

Christian HealthCare

NEWSLETTER

MEMBER LETTERS:

This ministry helps me trust Him more deeply

I feel like Samaritan's approach to health care has been a powerful tool the Lord has used to help me trust Him more deeply.

We had a major medical need and Special Prayer Need dental bills this past year, and God keeps providing.

It's so easy to believe a lie that God won't come through or His ways won't work. But I have seen Him be faithful to care for our family over and over again. At some point, I have to tell my flesh to be quiet and trust. His track record is flawless.

I am so grateful to be a part of this ministry. Before having a need I never could have imagined how powerfully encouraging all the notes from members would be. Samaritan is a powerful, effective ministry.

*Jodie and Jodi LaFrance
Plainview, Texas*

The State of the Ministry

by Ted A. Pittenger, Founder and International President

As I reflect on how God has brought us through another year of challenge, growth, and change at Samaritan, I am struck by how the member letters we receive tell that story. I want to share some of them with you as we look ahead to the challenges of 2018, starting with one from Patricia:

God is a faithful God, yesterday, today, and forever. He always meets our needs!

Patricia is expressing the first of Samaritan Ministries' Foundational Principles:¹

Jesus Christ is our Provider for every need. As the Creator of all things, He is the only One with all the resources necessary to meet every need that occurs in His creation.

This truth is basic to the life of every believer and critical for the continued success of our health care sharing ministry. It not only reminds us that we are completely dependent on Him, but also of the temptation to place our faith in other things.

We need to recognize that many people today are placing their hope for health care in things that are finite: doctors, hospitals, pharmaceutical companies, new technologies, insurance contracts, and government programs. Only God is able to truly meet our needs,

which is why our first step when facing any kind of need should be to look to Him in prayer. And that brings me to our next member letter, from Samuel:

I've been so blessed to be a part of this ministry. It's been wonderful for all my medical bills. But even more important were all the prayers, encouraging notes, Scriptures, and personal words. They truly were from the Lord.

Samuel is expressing another of Samaritan's Foundational Principles:

Our needs are more than physical. Human beings are more than just a collection of cells, and we have needs that go beyond the physical body. Our members come together to meet the financial, physical, and spiritual aspects of each medical need.

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Sharing Summary from December

Shares: <small>(reduced 5%)</small>	\$24,157,731	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:	\$24,158,840	
Unshared Needs in Negotiation:	\$ —	
New Needs:	3,900	
Total Needs:	8,082	
New Rewards:	252	
Miscarriages:	20	Member Households: 71,328
Final Rewards:	14	(as of 11/21/17)

Contact Us: 877-764-2426 Dash.SamaritanMinistries.org

Questions about?

- Your medical need
- Shares you are sending or receiving
- Your membership

Email

- needs@samaritanministries.org
- membership@samaritanministries.org
- membership@samaritanministries.org

Phone Menu

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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:



SEND A NOTE—

Burdens can be lightened emotionally as we encourage one another in the Lord.



PAY YOUR SHARE—

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



ALWAYS STAY ALERT IN PRAYER—

Burdens can be lightened spiritually as we unite to call upon the God of the impossible.

Biblical stewardship rebukes America's health care system

by Michael Thomas Hamilton

Each year, Americans “render to Caesar” ungodly sums to pay for federal health insurance programs funded with taxes and increases of national debt. These programs overreach the proper role of government revealed by Scripture, which is to administer justice and deter violence. (See last month's article: “A Biblical defense of liberty and free-market principles,” bit.ly/biblicaldefense.)

It is easy, and right, to blame profligate politicians for squandering our children's inheritance on bad health insurance programs. But how many Christians hold themselves to an equally high standard as stewards of the dollars they spend on health care?

Increasingly, Christians are discovering the “good and faithful servant's” approach to paying for health care differs radically from the approach widely endorsed by elected officials, insurers, hospitals, providers, and patients. Meanwhile, untold numbers of Christ-followers fail to do their duty, as stewards, to eliminate wasteful health care spending from their own budgets—and from their fellow believer's budget.

Where stewardship starts

Biblical stewardship over the dollars we spend on health care starts by viewing God as the ultimate owner and supplier of wealth. Jesus said to “render to Caesar the things that are Caesar's, and to God the things that are God's” (Luke 20:25, ESV). More than a call to pay taxes, tithe, or give to the needy, this is a call to steward well all that God has entrusted to us.

“The earth is the LORD's and the fullness thereof, the world and those who dwell therein,” David wrote (Psalm 24:1–2). Hannah, after giving her son Samuel to serve in the priesthood, knew that the God who makes humans also “makes poor and makes rich” (1 Samuel 2:7). It was the Lord's blessing—not luck, chance, or ingenuity—of “all the work of [their] hands” that enabled the Israelites to “lend to many nations” without themselves borrowing. (Deuteronomy 28:12). Surely the Lord of all, who made all, remains Lord over all he entrusts to his servants.

Viewing ourselves as stewards instead of owners doesn't take special revelation. Herman Melville's self-occupied character Captain Ahab—no servant of God, true to his Biblical name—understood “I owe for the flesh in the tongue I brag with.” In other words, men could not even boast, had not the Creator enabled them to speak. Similarly, every dollar banked represents an overcredit by God to creatures he created naked and from dust. (This same math, applied to our canceled debt of sin and our riches in Christ, is called the Gospel.)

Sick? Welcome to Sodom

As stewards, we should think twice before loosening our purse strings simply because providers and insurers, goaded by our elected officials, tell us to. Unfortunately, purchasing health care services today less resembles charging up God's holy hill than it does sitting, like Lot, in the gates of Sodom (Genesis 19:1). Opportunities to take and be

taken from—usually the latter, for patients—abound.

Instead of offering themselves as pawns to a thieving system, faithful stewards display diligence and vigilance. Diligence means shopping around for the best value among health care providers before obtaining treatment for less urgent medical needs. Vigilance means negotiating discounts during or after the treatment of time-sensitive medical needs.

The temptation to let diligence and vigilance slack is high, even for Samaritan members—not just the millions of Christians who continue to use insurance as their primary means of paying for health care. When sloth displaces stewardship, it bears pernicious fruit: waste, mismanagement, and possibly even deception of one's fellow believers.

An unfinished tower

For insured patients, diligence begins with counting the cost of insurance. Believers should carefully weigh the wisdom of paying insurers thousands of dollars per year just for the privilege of paying health care providers thousands of dollars per medical need.

In 2017, Obamacare Silver Plans required insured families to pay an average maximum of \$13,810 toward their medical needs—in addition to paying premiums totaling \$6,648 per person per year. In October, the analysis group Avalere projected average Silver Plan premiums would increase in 2018 by 34 percent, to \$8,916 per person annually.

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Mark and Jill Savage
Jam Savage Ministries
by Marcia Krahn

If you walk up the steps to Mark and Jill Savage's 100-year-old farmhouse, they will swing wide the door of their home and their hearts to welcome you. Their "Accept Imperfect. Embrace Real Life" message is not an empty mantra, but is their way of life, hard-won through years of meeting the imper-

fection, challenges, and just plain messiness of life full on. And they invite you to do the same.

Mark has pastored and now runs a home repair and remodeling business, SawHorse Homes, Inc. Jill founded and was CEO of Hearts at Home, an organization that for 24 years ministered to thousands of women through annual conferences. She devotes her time to writing, speaking, and coaching. Together they lead JAM (Jill and Mark) Savage Ministries, which centers on their No More Perfect message, especially on the most recent *No More Perfect Marriages* book, which they co-authored, and their marriage coaching, seminars, retreats, and intensives.

Their passion has become authenticity. In the 1990s, Jill was leading a mom's group in their church. When the topic was marriage, Jill felt she'd be a hypocrite if she taught the entire lesson without admitting that she and Mark were struggling. The fact that Mark was their pastor complicated the decision. After praying together, they decided she

would share they had started marriage counseling to work through some challenges they were facing. Jill braced herself for rejection, for being asked to resign. Instead, for days she received calls from women thanking her, women who thought they were the only ones struggling. For Mark and Jill, it was an eye-opening moment, proving the value of being authentic.

Further proof came when *Today's Christian Woman* published Jill's article on sex and put her on the cover. The stacks of letters in response to that article launched Jill into writing *No More Perfect Moms*. Jill began voicing some of her strongest messages: "Never compare your insides to other people's outsides," and "Stop trying to find perfect, and embrace authentic."

After *No More Perfect Moms* came *No More Perfect Kids*, co-authored by Dr. Kathy Koch, another Samaritan member. They recommend studying to become an expert on your child. "Raise the child you were given, not the child you wish you had."



In addition to their four biological children, the Savages adopted internationally and faced their adopted son's severe attachment issues. Mark and Jill share openly about their journey with a child having mental illness and the painful road of watching a child spiritually wander. Once again, their authenticity has opened doors to help many other parents who face these or similar parenting challenges. "We will all fail," Mark says. "We need to trust the Lord to fill in the gaps in our parenting."

Through the years, Mark and Jill continued to have periodic struggles in their marriage. They did the date nights. They learned their love languages. But they couldn't seem to pull all the pieces together to feel they had a thriving marriage.

Mark decided to leave their marriage, first emotionally, then physi-

cally. Faced with his abandonment and betrayal, Jill prayed. And prayed. The Lord worked in both their hearts, giving them the understanding they needed for their marriage to heal. The cure required large doses of humility and vulnerability, forgiveness and grace, hope and love. The result is a marriage beautifully restored, lives transformed, and ministry renewed.

Realizing the Lord had shown them vital truths they hadn't pulled together before, Mark and Jill wrote *No More Perfect Marriages* for couples to "Experience the Freedom of Being Real Together."

Life may not look like way we want, but Mark affirms, "Live in reality." They have watched unrealistic expectations fuel discontentment. After discontentment, soon disillusionment sets in, bringing a disconnect in relationship. Mark and

Jill work with people to head off discontentment. "Our heartbeat is to embrace imperfection, instead of expecting our view of perfection," Jill says. "Certainly God wants excellence, and we want to pursue excellence, but when excellence trips over into perfectionism, it robs us of joy." But when people "live in reality," contentment and joy increase.

In all their *No More Perfect* messages, Mark and Jill share their reality honestly and openly so "people understand they are not alone, that the challenges they face are normal, and there is hope and help along the journey."

The Savages believe the journey of the Christian life is to become more like Christ every day. Jill sites her own need to learn more compassion. She reflected on her life history, not to excuse or blame, but to

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Page 6: *No More Perfect Marriages* review and more resources from the Savages.

Why SMI?

"**We've loved it!**" Mark and Jill Savage say of their Samaritan membership.

They first heard of Samaritan Ministries through their Hearts at Home lawyer, who also works for Samaritan. But health insurance is like homeowners insurance or car insurance, right? As entrepreneurs, life seemed too risky without it.

Then Mark and Jill's premium reached \$1,500 a month. The Affordable Care Act, Jill quips, "should be called the Accessible Care Act, because it is accessible, but it is not affordable."

By this time, Jill had had breast cancer, so she had a pre-existing condition. What were they to do? They remembered Samaritan Ministries, and after two or three calls to answer questions, they decided to become members. Even with keeping a high-deductible plan for Jill because of the risk of recurrence, they are saving hundreds a month. Next year, they hope to drop the extra insurance, since Jill will be cancer-free for five years and Samaritan will no

longer consider it pre-existing.

When Jill had surgery to repair a rotator cuff injury, a Samaritan advocate advised her to use Samaritan to share their out-of-pocket expenses. One of the shares Jill received was from a missionary who recognized Jill's name and wrote that she loved Jill's books. Jill reached out to her through Facebook. The two corresponded for a couple months until the woman was killed in a car accident in the Dominican Republic. Jill was stunned and heartbroken for the family. But she realized this heart connection came because of Samaritan Ministries, from the missionary first sending her a share.

Mark says, "It is really impressive just to send checks to people and then to receive checks from people. It's the way it should work—helping one another." Mark and Jill value the simplicity and connections Samaritan brings to their lives. "We've been so grateful for that, so glad we joined." ♦

No More Perfect Marriages

by Mark and Jill Savage

reviewed by Marcia Krahn

“**N**o marriage is perfect. But every marriage can get better.” With that premise, Mark and Jill Savage challenge couples to lay aside expectations of a happily-ever-after dream marriage and take up the endeavor of a real and growing marriage, one that has the potential to become a marriage beyond their dreams. Strong. True. Free.

Beginning with the first argument they remember, Mark and Jill unravel their marriage for all to see exactly what they are made of. They did so much right, yet their marriage imploded. Why?

With a vulnerability and candor that refuses worn out answers, the Savages relate truths God showed them to heal their marriage. Their back and forth conversational style and humor are refreshing and engage the reader in discovering “real” marriage.

As Mark and Jill worked through their marriage, the Lord emphasized seven destructive tendencies. They call these inclinations “slow fades,” referring to the Casting Crowns song that says “People never crumble in a day/It’s a Slow Fade.” When allowed, Unrealistic Expectations, Minimizing, Not Accepting, Disagreement, Defensive Responses, Naïveté, and Avoiding Emotion are slow fades that erode marriage.

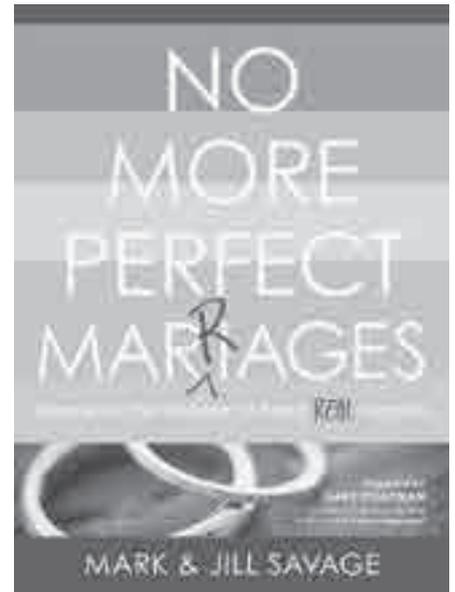
Thrown in with these fades is the “Perfection Infection,” the unrealistic expectations carried into marriage and the crippling comparisons that stunt marriage spiritually, emotionally, and physically.

Mark and Jill also identify several protective masks they wore to hide what was truly inside them. Pulling off masks of the comedian, the caregiver, the know-it-all, the pleaser, the passive-victim, and the over-achiever released them to be honest with themselves and each other.

Understanding their individual blueprints—the framework of their pasts—brought further clarity. Exploring their “internal operating system”—temperament and personality—helped them appreciate that God purposely designed them to be “wonderfully incompatible” to complement and strengthen each other.

Lay aside expectations of a happily-ever-after marriage and take up the endeavor of a real and growing marriage.

Even more importantly, the Savages learned to embrace and use “God-tools” to restore their marriage. Only the powerful God-tools of courage, forgiveness, grace, love, humility, wisdom, compassion, and acceptance can uproot perfectionism, slow fades, and masks, creating the conditions for marriage to flourish.



ISBN-13: 978-080241493

Every chapter more fully explains some aspect of becoming more authentic and using the God-tools to shape couples into greater Christ-likeness. A “Think about It, Talk about It, Talk to God about It” section and a “Today’s Truth” summary verse that grounds that chapter in Scripture, end each chapter. This book closes with an appendix that includes a self-test to evaluate personality traits, a discussion guide, and contact information for Mark and Jill.

By working through *No More Perfect Marriages*, couples can experience a growing marriage and join Mark and Jill in acknowledging, “A real marriage isn’t perfect. A real marriage is two people being perfected.” ♦

“learn where the lie was planted and replace it with God’s truth” so she could “grow in compassion instead of relying on buck-up strength.” Accepting and understanding her past brings vision for ways to grow in compassion and in accepting others.

Mark says, “We should form a partnership where we accept ourselves with our own limitations and strengths, and our partner’s limitations and strengths. That becomes a powerful package.” We learn to see our partner’s strength as our strength and their weakness as our place of burden bearing. In this way, he adds, “The Lord makes everything beautiful, even what we have marred.”

Jill experienced the Lord beautifying the imperfect when she surrendered control on her cancer journey. She lost her hair, and Mark shaved his head to identify with her. “How do people who do not base their value on the Christ who never changes deal with the drastic change in their appearance?” she asks.

“There’s been a false message in the church that our lives will be perfect,” Mark says, “and then, when the imperfect hits, we feel like we’ve failed. When life hits us hard, we learn the power of our flesh to rise up, and we sometimes listen to it or the influence of Satan instead of listening to the Lord.”

But, according to Jill, when we base our value on Christ and listen to Him, we “recognize God uses what we consider failure or hard circumstances to do His best work.”

“This world is messy, and being a believer does not take away the messiness. If we expect life to be imperfect, challenging, and messy, we won’t hide our reality from others, because we won’t feel like we’ve failed. Sharing the imperfect, challenging, and messy is the stuff of life. It’s normal, and it’s not lost on us,” Jill jokes, “that we live in Normal, Illinois.”

“Every book was written to be read,” Mark reminds us. “Your story is meant to be shared.”

Jill agrees. “When someone is struggling, we have a responsibility to steward our stories,” she says. For the timid, Jill emphasizes that it’s “not about you, it’s about what God did in you, what He taught you. Get your eyes off you and onto His glory. Learn to do it scared. Fear won’t go away. The enemy wants to shut us down, so he whispers lies that we are going to be judged, but God will take ground when we share our stories.”

The heart behind sharing their stories is the Savages’ welcome to people struggling with life, feeling like no one understands. Mark and Jill want us to know we are not alone, that we can find “hope and help in the Lord for our imperfect, challenging, messy lives.”

If God allows us to be that hope and help for others,” Jill says, “then our pain and challenges have been leveraged for God’s kingdom purposes and His redeeming work in lives.” ♦

More JAM Savage Resources

Here’s a sampling of what Mark and Jill have available for you:

- **Email Challenges:** sent for a specific period of time to reinforce truths presented in *No More Perfect Moms*, *No More Perfect Kids*, *No More Perfect Marriages*, and *Better Together*.
- **FREE Video curriculum:** No More Perfect (nomoreperfect.com) and Better Together, “motherhood as a group effort” (bettertogetherbook.org)
- **No More Perfect Date Night:** weekly video teaching with discussion questions plus a monthly date suggestion and webinar.
- **The Flirt Alert:** a 60-day email “romance reminder,” which you can personalize.
- **The Inspire Speaker Course:** private Facebook group for teaching those who feel called to public speaking.
- **Blog Posts:** spiritual growth, marriage, parenting, adoption, friendship, cancer, mental health, home organization, and more.
- **Your Next Steps:** 20 page e-book explaining “what to do when your spouse has been unfaithful.”

More books:

- *Living With Less So Your Family Has More*
- *Is There Really Sex After Kids?*
- *Real Moms, Real Jesus*
- *My Heart’s at Home*
- *Creating the Moms Group You’ve Been Looking For*
- *Got Teens?*
- *Professionalizing Motherhood*

Speaking Engagements, Seminars, Retreats

- Find out where Mark and Jill will speak.
- Learn how to bring an event to your church.

Coaching

- Coaching on marriage, speaking, writing.
- Available one on one, online or in person.

jillsavage.org

We have stacks of letters like Samuel's, telling us that direct member-to-member ministry to the spiritual dimensions of the need makes all the difference for getting through a health care trial. That is why we ask every member to commit to praying and sending a note of encouragement to the member you are assigned to each month.

Check out the insert in this month's mailing to learn how that kind of ministry helped the Holler family persevere through the trial of a brain tumor.

A Biblical way

We also get many letters contrasting Samaritan's Biblical approach with what the world has to offer.

Carrie wrote to say she was relieved to find Samaritan because her insurance covered abortion.²

James wrote, "God has divinely opened a door for believers to be able to help each other instead of being subject to an unconstitutional government mandate."

Lisa said that the Affordable Care Act had "destroyed" her insurance by causing her premiums, co-pays, and deductible to skyrocket. Her family couldn't find any insurance options for less than \$1,500 a month.

Phil and Amanda struggled to afford insurance cost increases for years, only to have their plan cancelled because of the Affordable Care Act. The replacement offered wouldn't even be accepted by providers in their area.

Donna wrote that her insurance had made it nearly impossible to get the care she needed because of waiting on complicated approval processes and medical referrals. With Samaritan she doesn't have to

worry about the red tape.

In an article titled, "The case for being uninsured," member Jane Orient, a doctor and columnist, wrote this:

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. 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.³

These comments remind me of how important it is for Christians to be applying a Biblical worldview to all areas of life, including health care, as we seek to develop ways of ministering to one another that are ethical, compassionate, and effective. That is our desire at Samaritan, and we need every member engaged to realize that vision.

New Dash tools

It is encouraging to receive letters about how members are carefully stewarding resources, especially by using the new tools on Dash: Healthcare Bluebook and Medibid.

- Lesli used Bluebook to get \$500 off an out-of-line ER bill.
- Joseph saved \$500 on a single lab test.
- Cindy got knee surgery for \$3,500 using Medibid. She could have easily paid \$15,000 or more.
- Doris drove two hours to Surgery Center of Oklahoma for hip surgery and saved \$25,000.
- Kim used Medibid to save more than \$1,000 on an MRI.
- Shanna diligently negotiated

with the hospital when her baby was born prematurely, receiving 90 percent discounts on more than \$1 million in bills!

- Toby refused to settle for token discounts offered on his wife's hospital bills, and saved more than \$50,000 that will go to another member's needs.

We believe that patients who have the responsibility and the freedom to engage in their own health care decisions are the key to true, free-market health care reform!

Share reductions

Engaged members also helped make it possible to reduce the share in four out of 12 months in 2017. We are thankful for God's provision in a time when overall health care costs continue to increase dramatically. Mindy wrote us, "We are so thankful for the reduced shares. It has helped us through a challenging time financially."

Special Prayer Needs

Members also write to share how they were blessed by receiving help from other members for Special Prayer Needs. Anna commented, "I now see how small amounts can add up and bless someone in a big way. I am very thankful."

There are about \$1 million in these Special Prayer Needs each month, and I encourage you to consider making a recurring donation by visiting SamaritanMinistries.org/donate.

Stewarding together

There are even more aspects of stewardship members mention. John said saving on health care by joining Samaritan helped him give more to his church. Peter and Mary wrote that the savings helped them do better financial planning.

I hope you'll take the time to read

articles in this month's newsletter about stewardship and consider how God may be leading you to do your part. We also need you to pray for those of us working on the Samaritan staff, that we would make wise decisions for the ministry.

We are committed to remaining debt free as a ministry and are thankful we are in a good financial position. The audit of our July 2016-June 2017 fiscal year was recently completed, and you can read the annual report in the Board of Directors' section on the Member Connect app on Dash.

Please pray for the Board as we seek the Lord's leading in 2018. One major item on our January meeting agenda is how we might be able to deploy even more tools to improve the relationship between members and providers. We covet your prayers.

eSharing is here!

eSharing using PayPal was launched in November, and member participation has been taking off. In addition to speeding up the transfer of funds, it has a messaging feature that allows members to send notes of encouragement by email as well.

Joshua commented, "LOVE the new PayPal option. So much easier and quicker to send and receive. Thank you for adding this feature!"

If you haven't signed up for eSharing, you'll see the option to do so in your Dash account. Look for more payment options to be added in 2018.

Basic membership level launched

Many people had asked for a lower monthly Share in exchange for paying more of the medical costs when they have a Need. The Basic membership level, launched in October, gives them that option.

Grace emailed us, "Thank you so much for the new Basic membership level. I appreciate the work you put into considering and implementing it."

Strong growth continues

Debbie wrote that receiving so much encouragement from members during her need caused her to tell people about Samaritan "so they can experience the love and support I have been blessed with."

Todd and Amy said they have two married daughters who are now second generation members, and they have been blessed by referral credits as they tell many friends about their experience with Samaritan.

Member referrals continue to be our largest source of growth, and I encourage you to think about fellow Christians who need to know about this Biblical way of sharing health care needs. Consider passing along the insert in this month's mailing to someone, especially those in full-time ministry, the self-employed, and those changing jobs. As this newsletter goes to press we are awaiting final numbers, but it appears our net growth in 2017 was about 10 percent.

New ways to get member input

We've begun holding member meetings in conjunction with some of our Board meetings, so members can interact directly with our Board and staff. We've had three so far, and fellowshiping and worshipping together has been inspiring.

We assembled a Member Advisory Team with almost 1,000 members who have volunteered to give us regular feedback. We also have a Member Experience team on staff, making sure member input is presented each week to other teams who can address the concerns.

There's also a new way for members to interact with one another: the Member Connect app on Dash. Members are sharing advice about wide range of issues: particular health care conditions, dealing with providers, where to buy EpiPens, using Direct Primary Care, parenting teens, and the list goes on.

My favorite member comment

I'll close with this note from Morrison, all the way up in North Pole, Alaska:

This is the kind of ministry we should be doing as the Church. It was a pleasure to report to unbelieving doctors and medical staff how this works, which opened the door to share Christ's love with them."

Praise the Lord and Amen!

Please continue to pray for God's provision, protection, and direction as together we carry out this ministry. Pray that the number of believers who depend on God, and not government or other human institutions, will continue to increase, and also that unbelievers will come to faith in Jesus Christ as they see the love His people have for one another.

We thank God for your participation and partnership in this amazing work of God.

For The Kingdom!

Ted A. Pittenger
Founder & International President

1. samaritanministries.org/principles
2. obamacareabortion.com
3. bit.ly/caseforum

Pulled from the money pit

by Kathryn Nielson

Money is a strange thing. It worries us, motivates us, and dictates how we spend our time.

But because many of us don't know how to handle it wisely, it often leads to debt, a condition as common as the common cold.

According to a 2017 study¹ by Northwestern Mutual Life Insurance:

- About half of Americans with debt have balances of at least \$25,000 (excluding mortgages), averaging roughly \$37,000.
- 45 percent spend up to half of their monthly income on debt repayment.
- One third anticipate that they will be in debt for six to 20 years, and 14 percent expect to be in debt for the rest of their lives!
- Despite their debt, after basic necessities, Americans, on average, spend about 40 percent of their monthly income on discretionary expenses such as leisure travel and hobbies.

My husband, Bruce, and I were in this pit of debt. After reaching a point where our debt was almost equal to our salary, we had finally had enough. Distracted by the chokehold it had on us, we weren't serving God and living the life He had for us.

With the help of a couple from our church, who are master money managers, we set out on a path of debt-free living. It was one of the hardest things we've ever dealt with, but now, with the exception of our mortgage, we are totally debt free.

Here is what we did:

1. We got help.

This doesn't mean begging family and friends for money. That will merely put a Band-Aid on the wound rather than heal it.

Our mentors helped us set up a budget, held us accountable, and provided a shoulder to cry on when I'd just missed the greatest sale of the century and had to let all of those beautiful clothing possibilities go home with someone else. It was not easy. We had to do things like get on the phone and talk to creditors and arrange payment plans, ask for late fees to be waived, close credit card accounts, budget, say no to dinners out with friends. We wrote down every expense imaginable. If I purchased a 25-cent gumball out of a machine somewhere, I wrote it down.

But the hardest part of all was admitting our situation to people who thought we had it all together. It was a blow to our pride, but we got over it. There's something about admitting to one another our sin and need for help that allows God the freedom to work in ways that make lasting change. It forces us to deal with the deeper issue that no one sees.

God designed us for community. We are not meant to do life alone. We had to be willing to swallow our pride and ask for help.

2. We faced our reality.

Burying our heads in the sand, hoping it would go away, seemed like the least painful move, but not only would it not pay the bills, it would have only prolonged our agony. For us, this meant taking the pile of bills out from the bottom of the drawer,

laying them out, and really looking at what we were dealing with.

Imagine an emergency room doctor with a patient who was in a terrible accident and whose wounds are so grotesque the doctor couldn't bear to look at them. So he ignores the patient, hoping that somehow the wounds will heal on their own. Meanwhile, the longer he waits, the worse the patient gets. Infection sets in, internal organs begin to shut down, and every minute without treatment pushes the patient closer to death. How ludicrous. In the same way, our debt wasn't going anywhere on its own, and the sooner we faced it, the more quickly we could stop the madness and reverse the effects.

3. We tithed.

One of the first things we were told to do was tithe in the sense of giving back from our income. We started following the principle found in Malachi 3:10, that says,

Bring the full tithe into the storehouse, that there may be food in my house. And thereby put Me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need.

This is an absolute necessity, not because God needs our money. He doesn't. He has plenty.

"For 'the earth is the Lord's, and the fullness thereof'" (1 Corinthians 10:26, NASB). Rather, tithing forces us to exercise the often-atrophied spiritual muscles of faith, surrender, and obedience.

Faith says we trust God with our finances even though one more dollar to Him is one less going toward debt or food or whatever. Surrender means we're handing over the control of our finances to Someone much more trustworthy than us. Obedience is our response to a command in Scripture surrounding basic money management.

4. We changed our habits.

For me, this meant staying out of the stores. I didn't darken the door of a shopping mall for two years. I had to find a new hobby to replace window-shopping, which, let's face it, rarely stays at just the window.

In my days of overspending, most of the time I wasn't looking for something specific. I was just in the mall for something to do, and, all of a sudden, I would see things that I didn't know I needed prior to walking in the store. How could I possibly live without \$200 leather pumps? It would be a tragedy not to buy them, especially if I took out a store credit card and could save 30 percent. A no-brainer, right? Right. No brain was used in the making of that decision.

It's no different than if an alcoholic is trying to become sober. How mindless would it be to hang out with his friends in a bar? I stopped going where temptation lived.

5. We cut everything from our budget that did not contribute to staying alive.

Basically everything but food, shelter, and clothing were cut from the budget. This is where coming to terms with need vs. want paid huge dividends in stretching our money. For some people, something as simple as downgrading a phone plan, cutting out cable, and not going out to eat is enough to loosen the chokehold. For others, it could mean selling a car or putting college on hold for a time. In our case, we did all the little stuff, but it still wasn't enough. Our situation was desperate and called for desperate measures.

At the time, we were living in a house we couldn't afford. We overbought. It was bigger, better, on a quieter street, had more square footage, more bathrooms, a pool, attached two-car garage. The works. Our white-carpeted castle was way out of our league. So we downsized in the middle of the 2008 crash. We didn't make a dime off of it, but miraculously, by the grace of God, we didn't lose anything either.

6. We found a way to make extra money.

I know. The thought of adding more work to an already-stretched schedule seems daunting, but it's just for a short time. Leverage some

hidden skill or talent you may have. Are you a math whiz? Great. There are plenty of kids out there who could use your tutoring skills to get them through the necessary evil of geometry. I know because I raised a couple of them!

I took on extra cleaning jobs, my husband started umpiring for Little League on the weekends, and we got very familiar with Craigslist. For some reason our home had become the collection site for unwanted furniture from family members who were either moving or updating their decor. So we sold their stuff along with our unnecessary stuff and put the money toward debt.

All of these steps helped us to realize that debt may be common for the world, but it doesn't have to be common for the believer. My husband and I learned that we were created for so much more than the useless collection of trinkets.

As believers, we have an awesome opportunity to show the world how to do money differently. In so doing, we can serve them better without the restraints debt places on us. ♦

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1. <http://bit.ly/DebtDilemma>

What debt taught me

1. Being content with what you've been given is priceless. Looking back, I can see just how true Proverbs 27:20 was about us: "Hell and destruction are never full; so the eyes of man are never satisfied." (KJV)

2. When possessions become more important than people, we become slaves to the very things we own. "It was for freedom that Christ set us free; therefore keep standing firm and do not be subject again to a yoke of slavery" (Galatians 5:1, NASB).

3. What stuck out to me the most is that God does the heavy lifting. He does the fixing and redeeming. None of us, no matter what we have done, have wandered beyond the reach of His redemption. Not even my husband and I after accumulating thousands of dollars in debt. Our job is simply to surrender and obey. Psalm 103:4 says that He "redeems your life from the pit."

—Kathryn Nielson

Alien Intrusion: Unmasking a Deception

reviewed by Jed Stuber

Is the “UFO question” really a serious cultural issue we need to be informed about? Actually, yes. What does it have to do with health care and a Biblical worldview? More than you might realize.

Billions of dollars are spent every year on science fiction books, movies, and video games, often with “extraterrestrial” themes. A 2013 book by an NPR radio host started a national conversation about the “rise of geek culture.” Computers, technology, and science have gone mainstream and sci-fi and aliens came along for the ride.

We’ve come a long way since 1938, when the *War of the Worlds* radio drama convinced millions that aliens were invading, causing the switchboard of the *New York Times* to light up and the National Guard to be called out. Ever more impressive special effects and ever more elaborate hoaxes have primed the public to speculate about aliens. For decades, polls have indicated that about half of Americans believe that aliens exist. Perhaps more striking, several million claim to have actually encountered alien beings.

But it gets even weirder. ET “research,” aka “UFOlogy,” is its own cottage industry. There are surely some crackpots involved, and conspiracy theorists love to speculate about government/intelligence agency involvement. But there are also some serious academics and very credentialed people involved. The search for ET has played a significant role in securing major funding for many organizations, most prominently NASA.

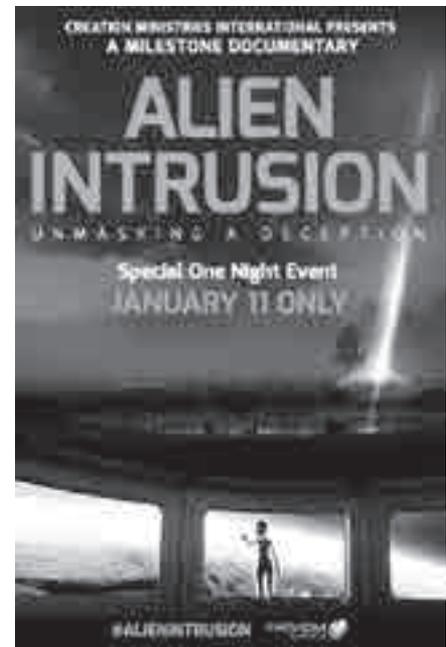
Controversies in the mental health

and legal fields arise as well. Reports of being abducted, undergoing a “medical exam,” and experiencing sexual abuse by aliens is very common. Hypnosis therapy, another controversy of its own, is purportedly a way to verify experiences and help the victims.

There is also a strange mix of science and religion swirling around the issue, with every permutation of oddball belief you can imagine. People are searching for answers to universal questions about our origins and purpose. Some wield ETs as a weapon against traditional morality and religion, especially Christianity. For others, sci-fi and ETs are the gateway to the New Age or even a standalone religion, with aliens being touted as our creators. There was a famous mass suicide involving an ET cult during the 1990s.

What is a Christian to make of all this? *Alien Intrusion* sorts it out, carefully scrutinizing each issue.

Samaritan member Gary Bates, CEO of Creation Ministries International, wrote the book *Alien Intrusion* more than 10 years ago. He realized it might be perceived as a fringe topic for Christians to get into, but he knew it was a growing cultural issue that deserved a Biblical perspective. He knew he was onto something when the first edition of *Alien Intrusion* became the only creation-based book to crack the top 50 list on Amazon.com. Because interest has remained high, CMI is releasing a documentary film of the same name, which will be in theaters nationwide, one night only, on January 11. You can get tickets at AlienIntrusion.com.



Both the book and the movie begin by getting some basic worldview matters settled.

First, there’s nothing inherently wrong with science or science-fiction. Even though we live in a time when there are strong anti-Christian tendencies in both, they *can* be done in a way that honors God. Studying creation scientifically gives us greater appreciation for the Creator. Sci-fi can inspire good technological development. Johannes Kepler, a famous scientist credited with major breakthroughs in astronomy, was a Christian who wrote science fiction.

Second, UFOlogy is based entirely on the concept of evolution, making it just one more example of how evolution is bad science. The alleged evidence falls apart, theories run completely counter to known laws, and worldview assumptions drive ridiculous leaps in logic.

Evolution resorts to magical explanations. A “big bang” formed the perfectly ordered universe out of nothing, violating the scientific law

of causality. Molecules miraculously become life in the primordial soup, even though this has never been observed and we can't repeat it, even when we cheat by adding in our own intelligence. Fish turn into land animals and apes become men, even though this fantasy flies in the face of the science of genetics and no legitimate examples of transitional fossils can be found. Time and chance are invoked to explain away any difficulty that arises.

The idea of aliens traveling across the vast distances in space is a similar issue in UFOlogy. Since the laws of physics make it impossible, UFOlogists posit that aliens have "warp drives" or mysterious "interdimensional" technology. Many even believe super intelligent aliens are directing the evolution of man to the next leap of being. It is a striking contradiction to see some who recoil at the idea of the supernatural in Christianity end up embracing these wild notions.

The simultaneous debunking of UFOlogy and evolution make *Alien Intrusion* a unique resource. Furthermore, it is groundbreaking for getting to the bottom of what's really going on with all the reported personal encounters with aliens.

It is important to understand that even within the UFO community some notions have been discredited. For example, it is widely recognized that most sightings of spacecraft can be easily explained by natural phenomena plus imagination run amuck. Planets, satellites, military aircraft, Northern lights, and oddly shaped clouds are just of the few of the things known to have been mistaken for alien aircraft. Plus, the more serious UFO enthusiasts will actually admit that not one shred of physical evidence for an alien spacecraft or being has ever been

recovered, despite half a century of following up on the sightings looking for confirmation.

Here is where the plot thickens, however. There is a small percentage of incidents that defy explanation and remain tantalizing. What about individuals who were skeptical about aliens and known to be of sound mind, but then they become utterly convinced that a sighting of a being or even an elaborate abduction experience is completely real? What about lingering physical effects: dizziness, headaches, nausea, scatch marks on the skin? What if pets or farm animals show evidence of being spooked at the same time? How do we explain multiple individuals who have an experience together and independently recount very similar stories, right down to fine details? What are we to make of tens of thousands of documented accounts that are amazingly similar across the country, and even from different cultures all around the world? These are the questions that cause a significant number of serious, well-informed people to conclude that something very real must be happening.

These questions also gave Gary Bates pause. It was one thing to make a strong case for his basic premise: Those deceived by evolution are also likely to be deceived by nonsense about aliens. But was there more to it?

Gary noticed that in spite of a vast body of literature some simple spiritual angles hadn't been pursued. Careful study revealed that there is research showing that most "abductees" were involved in occult or New Age beliefs and practices. This fact raises the obvious question of whether at least some of the the experiences with aliens could just be demonic activity. But why wasn't anyone exploring this possibility?

Gary continued to ask around in the UFO research community, and more emerged. Bible believing, church-going Christians were notably absent from the abductee population. Plus, the experiences would stop for people who became Christians and started praying in Jesus's name. Researchers had left these details out of the literature because of the obvious implications. If the Biblical worldview is true, the whole alien deception is unmasked.

In fact, one organization, CE-4 Research Group, did follow this line of reasoning, and found more and more evidence. Many people stated that they later realized their "alien encounters" were spiritual attacks, which stopped when they put their faith in Christ. The CE-4 leaders were subsequently converted to Christ themselves (see ce4research.com). Interviews with these individuals are a powerful part of the film.

Gary also learned that hypnosis "therapy" is a significant problem. It is well established that hypnosis can make people believe completely fabricated events actually happened to them. It was a huge problem in court cases involving (non-alien) abuse. Nobody knew what testimony could be trusted. Researchers from John Hopkins blew the whistle on the problem in the 1990s and created the False Memory Syndrome Foundation (fmsfonline.org).

Alien Intrusion concludes with a clear, powerful presentation of the Gospel. It shows that "the truth will set you free" goes for everybody. Those who think evolution rules out God and excuses them from responsibility to Him. Those who have been deceived by sci-fiction, New Age spirituality, conspiracy theories, hypnosis, real demonic attacks, or any pretension that sets itself up against the knowledge of God. ♦

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.

Churches grow in Sudan

The Christian faith is growing in Sudan despite—or, perhaps, because of—state-sanctioned persecution, International Christian Concern reports. Many believers who fled to South Sudan when it gained independence in 2011 have returned due to the ongoing civil war. Christian schools continue to operate, even with majority Muslim students. ICC says that has helped many children learn about Christianity and convert. *Pray that churches in Sudan will thrive and continue to share the Gospel, despite pressure from the government.*

Iranian loses appeal

Naser Navard Gol-Tapeh, an Iranian convert to Christianity, recently lost an appeal of a 10-year sentence for engaging in missionary activities, World Watch Monitor reports. He was originally arrested in 2016 with three Azerbaijanis, who are no longer in Iran. *Pray for Naser’s safety in prison and for a reconsideration of his appeal.*

Enthusiastic Chinese

A fourth of 1,200 Chinese students who gathered for a missions conference this fall pledged to become full-time missionaries, ICC says. The Mission China conference was held in Thailand. Organizers’ goal is to send out 20,000 missionaries by 2030, “an ambitious goal for churches that have yet to obtain legal status.” It will be made more difficult by more recent restrictions handed down by government on religious activities. *Pray for continued growth of the Church in China, for development of the missionaries, and for freedom there.*

Algerian church shut down

An Algerian church has been closed down after local authorities claimed it was being used to “illegally print Gospels and publications intended for evangelism,” World Watch Monitor says. The affiliate of the Protestant Church of Algeria was sealed off on November 9. The organization’s president denied any wrongdoing. *Pray that the church in the town of Ain Turk will be allowed to reopen, and that Algerian authorities will stop making unfounded accusations.*

Evangelical families arrested

Eritrean officials are reportedly arresting entire evangelical families at public worship gatherings, ICC reports. Worship is only legally tolerated at Orthodox, Catholic, and Lutheran churches. Any other public church meetings are illegal, although authorities recently cracked down on Catholic and Islamic schools. *Pray for the families being persecuted by the government, especially the children, to be strong in their faith and safe while in detention, and for officials in Eritrea to respect the rights of citizens to worship.*

Christians report prison witness

Six Indian Christians, after spending a month in prison this fall for praying over a sick woman, reported that they were able to bring some of their fellow inmates to Christ, ICC says. The Christians were arrested after being attacked by Hindu radicals for praying over the wife of a Hindu man. The group has been released after posting bond. *Praise God for the witness of the imprisoned believers, and pray for their continuing testimony as the case proceeds.*

Jail official releases Christians

Four Christians who were imprisoned and tortured for their faith in an undisclosed Middle Eastern country have been released after a jailer said Jesus visited him four times in a dream, the ICC reports. The high-ranking jailer told the four—two pastors with Bibles for Mideast and two new believers—that in the final dream Jesus had told him that the four were His “children.” The official asked for prayer from the prisoners and researched Jesus on the Internet after seeing Him in glory in a dream. Muslims who convert to Christianity frequently report visitations from Jesus in dreams. *Praise God that the four Christians have been released and were able to endure torture. Pray for their continuing impact on those around them, as well as the soul of the jail official who released them.* ♦

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

Today's health insurance model increasingly resembles the unfinished tower Jesus spoke of: "For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it? Otherwise, when he has laid a foundation and is not able to finish, all who see it begin to mock him, saying, 'This man began to build and was not able to finish'" (Luke 14:28–30).

Understandably, believers are tiring of "building" toward insurance premiums and deductibles that never "finish" and seldom benefit them. Blindly reupping with such a system invites waste.

The price is wrong

Most Samaritan members probably exhale in relief when measuring the above insurance premiums and deductibles against their own net health care spending. But judge not. The burden of stewardship is higher for the savvy self-pay patient who "knows the right thing to do and does not do it, [because] to him it is sin" (James 4:17, NASB). As Jesus said, "From everyone who has been given much, much will be required" (Luke 12:48).

You may have a story like this one: A hospital staffer quoted me \$5,000 for an MRI of my swollen knee in 2015. Had I been insured, paying this price would not have met my deductible, so my insurance benefit would have been zero. When I asked the staffer to print on paper her lowest up-front cash price for the MRI, she cut it down to less than \$500—savings of 90 percent! (Since then, doctors have informed me about facilities offering \$300 MRIs).

It's not always so easy. Diligently shopping around for the best value

in health care can be a chore, if only because we know most patients, and most believers, don't do it—so why should we have to? (To be good stewards.) Most Americans compare more prices Christmas shopping in December than when purchasing health care services year-round. It is easy to obtain treatment now and ask prices later—especially if Samaritan members I'll never meet will help me pay.

There's the rub. Failing to pursue a \$4,500 discount on my MRI would have caused my Christian brothers and sisters to pay a hospital 10 times more than what the hospital needed. This would have wasted the \$495 monthly shares of nine families, or the \$220 monthly shares of 20 individuals. Laziness in deal-shopping and price negotiation wastes believers' money.

Healthy ... but holy?

A greater temptation for members of health care sharing ministries remains. As God told Cain, "Sin is crouching at your door; it desires to have you, but you must rule over it" (Genesis 4:17, NIV).

My wife and I are currently receiving shares (with your notes and prayers) to defray the cost of my fourth child's arrival last October. Most of your shares are for bills we paid up front. The rest we have set aside to pay bills coming due—bills for which we have not yet obtained discounts.

As we secure discounts on our remaining bills, we will develop a surplus of shares. We could (and should, and will) report these victories to Samaritan, to learn which believers with medical needs we should forward the surplus to. Or,

we could break faith with you and pocket the savings. For a similar deception God struck Ananias and Sapphira dead, and "great fear seized the whole church and all who heard about these events" (Acts 5:11).

Ears to hear

Who knew paying for health care could be so sanctifying? Praise God it is so. For what, other than obedience, can one give to Him who owns all things—to Him who turned five loaves into a feast for 5,000?

Alas, Congress cannot perform similar miracles with its entitlement programs. A government can give to some only what it takes from others. Voters should hold elected officials accountable for overspending and underdelivering. But Christians should hold themselves accountable as well. As Jesus asked his followers, "Why do you see the speck that is in your brother's eye, but do not notice the log that is in your own eye?" (Matthew 7:3).

When it comes to purchasing health care services, the diligent deal-shopper and vigilant price-negotiator is the steward striving to hear from the Master, "Well done, good and faithful servant" (25:23). ♦

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Nevertheless, I tell you the truth: it is to your advantage that I go away, for if I do not go away, the Helper will not come to you. But if I go, I will send Him to you.

John 16:7

Have you ever thought or said how great it would be to physically see, walk, and talk with Jesus, the way His disciples did when He was on earth?

That was what Jesus' disciples experienced every day. When He told them He was leaving, they were filled with sorrow, but He told them that they would actually be better off when He left. How could that be?

Only after Jesus returned to His Father in Heaven would the Helper—the Spirit of God—be sent to them. On the day of Pentecost, when the Helper

came to them, He was not limited to a physical body. Since then He has lived within every believer, every moment, everywhere (Romans 8:9), working in us and through us.

The Spirit guides us into all the truth, helps us in our weakness, and glorifies Jesus by declaring the things of Jesus to us. He also convicts the world of sin and righteousness and judgement. We have an advantage that Jesus' disciples did not have when He was on earth.

For the Kingdom,



Ray King