

# Christian HealthCare

## NEWSLETTER

### MEMBER LETTERS:

**It's like Christmas when you receive all those cards**

**We feel so blessed** to have found Samaritan Ministries.

It is so nice to receive all the positive words along with the shares from the members. It's so much better than insurance.

It's like Christmas when you receive all those checks and the cards full of encouragement. Plus, when the staff prays for me at the end of a phone call, it is so uplifting. God is working through His servants.

*Dawn Beyers  
Owaneco, Illinois*

**In the midst** of a very difficult time I received one of my shares with the sweetest note and a beautiful prayer. I kept that one with me during an emotionally draining time.

I'm so thankful for the Samaritan family of Christians who not only take the time to send an encouraging note but also fervently pray for someone they have never met.

*Mary Kardos  
Scottsville, Virginia*

### **A Biblical defense of limited government and free-market principles**

by Michael Thomas Hamilton

**W**ith each passing year, Americans suffer the consequences of increasing government control over personal decisions affecting their everyday lives. No family budget line item bears the thorns and thistles of overregulation more than health care. Many long for a “free-market” revival: a reduction of government interference with how patients live, shop for providers, and pay for service. Others fear liberated markets would rob the needy—not only of health care, but of money, equality, and supposed entitlements.

What's a Christian to think about free-market principles? Should Christ-followers defend people's right to buy and sell at will—or should we support stricter government control?

Our response ought to stem from what God's Word says about the proper role of government. With few exceptions, this role does not include forcibly limiting people's freedom to steward their God-given resources.

#### **Government in the Beginning**

Today, it is hard to imagine the United States government confined to Biblical boundaries. Nonetheless, the Bible reveals God's limited purpose for government. God instituted government to administer justice in response to increasing violence on the earth.

Corrupted by sin, man progressed

from eating the forbidden fruit to murdering his brother within one generation (Genesis 3, 4). Within six generations, Cain's descendent Lamech was wearing murder as a badge of honor (Genesis 4). By Noah's day, “the earth was corrupt in God's sight, and the earth was filled with violence” (Genesis 6:11, ESV). This grieved the Lord, earning His wrath and judgment—the Great Flood.

After the Flood, God instituted human government for a specific purpose: to answer violence with justice. “I will require a reckoning for the life of man,” God said. “Whoever sheds the blood of a man, by man shall his blood be shed, for God made man in his own image” (9:5–6).

*Continued on page 12*

### **In This Issue...**

- 3 The Giver is the ultimate gift**
- 4 Member Spotlight**  
Steve Turley: [TurleyTalks.com](http://TurleyTalks.com)
- 6 12 Classic Christmas books every Christian should read** by Steve Turley
- 8 Book Review:** Full: Food, Jesus, and the Battle for Satisfaction
- 10 Competition is key for thriving health care market** by Kim Henderson
- 15 Spiritual Life:** Every careless word by Tim Krahn
- 16 The Doorpost**  
Stay Connected with Him

**CONTENTS**

- 1 **A Biblical defense of limited government and free-market principles**  
*by Michael Hamilton*
- 3 **The Giver is the ultimate gift**  
*by Doug Rumbold*
- 4 **Member Spotlight**  
Steve Turley  
*by Michael Miller*
- 6 **12 Classic Christmas books every Christian should read**  
*by Steve Turley*
- 8 **Book Review**  
Full: Food, Jesus, and the Battle for Satisfaction *by Asheritah Ciuciu*  
*reviewed by Debbi Migit*
- 10 **Competition is key for thriving health care market**  
*by Kim Henderson*
- 11, 13 **Member Letters**
- 14 **Prayer for the Persecuted Church**
- 15 **Spiritual Life:** Every careless word  
*by Tim Krahn*
- 16 **The Doorpost**  
Stay connected with Him  
*by Ray King*

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**Sharing Summary from November**

Shares:	\$25,398,810	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:	\$25,397,798	
Unshared Needs in Negotiation:	\$ —	
New Needs:	3,663	
Total Needs:	7,538	
New Rewards:	311	
Miscarriages:	25	Member Households: 70,563
Final Rewards:	12	(as of 10/24/17)

**Contact Us: 877-764-2426** [Dash.SamaritanMinistries.org](http://Dash.SamaritanMinistries.org)

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



Health Resources

**Have a Need? Use the Health Resources app on Dash.**

- Compare quality and cost of health care services in your area using Healthcare Bluebook.
- Use Medibid to receive bids from doctors for tests or treatments you are seeking.
- Email a medical professional or call a nurse (free), or call a doctor who can write a prescription (\$25).
- Access discount tools for prescriptions and lab tests.

**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 Giver is the ultimate gift

by Doug Rumbold

Gifts are wonderful. When given at just the right time to an individual who least expects it, gifts can make a deep impact on one's life. They are tangible expressions of love which convey, without provocation, the sentiments of the giver to the recipient. In fact, the very definition of gift communicates this very clearly: a thing given willingly to someone without payment; a present.

I will never forget one particular Christmas when I was a young boy. I wanted a BB gun so bad I could taste it. Those pesky pigeons and barn swallows were about to meet their fate.

The gifts were wrapped and under the tree. What harm could there possibly be in just "bumping" the edge of the gift marked with my name in order to find out if I had gotten what I wanted?

Now that I have my own children, looking back on this episode causes me to reflect on how parenting doubles as training 101 for would-be detectives and law enforcement officers. My father was a decorated veteran of the program. He spotted the tear in the wrapping paper caused "by accident," and I was not awarded the gift for two weeks following Christmas.

A funny thing happened to me internally in the days that followed as the punishment was enacted. Though my parents were under no compulsion to give me the gift, I now was upset with them for having taken it away. Their tangible expression of love, simply because I was their son, was met with juvenile

anger and a real sense of entitlement that simply had to be addressed.

We react this way to God, don't we? We can so easily fixate on His gifts to us that we forget that He is the Giver. This is the life *from* God posture. We are totally interested in what God has to offer, just not so much in God Himself.

**I will never forget one particular Christmas. I wanted a BB gun so bad I could taste it.**

Author Skye Jethani says it this way,

Everything that lives draws its life from God, and He is the "Father of lights" from Whom comes "every good gift and every perfect gift" (see James 1:17). And Jesus calls us to ask God for what we need. But the life *from* God posture has a tendency to overemphasize this single aspect of the divine-human relationship. It makes receiving God's gifts the entirety of our religious lives.

He's absolutely right.

In His kindness, God has lavished His love on us (see Ephesians 1). It would be a tragedy for us to miss the Giver because we are preoccupied with His gifts.

I'm reminded of a recent sermon illustration I heard. A young boy loved spending time with his father on their farm. He would climb into

the farm truck eager for the presence of his dad. One day his dad asked, "Where we going, son?" Filled with a wonder not yet stained by the world, the young boy replied, "Anywhere, Dad, as long as it's with you."

We need to have a similar posture toward God. The life *with* God posture.

This Christmas as you consider the all-encompassing, failure-swallowing, entitlement-obliterating, and totally undeserved LOVE of God in Christ, here are some questions for around the dinner table or in your personal time with Jesus:

1. What are you most looking forward to when you think about eternal life WITH God? (If your answer is lack of sickness, a gold mansion, or any other benefit that's not the presence of God, then He may be addressing the gift vs. Giver reality in your heart.)
2. How does meditating on the character of the Giver help your faith remain strong (or even grow) when trials arise?
3. Have I overemphasized any possessions or relationships to the point that they interfere with my relationship with God? Have I allowed any of His blessings to become an idol, instead of reminding me of God's lavish love for me? ♦

*Member Doug Rumbold is a Minister of Discipleship and Counseling at Northfield Christian Fellowship in Tremont, Illinois.*

## Steve Turley

TurleyTalks.com

by Michael Miller

Steve Turley is the first to tell you he's a pessimist. "I tend to think the worst of things," Steve says.

The problem is, he can't help but be optimistic these days when he looks objectively at our culture.

And culture is one of Steve's specialties. His blog and videos at TurleyTalks.com "help Christians understand current events in light of conservative trends so they can flourish in their personal and professional lives."

He's also an educator—of students and other educators. He lectures on classical education while promoting the Christian embrace of truth, goodness, and beauty as he teaches theology and aesthetics. His teaching takes place at Tall Oaks Classical School in New Castle,



Delaware, and Eastern University in St. Davids, Pennsylvania.

Steve's an author as well, with books like *Awakening Wonder: A Classical Guide to Truth, Goodness and Beauty*; *A Match Made in Heaven: A Step-by-Step Guide on How to Win the Battle over Marriage*; and the forthcoming *The Rise of Health Care Sharing Ministries, which discusses advancements in health care freedom*.

But it's while studying cultural trends that he finds himself admitting that, although our Western culture, especially that of the United States, is trying to "export fruit from a rotten root" through secularism and globalism, there's a reaction against the export.

"What you're seeing is this mass backlash among populations that don't want this tainted fruit anymore," he says. "They're turning back to nation, culture, tradition, ethnicity, land, language. Even here in the United States, some fascinating things are going on in terms of the revitalization of the traditional family, traditional gender norms, pro-life issues."

No, he says, the news media aren't reporting these things. Instead, they're "celebrating one pathology

and perversion after another."

But, Steve points out, demographer Eric Kaufmann, in his book *Shall the Religious Inherit the Earth*, says that conservative Christians are procreating faster than secularists, who are decreasing in numbers due to anti-family values.

"There's the possibility that conservative Christians will actually be in the majority in the United States in just a couple of decades," Steve says.

"I'm inclined toward pessimism, I promise you, but the data actually suggests a very bright future for conservative Christianity even in the midst of secularism becoming more and more intense, because the root has rotted out."

Rather than dance a jig on secularism's grave, though, Steve has been busy for more than a decade focusing on education as a way to "draw people in to what they will find eventually becomes a tremendous emphasis on all things true, good and beautiful."

He started down this road of cultural and theological mash-up when he was studying classical guitar at the Peabody Conservatory of Music. He converted to Christianity in 1994



largely because of Campus Crusade for Christ, then started a concert ministry “playing classical guitar for the glory of God.”

It was then that he “fell in love with theology,” but fell out of love with touring as he and his wife, Akiko, had their first child.

“That’s when touring became torturous,” he says.

After prayer about the situation, Steve landed in classical education.

“I loved it so much because I was able to bring a theological aesthetic into the classroom,” he says.

Classical ed and theological aesthetics mesh well because of what Steve calls “two verticals”: “redeeming the senses and awakening the moral imagination.”

“Simply put, redeeming the senses involves redirecting and retraining the senses away from the carnal and the sensual and toward the eternally true, good, and beautiful,” he says. “In the context of Christ’s

redemption of the world, the purpose of good literature and art and music and poetry and drama and dance and the like is to sanctify our senses. That’s what makes good art good and beautiful and wonderful.” The “moral imagination” refers to “integrating our intellectual and our moral and our emotional capacities in such a way so that the imagination doesn’t just think, it feels, it experiences. That’s why we read so many stories of great literature and recite poetry and Scripture and the like, to feed the imagination with truth, goodness, and beauty.”

Once Steve found himself in classical education, he began to pursue his doctorate in theology.

“That’s when I started discovering the interrelationship among religion, politics, and culture,” he says.

One of the results is TurleyTalks.com.

“From the top down, we analyze today’s headlines in terms of nation-

alist and populist and traditionalist trends that are shaping the politics, really, of the future all over the world,” Steve says. “From the bottom up, we discover, explore, and revitalize emerging cultural trends that celebrate the true and the beautiful so as to enrich our lives and enable our faith to socially and culturally flourish.

“This is where we discover classical education and tapping into the best educational options out there for our children. This is where we discover health care sharing ministries. We explore pro-life trends that are sweeping across the nation. We look at conservative Christian trends in music and movies and sports. Turley Talks is about giving you the information and resources you need to be able to tap into the reawakening of Christian civilization both here and around the world for a flourishing personal and professional life.” ♦

## Page 6: Steve Turley recommends 12 great Christmas books.

### Why SMI?

**Samaritan Ministries health care sharing** is a “gift” from the school at which Steve Turley teaches, he says.

“When I began teaching at Tall Oaks Classical School back in 2002, they didn’t offer health insurance, and quite deliberately,” he says. “They offered Samaritan. It was new to me. Needless to say, I was a bit nervous about it. I’d never done anything like this, never heard about it. It turned out to be one of the best gifts we have ever received as a family.”

The Turleys have found a “virtual community that encourages and supports one another” in Samaritan.

“I’ll never forget when we opened a need after my oldest son, Richard, broke his foot,” Steve says. “We received a number of cards addressed to him personally from Christians all across the country. They were encouraging him with assurances of prayer for a

speedy recovery, and he read every single one.”

One of Steve’s emphases in teaching is beauty, and he has found it in health care sharing.

“I can’t tell you how beautiful it was to share with him, my son, as normative the love of Christians he never even met, to know he belongs to a kingdom of citizens that love him and pray for him, and this is what they get through health care sharing.”

Steve also sees health care sharing as “lowering prices across the board by encouraging these discounts from doctors who don’t have to deal with insurance companies.”

“Discounts and price-shopping significantly lower the price of health care,” he says. “And what do you know: now more people can afford it.

“It’s beautiful in every way imaginable.” ♦

## 12 Classic Christmas Books Every Christian Should Read

by Steve Turley



Every year, Christians set aside times to reflect on and contemplate significant events in the life of Christ. Historically, contemplation involves a beholding of reality, a knowledge of as opposed to the more practical elements of knowing how. It is through contemplating and indeed participating in the life of Christ, from His birth to His resurrection, that we learn the true nature of reality, as light dawning in the midst of darkness.

Here's a list of 12 classic Christmas books that will enrich your understanding of the profound miracle of the Incarnation. The books are in no particular order.

***On the Incarnation*** by Athanasius. Known as the champion of orthodoxy against Arian attacks upon the doctrine of the Trinity, this treatise on the Incarnation by the fourth-century bishop of Alexandria has been considered one of the staples of Christian literature for over a millennium.

***A Christmas Carol*** by Charles Dickens. Few literary characters are as vivid as Ebenezer Scrooge, the miserly money-lender who hates everything Christmas, but whose life would forever change upon encountering three spirits who show him the things that were, are, and yet to be. A classic story about the theme of birth and new birth on Christmas Day.

***Sir Gawain and the Green Knight***. This late 14th-century narrative is considered one of the greatest of

the Arthurian stories. It's Christmas time in King Arthur's court, and a monstrous intruder to the feast sets the stage for an enchanting journey marked by courage, intrigue, and virtue.

***The Lion, the Witch, and the Wardrobe*** by C.S. Lewis. This was the debut of seven books published that make up the Narnia Chronicles. Through the eyes of four children, we explore the magical land of Narnia as it has been taken over by Jadis, the white witch, where "it is always winter but never Christmas," and the hope of a springtide of life in the return of Narnia's creator.

***Good King Wenceslas*** by John Mason Neale. An enchanting carol celebrating the charity and faithfulness of the 10th-century Christian king.

***Letters from Father Christmas*** by J.R.R. Tolkien. Middle Earth meets Christmas! Between the years 1920 and 1942, the children of J.R.R. Tolkien received letters from Father Christmas telling them of the adventurous life in the world of the northern lights. The creatures that appear in these letters may have been precursors to those found in the Lord of the Rings trilogy.

***The Little Match Girl*** by Hans Christian Andersen. This story, first published in 1845, presents the bleakness of a dark and snowy world as the backdrop for a dying child's dreams and hopes. The flame of Christmas enlightens us to the hope of the resurrection.

***Christmas in the Big Woods*** by Laura Ingalls Wilder. The Little House

books have enchanted children for generations. Experience a 19th-century Christmas with all of its preparations: making cookies, pies, molasses, and snow candy.

***The Nutcracker*** by E.T.A. Hoffmann. Written in 1816, this story served as the inspiration for the ballet that has become a Christmas hallmark. Read how young Marie Stahlbaum's favorite Christmas toy, the Nutcracker, magically comes alive to face the evil Mouse king and take Marie to his enchanted kingdom.

***The Night Before Christmas*** by Nikolai Gogol. Travel to a small Ukrainian town in this dark fairy tale written by one of the greatest of the 19th-century Russian novelists. There you will encounter a beautiful love story threatened by dark and malevolent forces. A magnificent Christmas tale celebrating the triumph of good over evil.

***The Snow Queen*** by Hans Christian Andersen. This brilliant tale draws us into the beauty of childlike wonder and friendship, the heart wrenching drama of its loss through self-centered deception, and its renewal in self-sacrificial love. C.S. Lewis borrowed the character of the Snow Queen for Jadis, the White Witch, in *The Lion, the Witch, and the Wardrobe*.

***The Gift of the Magi*** by O. Henry. A beautiful tale of marital love and mutuality, where the true Christmas gifts are the sacrifices made for one another. ♦

*Steve Turley is a Samaritan Ministries member who blogs at turleytalks.com. This article is reprinted from turleytalks.com/12-classic-christmas-books-every-christian-should-read with Steve's permission.*

## Turley's Top Five

Steve Turley is a teacher, and like any good teacher, he has reading lists and reading guides for you. Here are his top five recommended books:

**1** **The Abolition of Man** by C.S. Lewis. "It's wonderful," Steve says, "short, only 80 pages. It captures so profoundly the fundamental difference between what we might call a classical Christian world and the modern secular world." Steve's own book titled *Classical vs. Modern Education: A Vision from C.S. Lewis* studies *The Abolition of Man*, and is available at [turleytalks.com/books](http://turleytalks.com/books).

**2** **Orthodoxy** by G.K. Chesterton. Steve cites the chapter titled "The Ethics of Elfland" in particular, saying it "introduces us to sort of a classical Christian way of knowing the world." "He has this wonderful thesis: the modern world is marked by skepticism and doubt, that's their basic orientation towards knowledge, whereas the Christian world was marked by astonishment and wonder."

**3** **On the Incarnation** by Athanasius. Yes, it's on Steve's general list and his Christmas list. "It's classical theology, a nice little Christmas read," Steve says. "It is profoundly cosmic in its nature. Since I read it, I have never looked at the incarnation the same way again." *The Face of Infinite Love: Athanasius on the Incarnation*, Steve's own study of Athanasius's work, is available for free download at [turleytalks.com/books](http://turleytalks.com/books).

**4** **Beauty for Truth's Sake** by Stratford Caldecott. Steve calls it a "wonderful primer on classical education."

**5** **The Fragrance of God** by Vigen Guroian. Focusing on a "theology of gardening," the book is "another lovely little book that could be read in a day. It's really a primer on redeeming the senses: encountering paradise, being redeemed in Christ, and seeing the garden as sort of an icon or emblem of that redemption. It's absolutely beautiful." ♦



### Book Package Giveaway

We're giving away a package of all five of these books to one entrant in a drawing at [bit.ly/turley5pack](http://bit.ly/turley5pack). Enter in several ways between 8 a.m. CT December 11 and 11:59 p.m. CT December 13. We will send the winner one paperback copy of each of the books listed above. Samaritan staff and members of their immediate household are not eligible to win.

## Full: Food, Jesus, and the Battle for Satisfaction

by Asheritah Ciuciu

reviewed by Debbi Migit

Asheritah Ciuciu sets the tone of her book on the dedication page, with these words:

To Jesus Christ, the Bread of Life, who is teaching me each day to feast on Him while also enjoying a warm croissant now and then.

*Full* is not another diet book. In fact, you will not find one single recipe, food list, or sample menu.

What you will find is conviction flavored with compassion, grace, and humility. You will be provoked to hunger for God in a way you may never have experienced before. The result of that holy hunger transcends the problem of food addiction and reaches to the root of our deepest cravings for something to satisfy our souls.

Asheritah begins with her personal confession of the disappearing caterpillar cake, which was served at her daughter's first birthday party. As she cleaned up after the party, Asheritah took one forkful of cake each time she passed the table. By the end of the evening, she had consumed one fourth of a chocolate sheet cake all by herself. That night was her wake-up call: something was seriously wrong in her approach to food.

As the author began to examine her unhealthy relationship with food, she discovered that, "at the core, our problem is not really what we eat. It's why we seek fulfillment in something that will never satisfy. We don't need another diet, we need the sanctification that comes by the power of the Spirit. That's

the only solution that leads to lasting change and creates in us the transformation that pleases God."

In part one, "Getting Real About our Food Problem," Asheritah defines food fixation as "the inordinate preoccupation with thoughts

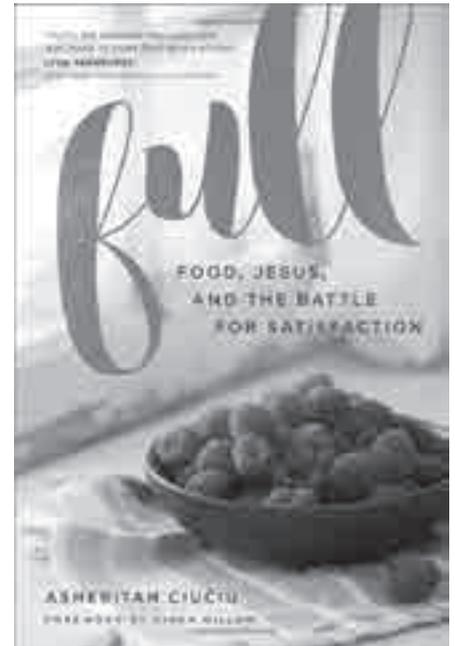
### Awakening a desire for God is the antidote to our food fixation.

and longings for food." She points out that 2 Peter 2:19 says, "People are slaves to whatever has mastered them", and states, "... until we deal with the heart issue of seeking fullness in food instead of God, our eating habits will never change."

She adds, "Overcoming food fixation isn't simply about making a few substitutions and exercising self-control. The battle is fought primarily in the spiritual realm, and the battlefield is our mind."

Those are sobering words to ponder as you examine the latest fad diet book.

Fortunately, part two, "Awakening a Desire for God," shows us the antidote to our food fixation. Asheritah shares her heartfelt prayer, "Deeper Lord, I want to go deeper with You. Do whatever it takes to shake me from this apathy, and awaken a hunger within me." She continues, "I can't point to any specific instance and say, 'That's when I began hungering for God.' I just know that as



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I sought Him with all my heart, He rewarded me with more of Himself."

The author includes a helpful self-evaluation with questions and applicable Scriptures such as:

1. When circumstances are difficult in my life, do I seek comfort in food or in God's Word? (Psalm 119:143)
2. When faced with a difficult decision, am I more likely to pause and pray, or postpone a decision by grabbing a bite to eat? (Acts 17:27-28a)
3. Am I more likely to crave a snack, or a few moments of silence with God? (Psalm 145:16)

Asheritah adds, "a hunger for God cannot be fabricated or imitated—it's the result of a personal encounter with the living Bread of Life."

She includes these powerful words from John Piper: "If you don't feel

strong desires for the manifestation of God, it is not because you have drunk deeply and are satisfied. It is because you have nibbled so long at the table of the world. Your soul is stuffed with small things, and there is no room for the great. God did not create you for this. There is an appetite for God. And it can be awakened.”

Asheritah offers practical teaching on fasting and Bible study with an authenticity that never condemns, but invites you to join in the journey. One helpful chapter focuses on the FEAST method of reading and meditating on God’s Word: Focus, Engage, Assess, Spark, and Turn. Scripture memory is also encouraged as the author points out, “Remember that the Sword of the Spirit, God’s Word, is what we use to ward off temptation, but that is rather difficult to do when we don’t have it handy. That’s why we are called to hide God’s Word in our hearts (Psalm 119:113).”

Part three, “Experiencing Everyday Fullness,” focuses on our day-to-day battles with food addiction. Readers are encouraged to keep a log of their personal triggers for overeating, which could be behavioral, emotional, or environmental. Asheritah states, “Whenever we eat to solve our emotional issues, we only exacerbate our problems, because once the initial pleasure of eating wears

off, we feel guilt, shame, and disappointment in addition to the initial emotion that drove us to food in the first place. Food can’t help us out; only God can.”

In part four, “Living the Full Life,” Asheritah continues to marry the spiritual with the practical by challenging the Christian community as a whole to lead the way to awareness regarding our food choices. She recalls being horrified the first time she learned that there were studies claiming that those who regularly attend church are more likely to become obese.

That is not the abundant life that we are called to live. There has to be a better way. Sadly, Christians are sometimes so focused on our future glory that we neglect our present responsibilities. Asheritah challenges us, “Let’s not be so quick to run off to heaven that we treat our bodies like disposable paper bags.”

Good stewardship requires more from us.

As convicting and even painful as some of her observations are, Asheritah always manages to bring a sweet sense of hope and even expectation that there is a better way. How many of us have ever wished for our own personal trainer and dietician to help us make healthy choices? Truthfully, we

have that very resource in the Holy Spirit. As we deepen our personal time with God, we allow ourselves to become sensitive to His leading, even in the daily decisions.

The author explains, “How do we expect to hear God’s voice in unclear situations when we ignore Him in the plainest matters, like His call to worship, His call to refrain from self-indulgence, and His call to put down the chips and Netflix and pick up His Word instead?”

Each chapter offers a set of probing questions for personal or group reflection; other resources include “Twenty Verses to Overcome Food Fixation” and “Ten Lies About Food.” The author also offers a bounty of online content, including a free worship playlist, The Fulllife Bible Reading Plan, Fill-up Affirmations, and much more at [thefull.life](http://thefull.life)

*Full: Food, Jesus, and the Battle for Satisfaction* is a feast of wisdom, not only for those who struggle with food addiction, but for any Christian who wants to truly “know the love of Christ which surpasses knowledge that you may be filled up to all the fullness of God” (Ephesians 3:19).

Now that is true satisfaction. ♦

*Debbi Migit is a Communications Specialist at Samaritan Ministries.*

## Praise for Full

“Food is both a great gift from our good Creator and a terrible task master that keeps many of us in perpetual bondage. Asheritah invites us to break free from food fixation, to honor God and enjoy Him in our food choices, and to find true satisfaction in the fullness of His Grace.”

*Nancy DeMoss Wolgemuth  
Author, host of Revive Our Hearts*

“Asheritah’s fine research into the psychology of food fixation and the Biblical and spiritual roots of this preoccupation is captivating. But she doesn’t stop there. She surveys the Biblical perspective of God’s gift of food and how to celebrate and serve others with food. An incredibly uplifting and hope-filled book.”

*William E. Brown  
Senior Fellow, Colson Center for Christian Worldview*

## Competition is key for thriving health care market

by Kim Henderson

I've got a suggestion for our lawmakers in DC who can't seem to get a grip on America's health care situation: competition, the thing that makes our capitalistic economy thrive. I believe a little more of it could turn things around, and I have a story to prove it. First though, I'll go back and share a bit of my medical history—the premium-paying part of it.

My husband is a state employee with a benefits package, but 13 years ago we opted out of the family health plan. Premiums were consuming nearly a third of his take-home pay, and deductibles were high. After some research, we jumped off the insurance bandwagon and onto a Christian health care sharing plan called Samaritan Ministries. It was one of the best decisions we ever made.

Health care sharing ministries are exactly what their name implies. Members share the costs of major medical bills—diagnostics, procedures, surgeries, specialists, hospital stays—the whole shebang. That means participants have an incentive to keep costs down. It's amazing how the introduction of that simple component—incentive—changes your thinking on all things medical.

Before, I depended on Big Daddy Blue Cross Blue Shield to pick up the slack. Why should I wonder if all those tests the doctor ordered were really necessary? Why should I question that odd charge or the one that's listed twice? Now it's different. When someone in our family incurs a medical cost, we are depending on fellow members of Samaritan to

**If the consumer cares about the price, the consumer shops, and competition works.**

send us their monthly share, along with notes saying things like “praying for your complete recovery.” You better believe I'm going line by line through each itemized bill.

Here's what I've noticed, though: Not everybody in the medical field likes people who go line by line through their itemized bills. I think they prefer consumers who throw receipts into an abyss and leave an insurance company (or a govern-

ment bureaucracy) to figure it out. But guess what? It pays to be a little inquisitive.

Last year Daughter No. 2 had a nagging problem with her knee following cross country season. The doctor eventually ordered an MRI after trying some other fixes. I made the necessary appointment, and an accounts payable staff member called with the estimate: Around \$2,400 for the MRI, or \$1,800 if paid in full in advance. (Yes, cash talks. In this case, it talked to the tune of a 25 percent savings.)

Overall, I felt pretty good about the estimated charge. By paying in full, I'd be doing my part to keep costs down. I mean, \$1,800 is a lot of money, but obviously it could be worse, right? Then I remembered something I'd read about a service called Medibid that Samaritan Ministries offers through its website. Medibid connects patients with doctors and medical facilities who bid competitively on non-emergent health care. Our family decided to give it a try. We plugged in our information and determined we'd be willing to travel within 75 miles for a significant savings.

The next week Daughter No. 2 had an MRI at a quality facility less

### Health Resources on Dash: Participate in true, free-market health care reform



- Email a medical professional or call a nurse (free), or call a doctor who can write a prescription (\$25).
- Healthcare Bluebook: Search specific treatments in your area and get quality and price comparisons.
- Medibid: Receive bids from doctors for specific treatment you are seeking.
- Access discount tools for prescriptions or labs.

**[Dash.SamaritanMinistries.org](https://Dash.SamaritanMinistries.org)**

than an hour away from our home—for \$875.

Surmise what you will from that account, but I'm not the only one thinking a little competition might be good for what ails the American health care system. U.S. Sen. Rand Paul, a physician, speaks of it as well: "The reason capitalism doesn't work in health care is the consumer is disconnected from the product. When you connect with the consumer, and the consumer cares about the price, guess what? The consumer will shop. And when the consumer shops, competition works."

The average family of four probably doesn't have much time to shop medical costs. If the profile information on eHealth is any indication, they're too busy paying \$14,300 a year for premiums and \$8,322 for deductibles (which means they shuck out more than \$22,600 before insurance kicks in). Bless their hearts. I can't help but think, "There go I, if not for a health care sharing ministry." Our monthly health care budget was instantly reduced 75 percent when we made the switch.

But apart from all the dollar signs involved, there's another big reason Christians are jumping off the insurance bandwagon, and I'd be remiss if I didn't mention it: They want to provide for their family's health care needs in a way that doesn't force them to support abortion, abortifacient drugs, and other practices that are contrary to Biblical faith. These days, that takes some effort. ♦

*Member Kim Henderson is a freelance writer (kimhenderson319@gmail.com). A version of this article was first published in The Daily Leader (Brookhaven, Mississippi).*

**One unexpected blessing** we have received because of joining Samaritan is that we have a very different perspective on medical care now. We consider treatment options much more carefully than when we had insurance.

The irony is that we're not being deprived of the best options because they are expensive. Rather, we've seen that the most expensive options actually aren't the best choices.

With insurance we often felt that we should choose the most expensive options to "get our money's worth," but now we are making better health care choices and our family is healthier. We are so thankful for Samaritan for so many reasons!

*Robyn van Eck  
Honey Grove, Texas*

**In our health** care system it is almost impossible to get the care you need using insurance. If I didn't have Samaritan I would still be waiting on referrals and probably would get claims denied. I'm so blessed with Samaritan to be able to see the doctors I need in a timely manner.

*Donna Luce  
Glendora, California*

**I was nervous** to call medical offices asking about discounts, but it was so easy! All of them were helpful, as was Healthcare Bluebook for finding good prices ahead of time. God bless you all in your work for the Lord and His sheep.

*John and Melody Vecera  
Victoria, Texas*

**It's easy** to live a life full of distractions. Being part of Samaritan Ministries opened our eyes to the truth that everything we say and do affects others. Knowing that there is a person needing our prayers, our words of encouragement, and our share gets us off autopilot and wakes us up.

Having been receivers and givers, we have learned some lessons.

- Take the time to slow down and write a genuine note, but send the share as quickly as possible—we even do it before the 1st by checking online—to help the receiving member.
- "Respond, don't react" to medical situations.
- Ask for discounts at time of service and also call back later to ask for discounts.

Thanks, Samaritan, for creating this wonderful ministry. Thank you to all the members for participating in this community.

*Steve and Cindy Murray  
Fayetteville, Arkansas*

**We have become** a second-generation Samaritan family now that two of our married daughters are also members. We are always sharing our story with friends and have been blessed by the referral credits as well. Thank you, Samaritan staff and members, for being the Body of Christ to us, and thank you, Jesus, for this tremendous blessing.

*Todd and Amy Seibel  
Eldorado, Wisconsin*

This decree made men accountable not only to God for bloodshed, but to each other. Having tasked man with the administration of justice, God covenanted with Noah never again to “destroy the earth” by flood (9:11).

### **Death and Taxes**

The Apostle Paul confirmed the Biblical role of government as one of punishing—and deterring—violence. The ruler “does not bear the sword in vain,” Paul wrote. “For he is the servant of God, an avenger who carries out God’s wrath on the wrongdoer” (Romans 13:4).

So important is the government’s role of answering violence with justice that Paul instructed Christians to respect and value it: “For because of this you also pay taxes, for the authorities are ministers of God, attending to this very thing. Pay to all what is owed to them: taxes to whom taxes are owed ...” (Romans 13:6-7). In other words, taxpayers fund the government specifically to protect them from violence.

Sometimes, taxes are oppressive—a fact today’s free-market proponents often lament. Jesus Himself, when asked whether God approves of tax evasion under an oppressive regime, told the Pharisees to “render to Caesar the things that are Caesar’s” (Luke 20:25). (Perhaps an even harder challenge for the Pharisees—and for us—was the second part of Jesus’ response: render “to God the things that are God’s.”)

### **Warning Against Unlimited Government**

The Biblically defined role of government—the administration of justice as a check against violence—is a

principle applicable to any form of government man dreams up.

The principle held true in the 1,000-plus years between Noah and Moses, a period for which Scripture prescribed no form of government. It applied to Moses’ governance as the sole leader of the Israelites, as well as to the judicial system Moses later established (Exodus 18).

## **The United States is a country increasingly used to government intervention in health care, education, the environment, entitlements, and the economy.**

It applied to regimes described in the book of Judges. The principle applied to (and was frequently neglected by) the monarchies of Israel and Judah, and it applied to the Roman empire under which Jesus and Paul lived (and were killed).

God’s Word warns against forms of government that grant rulers too much power. Such rulers overstep government’s Biblically defined role. When the Israelites, jealous of other nations, demanded a king, Samuel cautioned that a king would do

more than draft soldiers and laborers into service for national defense:

He will take your daughters to be perfumers and cooks and bakers. He will take the best of your fields and vineyards and olive orchards and give them to his servants. ... He will take the tenth of your flocks, and you shall be his slaves. And in that day you will cry out because of your king, whom you have chosen for yourselves, but the Lord will not answer you in that day. (1 Samuel 8:13–18)

Here Samuel warns of taxes and enslavement having nothing to do with the government’s proper role. (Notably, the king’s sum takings would exceed the 10 percent tithe God commanded Israel to pay the Levite priests in Numbers 18:21–28).

### **Old Principle, New World**

Since setting foot on American soil, Christians have attempted to apply Biblical principles to various forms of self-government. In his 1630 sermon “A Model of Christian Charity,” Massachusetts Bay Colony Governor John Winthrop charged his Puritan congregants and fellow citizens “to follow the counsel of Micah, to do justly, to love mercy, to walk humbly with our God” (see Micah 6:8).

The Biblical role of government—answering violence with justice—was much on Winthrop’s mind. In his last public speech, Winthrop warned that without sound governance, men would “grow more evil, and in time to be worse than brute beasts.” British philosopher and monarchist Thomas Hobbes famously echoed Winthrop’s belief, writing in 1651, “worst of all, continual fear, and danger of violent death: and the life of

man, solitary, poor, nasty, brutish and short.”

### **America in the Middle**

The United States’ Founders heeded these and other warnings against weak government. They also stressed the importance of limiting government to its proper role.

The Second Continental Congress held that God has given man natural rights to life, liberty, and property. “[T]o secure these rights, Governments are instituted among Men,” the Declaration of Independence reads. Consequently, people have the right to abolish governments (such as King George III’s in 1776) violent toward their lives, freedom, and property, the Declaration states.

Although not all the Founders were Christ-followers, they baked two Biblical principles of government into the birth of the United States: First, government’s proper role is to protect people. Second, justice flourishes when rulers are confined to this proper role. When rulers overstep, injustice abounds.

### **Churchonomics?**

Today, cries of injustice fill the United States, a country increasingly used to government intervention in health care, education, the environment, entitlements, and the economy. Our rulers tell us what to teach our children, how to identify genders, whose abortions to pay for, and who must pay for birth control.

Laws should protect us from bodily harm, subjugation, and theft—all forms of violence—by punishing and deterring the perpetrators. Most regulations, however, seem an unwarranted and unwelcome viola-

tion of our right to choose how to live, conduct business, spend our money, and worship. For example, the last decade’s restrictions of health care markets have discouraged price transparency, inflamed insurance rates, and put more patients on the government dole.

Different views of the proper role of government breed disagreement about what constitutes government overreach. Christ-followers ought to derive their views from Scripture, even if that means letting go of their support for programs God did not institute government to run, however well-intentioned such programs may seem.

Modern history has proven that many of these taxpayer-funded programs could achieve their goals more efficiently if left to a free market. Unfortunately, history also shows that although poverty is less rampant in free-market economies, poverty persists. As Jesus said, “The poor you will always have with you” (Matthew 26:11, NIV).

In every age, the obligation of ministering to “the least of these” falls first and foremost to God’s people, who, in rendering to Caesar what is Caesar’s, must not fail to render to God what is God’s (Matthew 25:40, Luke 20:25).

*Samaritan member Michael Thomas Hamilton (michael@goodcommaediting.com) is founder and lead writer at Good Comma Editing, which supplies research, writing, editing, and instruction for professional teams. He provides Midwesterners with American heritage tours of Boston, Massachusetts and serves on the boards of Forge Leadership Network and the Miami Valley Women’s Center. A Hillsdale College graduate, his writing appears in The Wall Street Journal, National Review, WORLD Magazine, The Federalist, The Hill, Townhall.com, and other publications.*

**When I became** aware that Obamacare required our insurance plan to pay for abortion, I was convicted that we should not be participating in such a plan. But I was scared not to have insurance. God made it clear to me that I had made insurance an idol in my life, and I needed to trust Him to take care of my family. I didn’t really understand how Samaritan worked until our middle son, Austin, broke his arm. He received care and the shares met the need. It is so encouraging to be part of a group who shares my beliefs and who prays for each other.

*Carrie Simmering  
Norfolk, Virginia*

**Obamacare destroyed my** health insurance. An \$11,000 deductible was added to the \$11,000 annual premiums. This is not “insurance.”

Praise God for Samaritan Ministries that has met our needs. If I had stayed with insurance I’d be paying bills off for years.

I will always be grateful for how God has blessed my family through Samaritan Ministries.

*Lisa Childs  
Bryn Athyn, Pennsylvania*

**We are so thankful** to know that we can get the medical treatment we need without the fear of being out a network approved by an insurance carrier. As a result of knowing that other believers are sharing our bills, we also feel a responsibility to them not to have unnecessary tests and procedures. This has made us more aware of how we approach medical care, saving us both money and unnecessary discomfort..

*Donna Miller  
Charleston, South Carolina*

## 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, we will provide updates and offer prayer points gleaned from a variety of sources. Please use them in your personal or group prayer time.*

### **5 Sudanese Christians arrested**

Five Sudanese church leaders have been charged with “sound pollution” for loud church services, International Christian Concern reports. Ayouba Telyan, Abdelbagi Tutu, Ali El Hakim Ambarator Hamad, and Haibil Ibrahim had been arrested and released earlier. Pastor Kuwa Shamal says he believes the government is trying to take control of the church through the charges. At least four churches in Khartoum have been closed or demolished this year, with dozens of pastors arrested. Christians there also say that those arrested and released are harassed through requirements to check in at police stations or courts daily or weekly, making it difficult for them to hold jobs. *Pray that the harassment of Christians will stop, that they will be able to retain control of their worship centers, and that charges against the five pastors will be dropped.*

### **Mob attacks Christians**

Muslim mobs attacked a church and other buildings owned by Christians in an Egyptian village, ICC says. One

woman in the village of Ezbat Zakaria, where 1,800 Christians live, was injured. Authorities responded to the incident by closing the church. *Pray that Egyptian Christians will be safe in attacks, for healing for the injured woman, and for the ability of believers to meet and worship together in that country.*

### **Pastor still in captivity**

Malaysian pastor Raymond Koh, 63, is still in captivity after being kidnapped near Kuala Lumpur on February 13, World Watch Monitor reports. Despite early news that a suspect had been arrested, there has been no progress on the case. Koh's family learned in May that Malaysian police were instead investigating whether the pastor had been evangelizing Muslims. *Pray that Pastor Koh will be released, for his health, and for his family's well-being.*

### **10 house churches closed**

Ten house churches in India's Tamil Nadu state have been closed by local government, ICC reports. Christians also say that another 20 could be closed soon. A local revenue officer says the house churches must have permission from the government to hold services, which is in opposition to a court decision. *Pray that the house churches will be able to reopen and no others will be closed.*

### **Two accused of abduction**

Two Indian Christians were arrested because they took six children to a prayer meeting with them on October 23, ICC reports. Anita Joseph and Amrit Kumar were charged with abduction and forced conversion of minors, the Global Council of Indian Christians says. Police had been alerted by Hindu radicals. Authorities admit that the children's parents had given permis-

sion to their children to go to the prayer meeting and that they came from a Christian neighborhood. *Pray that charges will be dropped, and that Christians going to worship and other meetings will not face harassment.*

### **Algerian churches seek rights**

Algerian churches continue to argue with the government over the right to worship in non-church buildings, WWM reports. Churches say they are complying with the nation's 2016 constitution guaranteeing religious freedom by being part of a recognized church organization. *Pray that the Algerian churches will find ways to meet for worship.*

### **Prayer service canceled**

Protestants in Indonesia planning an open-air prayer service to mark the 500th anniversary of the Reformation were forced to cancel it following Muslim pressure, ICC says. The event was planned for a football stadium in Yogyakarta, but members of the Forum Ukhuwah Islamiyah wrote to stadium officials to convince them not to allow the gathering, claiming it was an attempt to Christianize Muslims. *Pray that Indonesian believers will find ways to gather for public prayer and that they will not be intimidated by threats.*

### **Anti-conversion bill OK'd**

Nepal's president signed an anti-conversion bill into law on October 16, ICC reports. The bill also criminalizes the “hurting of religious sentiment.” *Pray that Christians there will not be affected by its implementation or face false accusations.* ♦

*For more information on the persecuted church, contact International Christian Concern (persecution.org, 800-422-5441) or World Watch Monitor (worldwatchmonitor.org)*

## Every careless word

by Tim Krahn

*“I tell you, on the day of judgment people will give account for every careless word they speak ...”*

*Matthew 12:36*

**W**hat are careless words? Many thoughts may come to mind, but I want to focus on one facet of careless words that concerns me. We can all agree that profanity and vulgar language are careless words, but many euphemisms and expressions that we use may also be careless words.

I have in recent years increasingly observed what I would call careless words coming from the mouths of professing Christians, even from the pulpit. I am referring to certain words that we commonly use to express ourselves without a thought as to their meaning or their origin—euphemisms.

These words are meant to replace foul language in a less offensive way and have become more and more accepted and used by Christians. Why?

For example, what is behind the popular expression “Oh my God!”? We hear it everywhere from people who do not profess to be Christians. To them, it’s just a normal reaction. They are not actually addressing their god, whatever or whomever that may be. But I have heard it used recently by more than one preacher, not in addressing God, which would be proper, but as an exclamation. Of course, the cleaned-up version is “Oh my gosh!” And for texting and

social media, it is shortened to OMG.

By making “Oh my God!” one of the most common expressions used, has Satan deceived us to the point that we think it’s all right to use God’s name lightly? People may say, “It’s just an expression. It doesn’t mean anything.” Could it be that that’s exactly what “the deceiver of the whole world” (Revelation 12:9b) wants people to think?

## **We can all agree that profanity and vulgar language are careless words, but many euphemisms and expressions we use may also be careless words.**

How does God want His people to use His name? The third of The Ten Commandments (Exodus 20:7) says “You shall not take the name of the LORD your God in vain, for the LORD will not hold him guiltless who takes His name in vain.” Jesus taught us to pray, “Our Father in heaven, hallowed be Your name” (Matthew 6:9). It is quite clear that the name of God is holy and should never be used casually.

In the Psalms, David gives us examples of how to use God’s name. In Psalm 38:21, he cries for help, “O my God, be not far from me!” In Psalm 104:1, David worships, “O LORD my God, You are very great!” Satan doesn’t want anyone to be that close to God. He has purposefully trashed

the meaning of “O my God!” with irreverent usage, because he hates God. These words do have meaning. Let’s not use them carelessly.

It is common knowledge, substantiated by the dictionary (dictionary.com, Merriam Webster, Oxford Dictionaries), that gosh, golly, gee, darn, dang, and heck are euphemisms for God, Jesus, damn, and hell. Why are we using these words, as Christians? Shouldn’t we be concerned about their origin, meaning, and usage? “Beloved, do not imitate evil” (3 John 1:11a).

And what about “Oh my goodness!”? Think about it. Jesus said in Mark 10:18, “No one is good except God alone.” Why do we respond to situations with this substitute and others like it? Has a subtle carelessness crept into our hearts?

I could go on about other euphemisms and expressions—careless words, but I am raising questions based on my convictions, not mandating behavior. We all need to let God speak to us personally. We ought to ask God what He thinks about us using these words. First Thessalonians 2:4b “... we speak, not to please man, but to please God who tests our hearts.” If we truly love God, we should be willing to let God test our hearts, to clean up our language to please Him, and to “... set the believers an example in speech ...” (1 Timothy 4:12b).

Our prayer should be “Let the words of my mouth ... be acceptable in Your sight, O LORD, my rock and my redeemer” (Psalm 19:14). ♦

*Tim Krahn is a Communications Specialist at Samaritan Ministries.*

I am the Vine; you are the branches. Whoever abides in Me and I in him, he it is that bears much fruit, for apart from Me you can do nothing.

John 15:5

A vine has branches, and it produces fruit through these branches. The branches cannot produce fruit on their own. If they lose their connection to the vine, there won't be any fruit. They just wither.

Jesus is our Vine. He is our Source of life. If we remain connected to Him, we bear fruit. Much fruit, not just a little.

If we don't remain connected to Him, there will be no fruit at all. Nothing. No matter how hard we try.

Much fruit or no fruit. It all depends on staying connected with Him.

For the Kingdom,



Ray King