carolina.

Totally ignored was the fact that a black policeman in Alabama fatally shot an unarmed white teenager, and was cleared of any charges, at about the same time that a white policeman was cleared of charges in the fatal shooting of Michael Brown.

In a world where the truth means so little, and headstrong preconceptions seem to be all that matter, what hope is there for rational words or rational behavior, much less mutual understanding across racial lines?

When the recorded fatal shooting of a fleeing man in South Carolina brought instant condemnation by whites and blacks alike, and by the most conservative as well as the most liberal commentators, that moment of mutual understanding was very fleeting, as if mutual understanding were something to be avoided, as a threat to a vision of “us against them” that was more popular.

That vision is nowhere more clearly expressed than in attempts to automatically depict whatever social problems exist in ghetto communities as being caused by the sins or negligence of whites, whether racism in general or a “legacy of slavery” in particular. Like most emotionally powerful visions, it is

In a world where the truth means so little, and headstrong preconceptions seem to be all that matter, what hope is there for rational words or rational behavior, much less mutual understanding across racial lines?

seldom, if ever, subjected to the test of evidence.

The “legacy of slavery” argument is not just an excuse for inexcusable behavior in the ghettos. In a larger sense, it is an evasion of responsibility for the disastrous consequences of the prevailing social vision of our times, and the political policies based on that vision, over the past half century.

Anyone who is serious about evidence need only compare black communities as they evolved in the first 100 years after slavery with black communities as they evolved in the first 50 years after the explosive growth of the welfare state, beginning in the 1960s.

You would be hard-pressed to find as many ghetto riots prior to

the 1960s as we have seen just in the past year, much less in the 50 years since a wave of such riots swept across the country in 1965.

We are told that such riots are a result of black poverty and white racism.

But in fact—for those who still have some respect for facts—black

poverty was far worse, and white racism was far worse, prior to 1960. But violent crime within black ghettos was far less.

Murder rates among black males were going down—repeat, DOWN—during the much

lamented 1950s, while it went up after the much celebrated 1960s, reaching levels more than double what they had been before. Most black children were raised in two-parent families prior to the 1960s. But today the great majority of black children are raised in one-parent families.

Such trends are not unique to blacks, nor even to the United States. The welfare state has led to remarkably similar trends among the white underclass in England over the same period. Just read “Life at the Bottom,” by Theodore Dalrymple, a British physician who worked in a hospital in a white slum neighborhood.

You cannot take any people, of any color, and exempt them from the requirements of civilization —

including work, behavioral standards, personal responsibility and all the other basic things that the clever intelligentsia disdain — without ruinous consequences to them and to society at large.

Non-judgmental subsidies of counterproductive lifestyles are treating people as if they were livestock, to be fed and tended by others in a welfare state—and yet expecting them to develop as human beings have developed when facing the challenges of life themselves.

One key fact that keeps getting ignored is that the poverty rate among black married couples has been in single digits every year since 1994. Behavior matters and facts matter, more than the prevailing social visions or political empires built on those visions. ♦

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Thomas Sowell is an economist and senior fellow at the Hoover Institution, Stanford University.

Sowell is the author of many best-selling books including Basic Economics. He was awarded a National Humanities Medal in 2002.

He grew up in Harlem, New York and dropped out of high school to serve in the Marine Corps during the Korean War.

He received a Bachelor's degree from Harvard University, Master's degree from Columbia University, and Doctorate of Economics from Chicago University.

Baltimore's unsung peacemakers

Continued from page 1

After schools closed, several area churches opened their doors to provide safe places for students. Some, like Metropolitan United Methodist handed out sack lunches to kids who otherwise would not have eaten.

Brad O'Brien, a Baptist minister and church planter, turned out with others early Tuesday morning to help with the cleanup. "We know that if the Gospel can resurrect our dead hearts, then it can bring hope to this community," he said, trash bag in hand. "Our hope is not in our police chief or the governor. Our hope is in Christ alone."

Amen.

**“Our hope is
not in our
police chief or
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Our hope is in
Christ alone.”**

Perhaps the most profound moment was a Monday night CNN report on a three-alarm fire at a community center. Slated to open this year, the Mary Harvin Transformation Center was a joint project between churches looking to provide housing, recreation, and a family atmosphere in one of Baltimore's roughest neighborhoods.

Looking on as flames engulfed years of work, Reverend Donté Hickman of Southern Baptist church had nothing to offer but forgiveness. "My heart is broken," he said. "...somebody obviously didn't understand that we were working on

behalf of the community...we were seeking to restore people."

"What do you see here?" asked the reporter.

"I see revival," Hickman calmly replied. "I see the opportunity to rebuild from the ashes."

Chuck Colson once said that "in the worst of times, Christians do the best of things."

There's no question that what happened in Baltimore was the worst of times—but the examples of Christian citizens who weren't content to spectate or to curse the darkness—brought me hope. And you can be sure that for the residents of Baltimore, these peacemakers did what the rioters failed to do: they brought positive change—even if not all of them made the evening news. ♦

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Eric Metaxas is the author of the New York Times #1 bestseller, Bonhoeffer: Pastor, Martyr, Prophet, Spy.

Member Letter

Our family is so thankful for Samaritan Ministries. For too long the Church in the United States has been abdicating her responsibilities and allowing government to do what the Church should be doing: taking care of the sick, orphans, elderly, poor, imprisoned. We believe Samaritan is being blessed because it is one means of returning to faithfulness.

We have had two needs met by God's people, along with along with dozens of cards of encouragement and assurances of prayers being said on our behalf. We have been blessed by that!

*Jim and Laura Ungersma
Lynden, Washington*

Who is wise and understanding among you? By his good conduct let him show his works in the meekness of wisdom.

James 3:13

How can we recognize genuine wisdom in ourselves and others?

One important indicator is meekness. The passage following the verse above tells us that there is “wisdom” that is “earthly, unspiritual, demonic.” It grows out of jealousy and selfish ambition, and results in “disorder and every vile practice.”

“But the wisdom from above is first pure, then peaceable, gentle, open to reason, full of mercy and good fruits, impartial and sincere. And a harvest of righteousness is sown in peace by those who make peace.”

In Matthew 5, Jesus says that the meek, the merciful, the peacemakers, the pure in heart are the ones who are blessed by God. These things are indicators of true wisdom.

We need to reject the earthly “wisdom” that springs from jealousy and selfish ambition, and be truly wise.

For the Kingdom,



Ray King