

# Christian HealthCare

## NEWSLETTER

### MEMBER LETTER:

**It is easy to forget how blessed we are**

Although there was pro-rating during the time our large need was shared, and we might only receive 80 percent of what we needed to pay our bills, I had to sit back and realize how blessed we are, because our circumstance is abnormal.

It can be easy to forget how blessed we are to not be paying for an expensive insurance policy with a large deductible and 20 percent co-insurance for all claims.

It feels amazing knowing how the people that we are working with in this ministry genuinely care for us and want us to be provided for.

Most of all, it is a blessing that God has divinely opened a door for believers to be able to help each other instead of being mandated by the government to perform an unconstitutional act. To God be the glory!

*James and Samantha Kirch  
Beemer, Nebraska*

### The State of the Ministry

by Ted A. Pittenger

#### Send a Note Pay your Share Always Stay Alert in Prayer

Every month our Share Assignment Notice reminds all members of these three Samaritan basics.

From the beginning, Samaritan Ministries has exhorted our members to trust in God for our health care needs (and all of our other needs) and to support one another with prayer, encouragement, and sharing.

We have always emphasized that God is the only One Who can be depended on to meet all of our needs. No one else even comes close. He created everything. He owns everything. This past year has given us many opportunities to experience His provision for the ministry and for the thousands of individual households.

#### Another year of amazing growth

We started the year with 52,000 member households and have grown to more than 65,000 households that are sharing health care needs. In January alone, more than 5,000 households joined Samaritan. It was the third consecutive year where there was a spike in growth during the open enrollment period of the Affordable Care Act, as Christians continued joining together to provide for one another's

health care needs in a way that supports their Biblical convictions. Last year we were sharing about \$15 million in needs each month. This year the needs members are sharing have reached nearly \$20 million.

This rapid growth brought challenges in providing service to so many more members. The wait times members experienced when they contacted the Samaritan office became longer, reaching levels we found unacceptable. We asked for your prayers and patience as we hired and trained additional staff members.

We also accelerated our efforts to develop Dash, our online suite of applications you can use to manage your membership, and the results

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**CONTACT US**

newsletter@samaritanministries.org

**FOLLOW US**

On Twitter: samaritanmin

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**EDITOR**

*Ray King*

**MANAGING EDITOR**

*Jed Stuber*

**ASSISTANT EDITOR**

*Michael Miller*

**ART DIRECTION**

*Dan van Loon*

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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 December**

|  |              |   |
|--|--------------|---|
| Shares: <small>(reduced 6 percent)</small> | \$21,704,446 | 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:                                     | \$21,358,325 |   |
| In Negotiation:                            | \$ —         |   |
| New Needs:                                 | 3,276        |   |
| Total Needs:                               | 6,161        |   |
| New Rewards:                               | 260          | Member Households: 64,211<br>(as of 11/23/16)   |
| Miscarriages:                              | 18           |   |
| Final Rewards:                             | 12           |   |

**Contact Us: 877-764-2426 [samaritanministries.org/members](http://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.

## The post-truth, pre-truth society

by Rob Slane

As we enter a new year, one thing we can say for certain about the old year is that, in terms of unexpected political and geopolitical changes, it was truly breathtaking. Here in England, there was the Brexit vote to leave the European Union. The British government and much of the media did just about everything they could to prevent it and then were genuinely shocked by the result. Then there was the defeat of Hillary Clinton at the hands of Donald Trump, and again the elites neither saw it coming, nor seemed to know how to react once reality set in.

But behind these seismic shifts in the political landscape, an even bigger story has been brewing. For the mainstream media, 2016 was an Emperor's New Clothes year—a year when many of the biggest newspapers and TV outlets were exposed as being not only completely wrong, but in many cases simply mouthpieces for the global elite. However, rather than learning anything from the experience, it seems that their response has been to double down on the same strategy, as if doubling down on failed practices would produce anything but more failure.

So in the wake of Mr. Trump's victory, those same organizations who had been so biased in their pre-election coverage, hit back by creating the notion of “fake news” and “fake news sites,” with the assertion that we are now in a “post-truth” society.

Now I happen to agree that there is a lot of “fake news” out there. The rise of the internet and social media has brought with it a host of sites

that often aren't very diligent in their fact checking, along with others that deliberately mislead. But it is crucial to understand that it is not they who are the biggest problem. Rather, the mainstream themselves have become purveyors of “fake news” to such an extent that it is often difficult, if not impossible, to believe anything they tell us.

One of the most instructive ways to see this in action is to go online and watch one of the State Department's daily briefings. These events are attended by a number of journalists, representing not just U.S. media, but organizations from around the world. I have watched footage from these events many times, and the striking thing is that only two journalists—Matt Lee, from the Associated Press and RT's Gayane Chichakayan—ever ask anything even remotely challenging, while the rest generally just sit there like scribes, dutifully scribbling down the line that the spokesman feeds them, then going off to report what they heard without further question.

Implicitly assuming that the government line is by definition the truth ought to raise the hairs on the back of the neck of all but the most naive. Governments do not, as a general rule, have a great track record of doing good and speaking truth at all times. The relationship of government and media ought not to be the relationship of teachers to scribes—“We'll teach you what is going on, and you go and then tell the people”—but rather one of seeking the truth and speaking the truth to power—that is, calling government and officials to account,

especially when those in power are abusing their position.

Unfortunately, the mainstream media have not only been failing to do this for quite some time, but have ended up simply repackaging government's propaganda. In the vacuum they have left, a multitude of alternative news sites have emerged to do the job that the mainstream should be doing, and the reaction has been barely concealed, and often quite unhinged fury.

For example, the *Washington Post* ran an article back in November where they referenced a group of “anonymous experts” called PropOrNot, which had gathered a list of 200 websites that were “disseminating Russian propaganda.” Reading through their list is somewhat entertaining, because it includes (irony alert) “ex-KGB agents” such as former congressman Ron Paul; the Catholic libertarian Lew Rockwell; Paul Craig Roberts, former U.S. assistant secretary of the Treasury for economic policy under Ronald Reagan; and David Stockman, director of the Office of Management and Budget, also under Reagan. If ever there was a “fake news” story—and an absurd one at that—this was it.

It shouldn't be forgotten that it was published by the same paper which admitted that in the run up to the second Gulf war its coverage was lopsided at best. There were hundreds of front page stories in the *Post* carrying the “weapons of mass destruction” narrative, which later became so controversial. Stories by

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## Julé Colvin

### Pathways to Growth

by Alyssa Klaus

Helping nonprofit organizations succeed has been a 30-plus year mission for Julé Colvin. Her company, Pathways to Growth, sees nonprofits flourish under its leadership training, as well as its grant-readiness assessment, grant writing program, and other services geared toward making organizations both financially and structurally sound.

Julé's love for nonprofits and the people they serve started early in life.

"I like to say it started when I was 10," she says. "I can remember always having a heart for it, even though I

didn't grow up in a Christian home. I had good parents, but we weren't churchgoing folks then."

Despite this, she felt the desire to help the less fortunate.

Her first job out of college was working for a nonprofit, and from there, she never looked back. She has worked every position at these organizations, "from chief cook and bottle washer, to running a program for high school dropouts, helping to build affordable housing in the inner city, working with senior citizens, and the list goes on and on." She has also served as a board member, executive director, and developmental director to various nonprofits. However, she really found her niche in grant writing.

Grants are extremely competitive, and grant writers must present a compelling proposal if they hope to be awarded essential funds for a nonprofit.

"I wrote my first grant right in my first job," Julé says. "It was a federal grant and it won, and so I was really hooked on grant writing."

After coming to Christ in her 20s, her work was transformed into Kingdom work, which has been evident in every position she has held, including her own business. While her company works with secular nonprofits too—though not with any that don't go along with Pathways to Growth's values, she notes—it's "seeing the work that Kingdom nonprofits do that really lights me up," Julé says. "I'm just passionate about that."



Pathways to Growth was started in 2004 after the Colvin family moved to Florida. Julé was working for a large ministry as their director of development and was having so much success in grant writing that other ministries started coming to her for help.

"I really just started thinking, 'You know what? I would like to go out on my own and just do grant writing.' Certainly God was speaking to me about that," she says.

From there, Pathways to Growth grew to where she had to keep adding and training more staff.

"The heart of my work is to help faith-based organizations really go to another level in the business side of what they do," Julé says. "We do a lot of things to help them get to where they're grant ready and then we write the grants. All of that work makes them operate more effectively, have a greater impact, and also attract donor dollars."

As the organizations that it has worked with have begun to grow



and develop, Pathways to Growth expanded its focus. Not only does it do grant writing, but it does grant writing training for those within the organizations being served. As a John Maxwell certified trainer, Julé also provides leadership training for the directors and the board members.

“So often I see that a person with a strong personality and who is a charismatic leader will start something and get a bunch of people around them, and they start doing the work, and the work is blessed and it grows, but then they get to a certain point, and because they didn’t pay attention to the business side of it, it can no longer carry what they’re doing. So they find themselves stuck, hitting a brick wall, starting to crumble because they didn’t work on those foundational business principles,” Julé says.

She encourages directors to develop a good board that will guide, protect, and serve the organization.

“My advice to the leaders of these organizations—to the founder, the executive director, and even the board members—is that the founder and executive director cannot do this work on his own. John Maxwell says that nothing of any significance gets done by one person. You have to work on it with others.”

This guidance has come to fruition many times over. One larger orga-

nization she works with ran a preschool and helped legal permanent residents of the U.S. gain their citizenship. It started with a \$900,000 budget, but with assistance from Pathways to Growth, its budget is now more than \$4 million, and it has been able to open three more preschools.

Another is a nonprofit that ran a pro-life crisis pregnancy center. The center had become run-down, and it

looked as if it would have to close its doors. When a new executive director was hired, Julé came in and helped her rebuild. Now, five years later, the center has a state-of-the-art facility and continues to add on to its existing site.

What perhaps is the most rewarding to Julé is watching these organizations succeed from behind the scenes.

“Every week that pregnancy center is posting pictures of babies that are being born. We can look at that and say, ‘Wow, we were a part of that baby being born,’” she says.

Nonprofits aren’t the only ones changing. Julé notes that she has seen growth in her walk with Christ throughout the process of developing and running a business.

“Right now, as the company has grown, I surround myself with Christian business mentors and owners. As a result of engaging with

**“The heart of my work is to help faith-based organizations really go to another level.”**

## Why SMI?

**Fifteen years ago**, Julé and her family joined Samaritan Ministries. Shortly after that, they experienced the heartbreak of a stillborn baby.

“Here it was, a stillborn baby and \$7,000 in medical bills,” she says. “The words of encouragement we received, it was amazing.”

They left SMI for a time because her husband had insurance, but at this point in their life, they have rejoined. “I have the pre-existing condition of rheumatoid arthritis, but I’ve found that I can handle the regular cost of the medicine and the upkeep on my own,” she says.

In the current health care climate, Julé says they appreciate SMI even more than they did back then. “The other options that are out there for insurance were just outrageously priced and I thought, ‘I know this has worked in the past; this is a Biblical model.’”

She finds it freeing to be able to avoid supporting things that go against Christian values while at the same time helping other people.

Even more so, she enjoys being a part of a Christian community.

“As we’re in the middle of all of this health care, what I call ‘crisis,’ it’s an amazing gift to be able to read SMI’s newsletter and know points of prayer, as well as read Member Spotlights and know what people are out there doing.” ♦

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## Member sees God at work in Special Prayer Need for triathlon injury

by Michael Miller

God is in the details and, in Paul Perryman's case, in the ruts.

The Samaritan Ministries member hit one of those ruts during the bicycling portion of an Ironman Triathlon in Oklahoma City on September 26, 2015. An Ironman consists of a 2.4-mile swim, 112-mile bicycle ride, and a full marathon. Paul, who lives in Flint, Texas, hit the unmarked rut in the road around the 100-mile mark of the bike ride.

He now sports five plates and 20 screws, all unnoticeable, in his face.

In the accident, his bike's front tire wedged solidly in the asphalt gap, stopping the whole bike suddenly. Paul flew forward off the bike and landed on his face and head, with the rest of his body following. He sustained six broken bones and five cracked bones (if you're not squeamish, you can read about them in detail at his blog, [perrymantry4.blogspot.com](http://perrymantry4.blogspot.com)) in his face and other parts of his head, as well as several broken teeth. A photo of his sunglasses shows distinct scrape marks where they met asphalt; the padding in his protective helmet was shredded. But God was already busy working things for His glory.

By the time everything was done, Paul would get top-notch medical care that resulted from some Holy

Spirit connections, receive enough Special Prayer Need donations from Samaritan members to pay his medical bills, and finish an Ironman 7½ months later.

His need could not be shared as a regular need since the accident happened before he joined. But like

The generosity of fellow Samaritan members especially touched him.

"To me, this is the Body of Christ working together the way it should," he says. "People who will never see me or know me this side of heaven sent money to help with my medical need."

Paul stopped by the Samaritan office in early September to express his gratitude to staff for helping him out of a difficult financial situation. He earlier had acknowledged the members who helped him by sending a thank-you note to each of the 400 who directly sent their SPN donation to him. Even more had sent their gifts for Paul to the Samaritan office to then forward to him.

Those SPN gifts arriving in early 2016 encouraged him as he trained for the goal that still remained: completing a full Ironman, this one in The Woodlands, Texas, north of Houston, on May 14. Paul, who had run 12 marathons before trying an Ironman, had been unable to finish his first

try at a full Ironman in May 2015, and, of course, had crashed in the Oklahoma City Redman Ironman in September 2015.

It had been a long road, even longer than the 140.6 miles of an Ironman.



everything else surrounding the accident and his recovery, "If I would step forward, the right person would kind of appear like the person was assigned to help me at that particular stage," he says.

The first two hospitals where he was taken were unable to help him for different reasons. Serendipitous connections from just a few weeks before, though, secured him treatment under the supervision of an ex-Army anesthesiologist and other ex-Army doctors experienced in piecing together broken faces.

Recovery began after a 4½-hour surgery. Paul began to regain his strength over the next few months, but even before he was able to begin training, he entered the 2016 Ironman TX.

In the meantime, there were hospital bills to deal with. He had a \$25,000 USA Triathlon insurance policy which he could use since he was on the road in more ways than one when his accident happened. As a used-car salesman, he was used to negotiating and went to work, whittling down his original total of \$121,000.

Paul joined Samaritan in late December 2015 at the urging of fellow Ironman triathlete and acquaintance Ann Hulley, a widow with nine children.

“Ann had tried several times to get me to join,” Paul says. “I figured if I ever got married and had kids, I’d get health insurance. ‘I’m doing the hardest event known to man. What do I need health insurance for? What could possibly go wrong?’” he adds with a lopsided grin.

He didn’t know about Special Prayer Needs until he saw the tear-off portion of his first share slip suggesting a donation to another member. It involved a pre-existing condition—which he also had.

“My eyes did a Bugs Bunny bug-out,” he says.

At that point, he still owed \$96,000.

He contacted Samaritan and started the process, understanding that there was no guarantee it would be offered as an SPN. He started getting checks in May, calling it a “huge uplift” for his preparation to attack the Ironman again. By the time the direct checks came in and the money sent to Samaritan for his SPN arrived, he had been given more than \$24,000 through Special Prayer Needs donations.

“It was just trickling in, like water coming in streams, and that really built my faith because every day it would grow a little bit,” Paul says.

He then created a blog to tell his story and sent thank-you notes to every member who had helped him, including the internet address for the blog.

“So I’m being encouraged with these cards coming in May and here I am going to this race, but at the same time, the Lord built my

faith,” he says. “I’ve never in my life heard of anybody paying for a pre-existing condition. I was used to helping others out, but I’ve never been the guy that needed help. At the time I needed help, and it’s like God brought the harvest back to me.”

Paul not only made it back into training by December, but managed to finish an Ironman as well, completing the May 14, 2016, Ironman TX triathlon in The Woodlands, Texas, in 14 hours, 11 minutes, and 6 seconds, surviving high heat and humidity as well as a rain storm. He swam a 5K (3.1-mile) in October and will return, God willing, to the Ironman TX this year.

He praises God for not only getting him through his accident and providing him with great care, but also for working through the members of Samaritan Ministries and for helping him grow as a believer.

“Doing triathlons has disciplined me,” he says. “It has forced me and taught me how to deal with my fears, whatever they may be.” ♦

## Tips from Paul

Triathlete Paul Perryman has some tips for Christians thinking about trying an endurance event like a triathlon or marathon.

- Go at a pace you can handle—mentally, physically, spiritually.
- Don’t be too proud to get a coach or other type of help. “Unsaved athletes, they’ll get help in a New York minute,” Paul says. “I think we believers seem to think Jesus is going to carry us through. You can’t enter an Ironman and just sit back and pray. It ain’t happening.”
- “When the alarm clock goes off, you have to go jump in the pool, like it or not,” he says. ♦

have been exciting. Just two short months after online need creation was released, 60 percent of new needs are being started online. Online bill submission was launched on December 7. These changes have provided greater convenience for our members and have enabled our staff to give more personal attention where it is most needed. We are back to answering most calls live and responding to emails in 1 to 2 business days.

Thank you to all of you who have given us valuable feedback as we develop Dash. We encourage all of you to visit [Dash.SamaritanMinistries.org](http://Dash.SamaritanMinistries.org) to check it out.

Many members continue to request options for sending shares electronically and interacting with other members online. Building these capabilities is a major undertaking that we will continue in 2017. Please be praying for us.

### **Prorating was necessary for three months**

As we approached mid-year, another challenge developed. The total dollar amount of needs submitted for publication in May, June, and July increased dramatically, and it was necessary to prorate. During those months, members with needs that didn't have discounts of 20 percent or more had only 80 percent of the need amounts they submitted published. When we made the share assignments for those months, we asked each household to consider giving extra, and to pray that God would provide for each need in full. We have stayed in contact with those members whose needs were pro-

rated to see how God has provided.

Some have reported that they received extra gifts from the members assigned to share with them. Others received reductions from their providers, so that the prorated amount was enough to meet their entire need. Still others received help from the Member Assistance Fund that other members donated toward. Some told us that the remaining unpublished amount was a burden they could bear themselves, and they didn't want additional help.

Shortly before this newsletter went to press, we did a final round of checking with members who had prorated needs, and we are not aware of any needs that God has not provided for. He is truly the One Who provides for all of our needs. Give thanks and praise to Him!

### **Members approved a share increase**

The prorating in May, June, and July led to a share increase proposal from the Samaritan Board for the members to vote on. A 22 percent increase in the share amounts was approved with the required 60 percent of the weighted member votes cast.

We are thankful that in the months following the share increase, the amount of needs submitted has not increased at the same rate as in the months when we were prorating. While prorating would have continued to be necessary without the share increase, the entire share increase was only needed in October. In September, November, December, and January,

not all of the available share money was needed, so there have been share reductions.

We praise God that in a health care environment where huge increases in insurance costs are very common, God has provided for Samaritan members to meet one another's health care needs.

### **Thank you for your feedback**

Soon after mailing the ballots for the share increase, we began receiving comments from some members, asking questions about the share increase ballot and making suggestions for ways members could reduce their health care costs. In response, we arranged and broadcast our first-ever live online town hall meeting to answer some of these questions and comments.

One of the advantages Samaritan Ministries' members enjoy is that our efforts to save money on health care services and seek reductions in charges can actually make a difference in how much share money is needed. We can each do our best to keep the monthly share lower for everyone. We are making increased efforts to help members find ways to receive reductions in the charges for our health care.

### **Surprises in the November general election**

Following the surprising election results in November, the world has been abuzz with predictions of possible changes. Our members have been asking how the new political environment will affect the Affordable Care Act and Samaritan Ministries. It appears likely that there will be opportu-



nities for changes in health care and tax laws that we previously thought would be impossible.

Obviously we cannot know with certainty what changes in the health care laws will be proposed or enacted. We do know that in every conceivable situation, there will be a need for Christians to put our trust in Jesus Christ and work together to care for one another (1 John 4:20-21). We will be updating you in the newsletter and by email of any new developments and will possibly be asking you to contact your elected representatives if the need arises. Please be on the alert and ready to help.

### **The Board of Directors election**

Following the November general elections, Samaritan members had another opportunity to vote. One pastor commented that in the government elections, he didn't like the choices he had. In the Samaritan election, he had trouble deciding how to vote because he liked all four candidates.

Members elected incumbent Board member Richard Driggers and Ben Boyd. We appreciate the willingness of all four candidates to make themselves available, and we thank Joe Musser for his term of service on the Board.

### **Always stay alert in prayer**

There is no shortage of pundits stepping up to make predictions, but only God knows the future. What we do know is that God turns the king's heart wherever He wills (Proverbs 21:1) and that we are commanded to pray for our leaders (1 Timothy 2:1-3). How should we be praying for our country in

2017? Here are some suggestions.

Pray for Samaritan's public policy efforts—pray that legislation would be passed to allow health care sharing members to have Health Savings Accounts and that existing tax law would be clarified to permit income tax deductions of monthly health care sharing amounts and any fees.

Pray especially for the Body of Christ, that God's people would repent and turn to Him and that He would heal our land (II Chronicles 7:14). Pray that Christians and all Americans will be awakened to these truths:

- The only hope for reforming our health care system is turning to God and obeying His Word.
- More regulations, mandates, insurance, and taxes aren't going to make a better health care system.
- In order to have quality health care at an affordable price, we must turn to Biblical understandings of private property, personal responsibility, free markets, and the generous charity of a free people.
- The government taxing some citizens and distributing it to others is not charity, but is unjust, even if done in the name of health care.

### **Reach out to others**

This past year was a time of strong growth in Samaritan membership, and member referrals remain a major factor. Please continue to tell fellow Christians about this Biblical way of sharing one another's health care needs. In this

time of uncertainty and change, there is more need than ever for Christians to join together to help meet one another's needs. Let's be like the early church in Jerusalem and talk about it wherever we go.

### **Give thanks to God**

Let us not forget to thank God that He provided a way for the religious freedom of members of health care sharing ministries to be protected when the Affordable Care Act was passed in 2010. Praise God we don't have to be subject to a mandate requiring us to enter into an insurance contract, which often covers abortion and other unbiblical practices (See [ObamacareAbortion.com](http://ObamacareAbortion.com)).

It is a joy to see God's faithfulness to all of us. He has brought us through an exciting and challenging year. He is the reason for the survival and success of Samaritan Ministries. In the year ahead, let us continue to depend on Him to meet all of our needs, including our health care.

For The Kingdom!



Ted A. Pittenger  
International President

## Sugar alert! Why refined sweeteners are bad for you

from the Weston A. Price Foundation

**W**hat's wrong with sugar? Sugar is pure sucrose (a disaccharide composed of glucose and fructose) extracted from sugar cane or sugar beets. It is a refined, devitalized product, containing no vitamins or minerals. Dr. Weston A. Price referred to sugar as a “displacing food of modern commerce” because it is an empty food that replaces the nutrient-dense foods of native peoples. He noted that people's health declined in every way when they began eating sugar.

Sugar was introduced into the European diet in the 1500s and use of sugar and other refined sweeteners has greatly increased in modern times. “Added sugar,” mainly in the form of soda, which has increased 30 percent over the last three decades, is now accounting for 16 percent or more of calories in the SAD—Standard American Diet.

- In 1700, the average consumption of sugar was only 4 pounds per person per year.
- In 1800, consumption was 18 pounds per year.
- In 1900, consumption it was 90 pounds per year.
- Today consumption is around 180 per person per year, or about one-half pound (1 cup) of sugar per day!
- Most of the increase since 1975 has been in the form of high fructose corn syrup.
- At the same time, chronic disease has reached epidemic levels and the obesity rate has spiraled out of control.
- In 1890, the U.S. obesity rate for

white males was 3.4 percent.

- In 1975, the rate for the entire population was 15 percent.
- Today, the rate is 32 percent and climbing.

### Low blood sugar

A high-sugar diet is particularly damaging for children as it displaces nutrient-dense foods like meat, butter, eggs and cheese, which children need for optimum growth. High sugar consumption during childhood sets children up for serious diseases in adulthood, such as diabetes, heart disease, cancer, and depression.

When we eat sugar or any refined carbohydrate, a large amount of glucose (sugar) is released into the blood. Because our body wants our blood sugar to remain in a very narrow range, the body releases hormones that bring the blood sugar level down. This often results in a condition called hypoglycemia, or low blood sugar.

A common symptom of low blood sugar is severe hunger, leading to overeating and obesity. Other symptoms include headaches, panic attacks, dizziness, blurry vision, heart palpitations, numbness in the hands and feet, anxiety, depression, irritability, aggressive behavior, difficulty dealing with stress, fatigue, and allergies.

The hormones that regulate blood sugar levels are produced by the adrenal glands. Eating a lot of sugar frequently can cause the adrenal glands to become exhausted, making it very difficult to deal with stress and leading to chronic fatigue and many other serious health conditions.

### Diabetes

Diabetes is a condition where the blood sugar is constantly too high. It is a very dangerous disease, which if untreated can lead to coma and death. Other side effects of diabetes include problems with the eyes that can lead to blindness, kidney failure, nerve damage, and difficulty healing, sometimes requiring amputation of an arm or leg.

There are many causes and types of diabetes, but a fundamental factor is eating too much sugar, which immediately raises blood sugar levels. The most important factor in the prevention of diabetes is to avoid refined sweeteners found in cookies, candy, pastries, ice cream, boxed cereals, fruit juices, fruit punch, soft drinks and energy drinks.

People with diabetes are treated with a hormone called insulin, which must be given by injection every day, sometimes several times per day. Insulin can be life-saving, but it also has side effects, including low blood sugar, weight gain, and kidney problems.

### Diseases caused by sugar

In addition to hypoglycemia (low blood sugar) and diabetes, sugar consumption is associated with many other adverse health effects:

- Addiction
- ADHD, Hyperactivity
- Adrenal gland fatigue
- Allergies, Asthma
- Alteration of “feel good” neurotransmitters (dopamine, GABA, endorphins, serotonin)
- Brain fog
- Cancer

- Cardiovascular disease
- Candida overgrowth
- Chronic fatigue syndrome
- Compromised wound healing
- Dental caries
- Depression
- Erectile dysfunction
- Fatty liver disease (NASH)
- Gout
- High blood pressure
- High insulin levels
- High triglyceride levels
- High uric acid levels (an independent risk factor for heart disease)
- Increased stomach acidity
- Infertility
- Kidney disease
- Malnutrition
- Metabolic syndrome\*
- Obesity and Rubber tire syndrome
- Osteoporosis
- Pancreatic stress
- Poor sleep
- Premature aging
- Reduced immunity, frequent infections

\*Metabolic syndrome is a group of symptoms—obesity, high triglyceride levels, hypertension, low HDL-cholesterol and high fasting blood sugar—which follow when we become “insulin resistant.” The main cause is consumption of “added sugars.” This syndrome raises the risk for heart disease, diabetes, and stroke.

### **What about natural sweeteners?**

In the context of a healthy diet, most people can enjoy occasional desserts made with natural sweeteners. Use them in careful moderation in treats made with healthy natural fats such as butter, coconut oil, lard, egg yolks, cream and nuts.

- Maple syrup

- Maple sugar
- Raw honey, unfiltered
- Molasses
- Green stevia leaves and powder
- Dehydrated sugar cane juice (Rapadura or Sucanat)
- Coconut, palm or date sugar
- Sorghum syrup
- Malt syrups (barley)—may contain gluten

### **Dealing with sugar cravings**

Sugar can be very addictive and difficult to give up. Here are some tips that have worked for many people:

- Eat three square meals per day, always with some animal protein and plenty of healthy natural fats, like butter, egg yolks, cream, and meat fats.
- Breakfast is the most important meal of the day; never skip breakfast and always have animal protein and fat to start the day.
- If you feel hungry between meals, eat something fatty and salty, like nuts, cheese, or salami.
- Never grocery shop when you are hungry; never keep sweets in the house.
- A healthy soft drink called kombucha is a great substitute for sugary soft drinks.
- For occasional treats, eat homemade sweet things made with natural sweeteners and natural, healthy fats like butter, cream, coconut oil, egg yolks, and nuts.
- A homeopathic remedy called Argentum nitricum can be helpful for people with strong sugar cravings.

### **Industrial sweeteners—worse than sugar!**

High Fructose Corn Syrup: HFCS is made by a process that converts starch (glucose) into a form of sugar

(fructose) that the body can't use very well. It is associated with liver damage, obesity, developmental problems in growing children and weak collagen. Rats on high-fructose diets end up with livers like those of alcoholics and do not reproduce.

Agave: Made in the same way as HFCS, this dangerous sweetener is sold in health food stores. It can contain up to 90 percent free manufactured fructose.

Processed Fruit Juices: These are naked sugar, most of it fructose, which all needs to be processed in the liver, leading to the same kind of problems as are seen in alcoholics.

Aspartame: The artificial sweetener in Nutra-Sweet® and Equal® are toxic to the nervous system. When digested, it breaks down into methanol and formaldehyde, both poisons. Aspartame can cause headaches, seizures, brain cancer, nervous disorders, and damaged vision. Even though aspartame is touted for weight loss, in animal studies aspartame caused weight gain.

Sucralose (Splenda®): Causes many problems in test animals including reduced immunity, decreased red blood cells, problems with liver and kidneys, problems with pregnancy, and low-birth-weight babies. Sucralose also disrupts normal intestinal flora.

Other Sweeteners to Avoid: corn syrup, fructose (including fruit juices), dextrose, glucose, brown rice syrup, imitation syrups, heated honey, stevia extract, maltodextrin, and sugar alcohols (xylitol, mannitol, erythritol, sorbitol). ♦

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## The case for being uninsured

by Dr. Jane Orient

Republicans say they are going to “replace” Obamacare, but they will come up with something very similar and at least as bad if they start with the same misguided objective: “universal coverage.”

There are necessities of life, but insurance is not one of them.

Just what good is that little card in your wallet? Once it has expired, it is

tion is a newly proposed one. And you will definitely pay for administrators, managers, monitors, clerks, claims processors and re-processors, etc., all of whom get their paycheck or their pension even if your doctor doesn't.

Many people choose to be uninsured, even if they are a good risk and can afford insurance, and more end up uninsured because they are

policy that I had for years. It cost about \$250/year and had a \$25,000 deductible but promised to pay about \$1,000,000 above that. They changed the rules and started requiring a “basic” (or “comprehensive” policy), which would cost about \$10,000. So I said no thanks, and increased my automobile policy to the maximum medical coverage.

There's still the risk of an expensive medical illness. What then?

I have actually bought quite a lot of medical care and paid out of pocket, although I have never filed a medical insurance claim. For one reason or another, insurance probably wouldn't have paid anyway. And if you ask, the cash price is often quite reasonable, and the service prompt and courteous.

But what about something really expensive, like surgery or cancer therapy? Options include medical “tourism” abroad or in the U.S. Look for a price online, for example on MediBid.com or Surgery Center of Oklahoma, or ask in advance at facilities of your choice.

One option is to do without. Sound terrible? Well, it would be the patient's choice, not President Obama's deciding the patient would be better off with the “pain pill.” Nor would it be the insurer's decision that the care was “unnecessary,” “inappropriate,” “not prudent,” or “experimental.” And of course if you decided to do without, you'd still have your money, not having paid it to the insurer in advance in exchange for a worthless promise.

There's the risk of a bona fide emergency, with no time to think

## Too much “insurance” (third-party payment) is the problem—not the solution.



## The right to be uninsured is a necessary safeguard—not a threat to the system.

good for absolutely nothing, even if you have paid \$100,000 or more for it over a period of years.

It might be a ticket to get you into certain medical facilities, but in these days of narrow networks, it will keep you out of others. It by no means guarantees that the facility will provide you with the care you need or want—or even that you won't get an outrageous bill, especially before you meet the deductible. It will guarantee that you will be paying for a lot of things you don't need or want. Some will be other people's medical care, or anti-tobacco lectures, or alcohol rehab (even if you are a teetotaler). You'll pay for some things just because they are “quality” metrics—hospice evalua-

a bad risk or can't afford it, or simply choose to use their money for something else. In 1940, less than 10 percent of the population had health insurance.

You could go your whole life, and never miss that insurance card.

Most people, of course, do need medical care at some point. If they are uninsured, they can go to the doctor and whip out their checkbook, just like your mother or grandmother did, and just like you probably do at the veterinarian's, the dentist's, the massage therapist's, or the mechanic's.

The best reason for having insurance of course is the unexpected accident or catastrophic illness. Oh how I miss my AAA catastrophic

about the cost. Fortunately, these days you'll still get the care in the U.S. If you have assets, you might have to sell them to settle your hospital bill. But consider this: Would you rather buy a nice car and risk having to sell it to pay a bill, or pay the insurance company the same amount and never get to drive the car? If you have to borrow money to pay a bill, the interest is likely less than the amount it costs to funnel the money through a third party. And charity or health care sharing ministries help a lot.

If most bills were paid directly instead of through a third party, medical care would cost far less. Wouldn't that be better for everybody?

Everybody—except those who profit from gaming the system.

Cancer patients' stories are featured. But they would probably be worse off with universal third-party payment.

Too much "insurance" (third-party payment) is the problem—not the solution.

The right to be uninsured is a necessary safeguard—not a threat to the system. ♦

*Samaritan Member Dr. Jane Orient has been in solo private practice since 1981 and has served as Executive Director of the Association of American Physicians and Surgeons (AAPS) since 1989. She is currently president of Doctors for Disaster Preparedness. She is the author of YOUR Doctor Is Not In: Healthy Skepticism about National Healthcare, and the second through fourth editions of Sapira's Art and Science of Bedside Diagnosis.*

them, this business has grown far beyond what I ever imagined," she says. "I find that I'm often out of my comfort zone. I really have to rely on God every day to show me what the next step is."

She also sees it reflected in the way she leads her team of writers.

"My interaction with them, my heart for them and my appreciation for what they're doing to help, helps me to be in touch with how God looks at them and to honor them for their work and the sacrifices that they make."

Together, she and her team strive to be witnesses to the secular nonprofits that they work with.

"Right now, I'm actually working on a new policy that I want to get out to my team of writers that's really about how we interact with our clients, and it's all based on Scripture," she says. "This is how we want to interact with our secular clients. It's certainly an important part of what we do, also."

Nonprofits, both secular and faith-based, have a great impact on society, and there is a call for the church to support them. Many Christian organizations are "parachurch ministries." These are ministries that come from within a church and do the day-to-day, in-the-trenches type work that many other churches may be unable to do. Julé explains that "helping feed the hungry, helping

high school dropouts, helping with sex-trafficking issues, all of these are things that parachurch ministries are doing, but they can't do it without the financial support of the Church."

What's more, Julé believes that nonprofits, especially faith-based organizations, can be the answer to overreaching state and federal government.

"As faith-based ministries are having a greater impact, operating

on a greater level of business capacity, attracting more donor dollars, and able to grow and serve more people, then that's less government

programs that we need," she says.

At the end of the day, Pathways to Growth desires to see faith-based organizations excel and be among the top nonprofit organizations.

"They have current transformational abilities and eternal transformational abilities," Julé says. "That's my big umbrella thinking. That's what gets me excited about this work." ♦

**“Nothing of any significance gets done by one person. You have to work on it with others.”**

## 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.*

### **Child killed in terrorist attack**

An attack on an Indonesian church killed a 3-year-old child and injured three other children on November 13, Voice of the Martyrs reports. A terrorist threw a Molotov cocktail-style bomb into a yard outside the Oikumene Church in East Kalimantan as services concluded. Intan Olivia Marbun died of burns early the next day. The others—Alvero Aurelius, 4; Trinity Hutaya, 3; and Anita Kristobel Sihotang, 2—were all severely burned and were still hospitalized as of late November. The bomber was identified as a convicted terrorist. *Please pray for Intan’s family as they grieve her death and for complete physical, emotional, and spiritual healing for the other three children.*

### **Indian couple attacked**

Members of a Hindu extremist group attacked a Christian couple from Karnataka, India, as they prayed in the home of a pastor on October 12, VOM reports. “Neerav” and his wife, “Vemasri,” were injured in the

attack. Neerav lost consciousness when he was struck in the back of the head with a stick; doctors say he will need a year of treatment for blood clots. The two converted to Christianity about five years ago. *Pray for the couple to be healed of their injuries and to have strengthened faith in Christ.*

### **Nepalese Christians plant Gospel**

Christians helping victims of the April 2015 earthquake in Nepal have led many to Christ, although religious conversion is illegal in the Asian nation, International Christian Concern reports. About 9,000 people died in the earthquake, with thousands more injured and millions displaced. ICC says that “These first generation Christians are ‘the early church ... this is where the Kingdom of God in Nepal will start from.’ *Pray for continued planting of the Gospel in Nepal through the efforts of indigenous Christians, for those who have been displaced, and for boldness among believers.*

### **Christian magazine shut down**

The Chinese government shut down the underground Christian magazine *Ai Yan* recently, VOM reports. The quarterly, the name of which translates to “Love Feast,” helps thousands of underground urban and rural churches. Police closed the factory that prints *Ai Yan* and arrested the owner. The editor is under police investigation. *Pray that he will be able to print a second magazine, Show the Way, while Ai Yan is suspended, and that the printing and distribution of Ai Yan will resume without interference from the government. Pray also for the impact of the magazines.*

### **Cuban repression will remain**

An Open Doors analyst says the death of Cuban revolutionary leader, Fidel Castro, won’t end the repression and harassment of churches there, World Watch Monitor reports. Paul Groen says that “Raul Castro will continue governing the way his brother did. ... Christians in Cuba face harassment, surveillance, discrimination and the occasional imprisonment of leaders. New churches and seminaries cannot be built, and foreigners may enter the country with no more than three Bibles.” *Pray for Cuban church leaders to be able to spread the Gospel and carry out church activities without interference from the government. Pray also for the spread of the Gospel through means at the Church’s disposal.*

### **Christian convert released**

Uzbek authorities released Christian convert Tohar Haydarov on November 8, six years and 10 months into his prison term, World Watch reports. Tohar was jailed in 2010 on drug charges, which fellow Baptists insisted were fabricated. Muslim relatives reportedly asked police to arrest Tohar as a way to force him back to Islam. *Praise God that Tohar has been released, and pray that his faith will remain strong. Pray also for other Christians suffering under Uzbek’s persecution.* ♦

*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).*

the Post's own editors which called the evidence into question were relegated to the back pages. The Post's own review featured striking admissions by writers and editors. "I was part of the groupthink." "There was an attitude among editors: Look, we're going to war, why do we even worry about all this contrary stuff?" "We are inevitably the mouthpiece for whatever administration is in power."<sup>1</sup>

So this is where we're at: The mainstream media, which should be speaking the truth to power and asking questions of Government, appears to be so entrenched within the camp of the globalist elites that it has no intention of holding anyone to account (although that rule has apparently been suspended for the duration of the Trump presidency). In response to this, alternative media and news sites have appeared, some of which are doing their best to tell the truth, others of which are not. But the result is confusion, and it is now more difficult than ever to know who and what to believe.

Doesn't it sound rather like this:

Justice is turned back, and righteousness stands far away; for truth has stumbled in the public squares, and uprightness cannot enter. (Isaiah 59:14)

Truth has indeed stumbled in the public squares, where those who should be holding the ones in power accountable have often turned out to be in cahoots with them. The vacuum they have created is being filled by a number of alternatives, and the result is a lot of noise, with uprightness hardly getting a look in. And even if it does rear its head, we have become so used to "fake news"

that we have no idea whether to accept the truth as genuine or not.

None of this should surprise us. I wrote last year about how Hegelian Dialecticism destroys the notion of absolute truth by constantly "pushing the antithesis" and creating confusion. This strategy is deliberate, and the ramifications are enormous for every sphere of life, as Francis Schaeffer described well a generation ago:

Today not only in philosophy but in politics, government, and individual morality, our generation sees solutions in terms of synthesis and not absolutes. When this happens, truth, as people have always thought of truth, has died.<sup>2</sup>

Of course the truth has died in the media, but as Schaeffer points out, throughout society. The underlying reason why this has happened is because as a culture we decided to abandon the idea of objective truth in favor of subjectivism. Why should it then surprise us to see the confusion this was bound to bring confronting us on every side?

Is this then a post-truth society? In a sense, yes it is, but it is also a pre-truth society. On the one hand it is post-truth because we are coming out the other end of that catastrophic experiment called Post-Modernism, where everyone was supposed to utter those cynical words of Pilate, "What is Truth?" and where we couldn't possibly say that there were any right or wrong answers. Now we find that there was something called truth after all, but because we have previously rejected it, we have no idea where to find it or what it looks like.

So this is also a pre-truth society. Humans just cannot live in a world without absolutes and the uncertainties this kind of life brings for

very long. The more the culture unravels, the more people will abandon the Post-Modern goo they have been sold, and look for truth and certainty.

We are entering a transition period, but it is highly unlikely to be either smooth or swift. When people who have abandoned objectivity for subjectivity start groping around for truth and certainty, they are very likely to grab at more falsehoods. These may well be falsehoods dressed up as truth—as opposed to Post-Modern relativistic falsehoods—but they will be falsehoods none the less.

As Christians, and therefore image-bearers of Jesus, who is The Truth, our job is twofold. First, we must keep drawing people to The Truth (capital T) both by our words and by consistent, upright living. Second, we must seek truth in the public squares, speak truth in the public squares, and pray for truth to stumble no longer in the public squares, but that the God of Truth (Isaiah 65:16) will in His grace cause uprightness to enter once more. ♦

*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](http://www.theblogmire.com).*

1. "The Post on WMDs," by Howard Kurtz. Thursday, August 12, 2004. <[washingtonpost.com/wp-dyn/articles/A58127-2004Aug11.html](http://washingtonpost.com/wp-dyn/articles/A58127-2004Aug11.html)>

2. *How Should We Then Live? The Rise and Decline of Western Thought and Culture*, Crossway Books, 1976, p163

# Who can discern his errors?

Declare me innocent of hidden faults.  
Keep back Your servant from presumptuous sins; let them not have dominion over me! Then I shall be blameless, and innocent of great transgression.

Psalm 19:12-13

We can be in the wrong without realizing it. At the very time we are the most confident, we may be in the greatest danger. What can we do?

Earlier in Psalm 19 we are reminded that God speaks to all people through His creation. But He didn't stop there. He has given us His Word. God's law is perfect, His testimony is sure, His precepts are right, His commandment is pure, and His rules are true. The fear of the Lord is clean and endures forever.

God has provided everything needed for us to know Him and be cleansed, even of our hidden faults and presumptuous sins, when we seek Him. We need to be truly seeking God, with our hearts crying out to Him.

“Let the words of my mouth and the meditation of my heart be acceptable in Your sight, O LORD, my Rock and my Redeemer.”

For the Kingdom,



Ray King