

Christian HealthCare

NEWSLETTER

MEMBER LETTERS:

This ministry helps me remain joyful every day

What a blessing Samaritan Ministries is. I try to leave my cares and worries with God, but sometimes I pick them back up! Being part of this ministry is so calming. Knowing that brothers and sisters in Christ are praying for me and have my back financially allows me to keep my focus and remain joyful daily. I have shared with many others about Samaritan and some have joined. Thank you!

*Charles
Oregon*

Samaritan has been a huge blessing to our family. As small business owners we found the price of insurance overwhelming, but Samaritan offered an affordable option. We love being able to pray with others all over the country. Sending and receiving the shares and notes is so uplifting.

*Eric & Krista
Arkansas*

Celebrating 25 years of different next month

About the same time Samaritan Ministries was starting up 25 years ago, Arby's ran an ad campaign with this tagline: "Arby's is different. Different is good." The idea was that you could go a lot of places to get a hamburger, but if you are looking for something different, come to Arby's for some roast beef.

When you tell your friends about Samaritan Ministries we hope you'll convey that sentiment: "Samaritan is different. Different is good."

We don't want to be just another health care "hamburger joint." We want to offer innovative, Christ-honoring service that leads the way in establishing health care sharing best practices and impacts our health care system for the glory of God.

Ten years ago we had just such an opportunity in working to ensure health care sharing was recognized in the Affordable Care Act, and, by God's grace, we are committed to continuing to honor Jesus Christ, remain faithful to the Scriptures, and advance God's kingdom in all aspects of ministry. That goes for every interaction with members, staff, partners, and providers, and also the way we tell the world about Samaritan.

This commitment means that at times we will intentionally choose a different

approach from other health care sharing organizations when they demonstrate practices that we believe undermine Christian values. It also means that we're different from health insurance, as we have different operating philosophies based on different worldviews. We recognize that God uses insurance to care for His people

and we are grateful for that. However, we believe that as Christians our shared faith in Jesus Christ should be woven throughout every aspect of our lives, including our participation in Christian community within health care. That's what Samaritan Ministries is all about.

Here are some of the key philosophical and practical differences:

- **An Expression of Shared Faith:** Samaritan's membership agreement makes it clear that we are a commu-

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Sharing Summary from August

Shares:	\$29,938,733	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:	\$29,004,040	
Deficit:	\$2,684,088	
New Needs:	4,088	
Total Needs:	8,706	
New Rewards:	245	Member Households: 83,327 (as of 7/23/19)
Miscarriages:	26	
Final Rewards:	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

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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:



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.

After our first daughter was born we sensed God leading us to explore becoming a one-income family so I could be a stay-at-home mom. Health insurance was the major roadblock because we could not afford either the employer-sponsored plan through my husband's job or the ACA exchange plans. Having the option of Samaritan made it possible for us to follow God's call.

We are now expecting our third child and being able to pour Biblical truth into our children's hearts and minds has been a huge blessing. The spiritual growth our family has experienced has been worth far more than a second income ever would be. We're thankful for Samaritan staff being faithful and obedient to God's call to this ministry. The fruit of it goes way beyond health care. It is impacting lives for eternity and advancing the kingdom of God.

*Leah
Georgia*

My husband and I have been members for 8 years but this was our first big need. After I had a stroke, I wasn't certain how everything would come together. It was all in God's hands. We have never seen such large medical bills in our lives, and we are speechless that God has taken care of it all through so many faithful believers in Christ. We are so overwhelmed and blessed to be part of such a godly ministry. A big thanks to all the members and the administrative staff!

*Dwane & Tamara
Illinois*

We are very grateful to see God's provision through Samaritan Ministries. The notes we received are very encouraging, and God's tim-

ing in working out the billing issues with providers is praiseworthy. We are always amazed at the significant discounts we receive from providers when we simply ask about paying cash, and we're thankful Samaritan is encouraging members to be proactive in pursuing fair prices. We're thankful for the healing Joyce has experienced, and, while we have more health care trials and decisions to face, we are confident in God as He continues to bless us and lead us.

*Michael & Joyce
Florida*

Receiving notes and shares for our son's medical bills has been a refreshing blessing during a difficult time in our family. The Bible verses and expressions of prayer extend in faith beyond what we've been able to pray ourselves. God uses His whole family to minister to those in need.

Sharing needs also helps us think more carefully about living according to God's will in every way, so as to not burden our brothers and sisters with unnecessary expenses.

We are always so proud to be a part of Samaritan. It is wonderful to live out God's plan for the Christian life, not just read about it or talk about how it should be. We're really doing it through Samaritan Ministries and it encourages others to do it, too.

*Kristi
Washington*

Thank you, thank you, Samaritan Ministries for providing a godly option for our health care. We are so grateful our hard-earned money is going to other members in need.

Our main reason for joining Samaritan was to take a stand against the funding of abortion.

Also, we know there will be times we need help in our health care when situations go beyond our best efforts to do the right things for our health and take care of ourselves.

We are amazed to find that just being persistent in our requests for discounts with labs, hospitals, and doctors results in the bill being reduced to a half or third of the original price. We believe this points to why health care is such a contentious issue in our country. Thank you again. It has been a blessing to be part of Samaritan Ministries.

*Ben & Genevieve
Idaho*

I recently went to the bank to deposit some Share checks from members all across the country. The teller remarked, "You know all these people?" Not only was it was an excellent opportunity to talk about Samaritan Ministries, but also what binds our hearts together—that is our faith in Jesus Christ.

What a blessing it was to share about Christ and the Body of Christ and to be able to testify that the concept of sharing one another's burdens really does work. The blessing of bills being paid is well and good, but the greater blessing is experiencing God's people coming together, praying, encouraging, and sacrificing for one another.

*Joyce
Dallas*

Robia Scott

Unplanned movie & *Counterfeit Comforts* book

by Michael Miller

Samaritan Ministries member Robia Scott hadn't planned to get back into acting after a 15-year hiatus, but the film *Unplanned* changed that.

The actress and former dancer was content with her ministry (robiascott.com) of speaking to women at conferences and churches. During a snowy visit to Nashville for a TV interview, though, she had dinner with some people "through a God series of events." One of them was working with Cary Solomon and Chuck Konzelman, the writers of *God's Not Dead* who were putting together *Unplanned*, the life story of Abby Johnson, who left Planned Parenthood to become a pro-life activist through the And Then There Were None ministry.



After 15 years away from acting, Robia found herself in the role of Planned Parenthood clinic director "Cheryl" in the film, now released on DVD at unplannedfilm.com.

"It was an 'only-God' type of situation," she says.

It wasn't the first "only-God-could-have" time of her life, though. He pulled her out of anxiety and fear, which she lived with despite her success as a dancer—she was "Pearl" for Prince's *Diamonds and Pearls* video and tour—and a TV actress.

"I was a chain smoker, but above all I was really struggling with my relationship with food and my body image," Robia says. "Even though you wouldn't know it by looking at me, because I was always thin and in shape. But I was really tormented in my mind about food, about my body. I dealt with eating disorders."

When she came to know the Lord, though, she says that she "heard in my spirit" that food was not her problem, "but I was using food as a counterfeit comforter."

"The Lord reminded me that the Holy Spirit is the comforter, and He was showing me that food wasn't really my problem," Robia says. "He took me through the process of learning how to transfer the dependence from the counterfeit to the true comforter. I went through this process of emotional healing."

As a Christian in Hollywood,

though, she was finding fewer roles she felt comfortable in and turned to full-time ministry.

"I felt God pretty quickly was pulling me away from the industry and using my gifts that He had given me for communication and expression for the Kingdom," she says. "I had no intention of ever going back to acting."

Robia started her own speaking ministry and wrote *Counterfeit Comforts: Freedom from the Imposters That Keep You from True Peace, Purpose and Passion*. She bases both the ministry and the book on 3 John 2: "Beloved, I pray that all may go well with you and that you may be in good health, as it goes well with your soul."

She and her husband, James, also started the church Deeper Life in Redondo Beach, California.



Robia and James Scott with their daughter, Gemma.

But, over the past five years, “randomly people would be praying for me or would speak into my life that they sensed that God wasn’t done with me in Hollywood and in the entertainment industry.”

“I said, ‘Well, we’ll have to see, because God would have to literally drop it in my lap. I love what I’m doing for God and I’m definitely not going to do anything that compromises my beliefs or compromises my walk with God, which most of the entertainment industry would do.’”

Then *Unplanned* came along.

While Robia doesn’t plan (there’s that word again) to pursue more roles, “I’m definitely open to doing more if I feel that it’s an important story to tell.”

“I feel like the heart and the crux of whom I am is ministry, but media is so powerful,” she says. “If God wants to open some doors, we’ll see what happens.”

Working on *Unplanned* was a great experience, Robia says.

“I was excited to be able to be part of a film that’s so much bigger

than just entertainment,” she says. “*Unplanned* is really about education, it’s about healing, and it has the potential to shift our culture. It was also daunting to take on a story that we knew would receive a lot of resistance and backlash.”

She said there was an “atmosphere of spiritual resistance tangible while filming on the set.”

The directors’ belief in the power of prayer, however, countered that spiritual resistance.

“They actually hired a paid intercessory prayer department,” she says. “We had a group of five men and women who were full time, 24/7, onset with us. It was extraordinary. It made such a difference that they were praying over the set every day, praying over the directors, praying over us individually as actors. When there were very intense scenes, they would be on the other side of the set with their hands on the walls praying for hours while the scenes were being shot.”

When finances were being hindered, “they would be interceding

and praying and all of a sudden the directors would get a phone call and they would get a huge gift of finances. Prayer was crucial.”

Robia says she’s proud of the finished movie.

“The film is emotional. It challenges you,” she says.

It’s also representative of the improvement in quality of Christian filmmaking, she believes.

“The writing is fantastic. The look of the film and the acting are fantastic—if I do say so myself!” she adds, laughing.

More importantly, “people’s lives have been changed and lives have been saved.”

“This is a film that has literally saved lives,” she says, referring to reports of viewers becoming pro-life as a result of the film, pregnant women considering abortion choosing to keep their babies after seeing *Unplanned*, and abortion clinic workers leaving the abortion industry. “I don’t know of many films that have actually done that. I believe it’s historic.” ♦

Why SMI? ‘Samaritan is in line with who God is.’

When James and Robia Scott needed to take care of their health care needs, they found Samaritan Ministries.

Robia, who plays a Planned Parenthood clinic director in the film *Unplanned*, says they feel that “insurance the way it’s done feels like it’s kind of a manipulation.”

“To find Samaritan, where we knew it was really about the principles of Christ, which is giving and helping other people, was wonderful,” she says.

“We love how personal it is,” Robia continues. “I

love that we see who has a Need. To be able to write them a note and send them a prayer is beautiful, as well as when we have a Need and receive handwritten notes and words of encouragement from members and know that they’re praying for us.”

“It really feels honestly like a big family,” she says. “The unity and community of Samaritan is so different than how insurance companies work. They’re not about the people and serving the needs of people.

“We love Samaritan. We think it’s so completely in line with who God is.” ♦

See *Counterfeit Comforts* book excerpt by Robia Scott on page 6.

Counterfeit Comforts: The Only Way To Is Through

by Robia Scott

The best way out is always through—Robert Frost

I do not remember a time in my life when food was not an issue. At seven years old I could tell you the exact number of calories in a peanut butter and jelly sandwich along with every other food that went into my mouth. Becoming a dancer as a teenager only exacerbated the problem. The competition was fierce, and there was an exaggerated emphasis on weight and physical appearance. One particular day, I was eating lunch with my best friend in between ballet classes. We started off with salads, but ended up devouring a couple of huge brownies. Afterward, we decided to throw up. I don't know if we had learned about this practice on TV or heard about other girls doing it, but from that point on bulimia became another tool I used to control my weight. I did not force myself to vomit every day, but if I overate, the option was always there for me.

Fifteen years later, and two years into my walk as a Christian, my struggle with food had become worse than ever. Bulimia had grabbed ahold of me, and what used to be an occasional outlet now controlled me. My thoughts were consumed with my weight—what I would or would not eat, and how my body looked. Most of my thoughts in a day were centered on food. I was mentally tormented and could not have been further from freedom. Unfortunately, I seemed to get a lot of “nice” advice in church: pray more, read the Bible more. I

was praying! I was reading the Bible! Neither was helping.

I did not understand how all my prayer, studying the Word, and church attendance could affect every area in my life—except my tortuous relationship with food. How could this be? Once I became a Christian, wasn't all the bad stuff supposed to go away or at least start getting better? Some of my darkest days occurred after I became a Christian. It was not supposed to be this way.

The Bible says that all the promises of God are available to me and that I can live in total freedom, and that is exactly what I expected. If I was giving my life and everything I had to God, then I expected God to give everything He had to me. Remaining in bondage in even one area of my life was unacceptable.

“Okay, Lord,” I cried out, “what is the problem? You need to show me what is going on here; I need answers. I cannot continue to live like this. How do I get free?”

Then God answered me. Did that mean I heard an audible voice? No, but all of a sudden I had a sense in my spirit, and a thought came to my mind that I had never considered before:

You have too many counterfeit comforters.

What does that mean, too many counterfeit comforters? I had never heard that phrase before. I pondered it, and the Holy Spirit began putting the pieces together for me. In the Bible, one of the names of the Holy Spirit is Comforter. The Lord showed me that whenever I felt rejected,



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sad or disappointed, I did not go to the Holy Spirit for comfort, but to Mrs. Fields' cookies or to my good friends Ben and Jerry. (Chocolate fudge brownie ice cream, in particular.) I had developed a habit of running to something—anything—but primarily to food for an emotional release or to numb out so I would not have to feel anything at all. Then I heard this:

*You do not have a food issue.
You have a feelings issue.*

The Lord began to show me how my food issue did not have to do with food at all. I had been trying to deal with my emotions by controlling food with dieting, binging and purging. We all know that does not work, at least not for long. When eating is out of control, the food itself is not the problem. The problem is using food for what it was never intended. Food is meant to

nourish the body and fuel us—not to stuff down emotions, release stress or numb us out so we cannot feel anything at all. Food was not created to be our dear friend, our confidant or our companion in a lonely world. I did not realize it, but I was using food to comfort myself, to take the edge off and to escape. The overeating was merely a symptom and not the problem. The binging was a reaction to something else. Trying to control the eating meant I was not dealing with the root of the problem, which is why dieting did not change me. Willpower worked for a while, but I would fall into the same pattern again and again no matter how hard I resisted. Dieting worked for a time, but the results were never lasting, because it is not about controlling the eating. It is about realizing why the eating is out of control.

Pain is an indicator of a problem. However, the second we feel the slightest discomfort, our knee-jerk reaction is to do anything to relieve us of pain as quickly as possible. In our culture we are obsessed with alleviating a symptom. We are trained by society and advertising to seek a remedy for every ailment and do whatever it takes to ease the pain. We are coerced to believe that it is best not to deal with pain, but to make ourselves feel better at any cost. We have all become expert escape artists. Advertising feeds on convincing us that every product will give us the relief, the satisfaction and the deep fulfillment we are

looking for. Just like physical pain indicates a problem in our bodies, emotional pain signals like a bell—ding, ding, ding—that something is going on inside of us. Our goal should not only be to eradicate the pain, but to locate the root of the problem. It is natural for us to want to stop pain, but self-medicating only achieves temporary results, and at some point, the pain will resurface. The way to lasting results is to identify the source and go to work on that.

The Lord began to show me how my food issue did not have to do with food at all. I had been trying to deal with my emotions by controlling food with dieting, binging and purging.

Why is dealing with our feelings so uncomfortable? Could it be that we were never taught how to deal with our feelings, so therefore the process feels unnatural? We spend years in school learning mass amounts of information, but rarely are we instructed in school, or even at home, for that matter, how to process our feelings—so much math and so few life lessons! The church could step in to fill the gap, but unfortunately, even in most churches, we are not taught how to process our feelings.

As Christians we understand that the result of knowing God should bring us peace and joy. This understanding, however, can increase the pressure on us to appear joy filled, so much that often we fake it. Inside

the church people appear to be “fine.” We are met at the front door by plastered-on smiles and bombarded by a cacophony of “praise the Lords.” Ask someone how he or she is doing, and the conversation goes something like this:

“How are you, sister?”

“I’m blessed, you?”

“Blessed, blessed, blessed.”

“Well, praise the Lord!”

Yikes! We all have a truth meter inside of us; we know when we’re getting the real deal and when we

are not. All of us desire true joy, but most of us have no idea how to achieve it. Wholeness does not transpire automatically. Breezing through the church doors does not magically transform us.

There are no shortcuts in this process, and there is no side stepping around it. The only way to peace, joy and righteousness is through a little junk, gunk and funk. We prefer to avoid the through part because, otherwise, we might feel pain; but there is just no going around feelings. Metaphorically speaking, you cannot get airlifted over the trash dump and placed down in the flower bed. The price of peace and authentic joy is a willingness to go through and go deep. ♦

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Why the prescription drug market doesn't work for patients

Power corrupts, and regulatory power is no exception

by Laura Williams and Dan Sanchez

What does it take to get vital medical care in America? For Laura Matson, a Type 1 diabetic, it took upending her whole life. To pay for her insulin treatments, she had to sell her car and furniture, relocate, and even give away her dog Nicky, as the BBC reported.¹ And she is not alone. Many Americans struggle to make ends meet as their health care costs rise.

These rising costs are strange, in a sense. The prices of other consumer goods—nutritious food, digital devices, clothing, etc.—generally fall as technology advances and production becomes more efficient. Why is health care such an exception to this rule?

After all, most of the medications Americans take are made of rela-

tively simple ingredients. And once treatments are established, drugs cost very little to produce. Insulin itself is a century-old technology. So why are Ms. Matson's insulin treatments so expensive?

Senator Elizabeth Warren blames corruption. At a recent Democratic debate, Warren said:

Who is this economy really working for? It's doing great for a thinner and thinner slice at the top. It's doing great for giant drug companies. It's just not doing great for people who need a prescription filled ...

When you've got a government, when you've got an economy that does great for those with money and isn't doing great for everyone else, that is corruption, pure and

simple. We need to call it out. We need to attack it head on. And we need to make structural change in our government, in our economy, and in our country.

To an extent, Warren is right: corruption is the problem. The pharmaceutical pipeline is clogged with it. What she leaves out is the key role that government regulation plays in that corruption.²

How regulation makes health care more expensive

Regulation in the health care industry drives up prices for patients in many ways.

The Food and Drug Administration's approval system³ requires billions of dollars⁴ and nearly a decade to navigate. This strangles supply by hampering produc-

tion and constrains competition by preventing smaller companies from entering the market. And, as Econ 101 informs us, lower supply and less competition mean higher prices.

Federal patent policy also restricts supply and competition, especially by blocking generics. For example, as one of us wrote earlier this year in “A Government Guide to Keeping Insulin Unaffordable: 3 Easy Steps to Hogtie a Market”⁵:

Even though insulin treatment itself can't be patented, improvements in delivery mechanisms can be. These incremental improvements, no matter how small, can be used to extend the 20-year patent on a drug, a process called “patent evergreening.” Sanofi has filed 74 patent applications⁶ on its long-acting insulin Lantus—nearly all of them after the drug was on the market—and boxed out generics for decades. Drug makers seek extensions to their exclusivity when they add pill coatings and alter inactive ingredients, extending their monopoly but offering no marginal advantage to patients.

Cheaper drugs of comparable quality produced abroad⁷ are simply illegal⁸ to import or resell in the U.S.

At every stage where regulation narrows the choices available, patients lose. Life-saving treatments become harder to access and more expensive.

To return to Laura Matson, regulation drove up the cost of her insulin treatments by limiting competitive market innovation at every opportunity. A generic version of a drug or insulin injector pump can drop the price by up to 90 percent, but the government blocks generics.⁹ Nearly

identical, perfectly safe insulin products¹⁰ can be bought from Canadian drug makers, but imports are illegal. Heavily regulated insurance issuers are legally limited to a handful in each state, and each plan reimburses only some brands.

Pharmacies could dispense treatments popular in the 1990s for penies, instead of the expensive, cutting-edge tech. Ms. Matson might have been willing to test her blood sugar more than once a day with tedious strips or deal with the hassle of vials and needles if it meant she could keep her apartment and her beloved dog. But regulations deny her that choice.

Patients lose—so who wins?

If you want to understand any regulatory scheme, ask yourself, who benefits from it? Policymakers may have pitched the rules as protections for patients—indeed that may have been the sincere intention of some. But, clearly, the system does not benefit Ms. Matson or others like her. When a dirt-cheap, exceptionally common prescription like insulin keeps getting more costly while everything less regulated becomes less expensive, the regulations are standing in the way of progress.

So if not patients, who benefits?

The executives and shareholders of big, established pharmaceutical companies certainly do. They hold the valuable patents that prevent generics competitors from underselling them. And FDA compliance costs may hurt their bottom line, but they are big enough to absorb them, while smaller would-be competitors are not. So regulation creates a barrier to entry—a “you must

be this big to ride” bar—that keeps out upstart competitors.

By stifling competition in the above ways, regulation can protect the market share of the big boys, granting them inflated, cushy profit margins, at the expense of patients, who pay inflated, onerous prices for care.

Of course, FDA bureaucrats benefit, too: a lengthy approval process provides them highly paid jobs.¹¹ And, for many of them, the gravy train doesn't stop there. Big pharmaceutical companies often hire former regulators at very generous salaries to help navigate the FDA gauntlet.

Scott Gottlieb was FDA commissioner until just months ago and is now on Pfizer Inc.'s Board of Directors. Current Secretary of Health and Human Services Alex Azar is a former Eli Lilly executive.¹²

A revolving door¹³ between regulatory agencies and the companies they're regulating creates pressure¹⁴ to be “good for (big) business.” Doing little favors for one another (downplaying an unfavorable trial, tying a competitor up in some extra red tape, delaying the approval of a generic alternative) overrides public interest as former and future colleagues¹⁵ play a slow, highly profitable game of musical chairs.

The problem of regulatory capture

When regulatory agencies are thus “captured” by big players in the industries they regulate, it is called “regulatory capture.” Regulatory capture runs rampant in highly regulated industries, and it is not too hard to understand why.

Continued on page 12

The science behind time-restricted eating

by Dr. Joseph Mercola

Research overwhelmingly supports the notion that ditching the three-square-meals-a-day approach in favor of time-restricted feeding—a form of intermittent fasting—can do wonders for your health. Contrary to modern belief, your body isn't designed to be fed throughout the day, and the near-continuous grazing that most engage in can have serious health consequences.

Research by Satchidananda Panda, Ph.D., suggests 90 percent of people eat for more than 12 hours a day, and over time this habit will wreak havoc on your metabolism and limit your ability to metabolize fat as a primary fuel.

When you eat throughout the day and never skip a meal, your body adapts to burning sugar as its primary fuel, resulting in the downregulation of enzymes that utilize and burn stored fat.^{1,2}

As a result, you become progressively more insulin resistant and start gaining weight. Efforts to lose weight also become ineffective for this very reason, since, to lose body fat, your body must first be able to actually burn fat.

Many biological repair and rejuvenation processes also take place while you're fasting, and this is another reason why all-day grazing triggers diseases while fasting prevents them.

What is time-restricted eating?

Time-restricted eating is just what it sounds like. It's a form of intermittent fasting where you eat all of your meals for the day within a

restricted window of time, ranging from two to eight hours. That means you're avoiding food (fasting) for 16 to 22 consecutive hours. Eating within a four- to six-hour window is likely close to metabolic ideal for

Emerging research indicates that eating at carefully appointed times could boost your health and save you from insulin resistance, weight gain, and diabetes.

most. As noted in the paper “A Time to Fast,” published in the November 2018 issue of *Science*:³

Adjustment of meal size and frequency have emerged as powerful tools to ameliorate and postpone the onset of disease and delay aging, whereas periods of fasting, with or without energy intake, can have profound health benefits.

The underlying physiological processes involve periodic shifts of metabolic fuel sources, promotion of repair mechanisms, and the optimization of energy utilization for cellular and organismal health ...

In general, both prolonged reduction in daily caloric intake and periodic fasting cycles have the

power to delay the onset of disease and increase longevity.

Fat-burning capacity is required for weight loss

As just mentioned, to shed body fat, your body must have the ability to burn fat for fuel. While it may seem like this ability should be inherent in everyone, all the time (since we know fat can be used as fuel), metabolic dysfunction triggered by an inappropriate diet and feeding schedule can prevent this. In a nutshell, to be an efficient fat-burner, you need to:

- Eat a diet with a higher fat-to-sugar ratio (i.e., more healthy fats and less net carbohydrates), and
- Restrict the timing of your meals so that you're fasting for a greater number of hours than you're eating.

This will (over time) teach your body to burn fat for fuel again rather than relying on fast-burning carbs, and, in addition to burning dietary fats, your body will also start accessing and burning stored body fat.

While either of these strategies alone (fasting or eating a ketogenic diet) will shift your body from carb-burning to fat-burning, doing them together will yield the fastest results. To learn more about this, see my article “Why Intermittent Fasting Is More Effective Combined With Ketogenic Diet” (bit.ly/2ZILR78).

How time-restricted feeding promotes weight loss

So, what's the evidence that time-restricted eating actually promotes

weight loss? Aside from a number of animal studies,⁴ consider the following research,⁵ published in the July 2019 issue of *Obesity*.

This study was founded on the premise that, by eating earlier in the daytime, you properly align with the natural fluctuations in the circadian rhythm that regulates your metabolism. As a result, weight loss is enhanced.

The question it sought to answer was whether this benefit is mediated through increased energy expenditure or simply lower energy intake. To find out, 11 overweight participants first adhered to an early time-restricted eating schedule, eating all meals between 8 a.m. and 2 p.m. for four days.

For the next four days, they ate all meals between 8 a.m. and 8 p.m. They were also required to maintain a regular sleep schedule throughout. On the last day of each trial, energy expenditure and substrate oxidation levels were measured.

Results revealed meal-timing primarily facilitates weight loss by reducing appetite and increasing fat oxidation. Energy expenditure remained unaffected. As explained by lead author Courtney Peterson, Ph.D., associate professor of nutrition sciences at the University of Alabama at Birmingham:⁶

We think the longer daily fast gives people's bodies more time each day to dip into their fat reserves and burn fat. The body is typically maximally efficient at burning fat when people fast for at least 12-24 hours at a time.

Overall, eating all meals earlier in the day, between 8 a.m. and 2 p.m., resulted in greater metabolic flexibility, lower ghrelin (known as the hunger hormone) levels, reduced

hunger and increased sense of fullness, and this is thought to drive the weight loss.

TRE helps obese shed weight

Another study⁷ published in the *Nutrition and Healthy Aging* journal in 2018, examined how TRE—without counting calories—affects weight in obese adults. Here, they used an eight-hour restricted eating window.

Twenty-three overweight adults were instructed to eat however much food they wanted between 10 a.m. and 6 p.m. for 12 weeks. For the remainder of the day and night, they were only allowed water. Weight loss and metabolic parameters were compared to the historical records of a group of matched controls.

At the end of 12 weeks, body weight decreased by an average of 2.6 percent and energy intake decreased by 341 calories per day compared to controls. Systolic blood pressure also decreased by an average of 7 mm Hg.

According to the authors, their findings “suggest that 8-hour time-restricted feeding produces mild caloric restriction and weight loss, without calorie counting. It may also offer clinical benefits by reducing blood pressure.”

Profound effects on fitness

Overweight individuals are not the only ones who stand to benefit from time-restricted feeding, as evidenced by a 2016 study⁸ in the *Journal of Translational Medicine*, which evaluated the effects of TRE on basal metabolism, strength, body composition, inflammation levels and cardiovascular risk factors in fit men. As explained by the authors:⁹

Thirty-four resistance-trained males were randomly assigned to

time-restricted feeding (TRF) or normal diet group (ND). TRF subjects consumed 100% of their energy needs in an 8-h period of time each day, with their caloric intake divided into three meals consumed at 1 p.m., 4 p.m., and 8 p.m.

The remaining 16 h per 24-h period made up the fasting period. Subjects in the ND group consumed 100% of their energy needs divided into three meals consumed at 8 a.m., 1 p.m., and 8 p.m. Groups were matched for kilocalories consumed and macronutrient distribution.

Strength training consisted of a split routine with three weekly sessions on nonconsecutive days for eight weeks. All participants had engaged in continuous resistance training for at least five years before the study.¹⁰

Compared to controls, at the end of the eight-week study, the treatment group experienced a decrease in fat mass while maintaining muscle mass and maximal strength.¹¹

Interestingly, while blood glucose and insulin decreased significantly, as expected, so did testosterone and insulin-like growth factor 1, two anabolic hormones.¹² Unfortunately, no hypothesis is presented for these findings.

They also found that, aside from a reduction in triglycerides, the time-restricted feeding protocol did “not confirm previous research suggesting a positive effect of [intermittent fasting] on blood lipid profiles.”

The researchers address this in the discussion section of the study, postulating that this may be related to the fact that all of the subjects were “normolipemic athletes,” meaning their blood lipid profiles

Continued on page 12

In a free market, the way to “win the game” is straightforward and fixed: serve your customers better than your competitors do. But in a highly regulated market, the rules of the game are malleable. This opens a new path to success: helping to make regulations that disadvantage your competitors.

Influencing the rules of the game then becomes a big part of the game. Instead of playing better, you can win by calling the referee and getting your opponent thrown out. So gaining sway over the rule-makers and rule-enforcers (regulators) becomes paramount, and satisfying customers less so.

The free-market “satisfy the customer” game has historically been characterized by businesses rising and falling. Time after time, incumbent Goliaths are brought down by upstart Davids. (Think of Netflix busting Blockbuster.) Out of the companies in the Fortune 500 of 1955, only 52 still ranked on that list in 2019.¹⁶

But in the regulated-market “cripple your competitor” game, the Goliaths have an extra advantage. With their lobbying budgets and political connections, they are in a better position to capture their regulators and rig the rules of the game in their favor.

Regulatory power corrupts

So Senator Warren is right in a sense: prescription drugs are indeed expensive because of corruption. But that corruption is made possible (and irresistible) by regulation. Power corrupts, and regulatory power is no exception. This is not a problem of capitalism, but of cronyism: a symbiotic relationship between big

government and big business.

And Warren's proposed solutions—further concentrating power with a Medicare for All plan, or letting government agencies oversee production of generic drugs—would only make the problem worse. Imagine the profitability of requiring only name-brand drugs through Medicare; giving regulators more power increases interest groups' incentives to manipulate regulators instead of serving customers.

The real solution to rising health care costs is less regulatory power, not more. The great disruptors that lower prices and accelerate access—the Amazons and Airbnbs of health care—are out there, but regulation is standing in their way. As long as regulators have the power to exclude products and companies from the marketplace, some businesses will try to game the system instead of upping their game. Less rule-rigging would mean more competition, more services, and lower prices for people like Laura Matson. ♦

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were normal to start with. Despite that, the authors conclude:

“Our results suggest that an intermittent fasting program in which all calories are consumed in an 8-h window each day, in conjunction with resistance training, could improve some health-related biomarkers, decrease fat mass, and maintain muscle mass in resistance-trained males.”

A similar study¹³ published in the European Journal of Sport Science found that men who performed resistance training for eight weeks while eating all meals within four hours on non-workout days (four days a week) lowered their calorie intake while still increasing strength and muscular endurance.

The many health benefits of intermittent fasting

A large and growing body of medical research supports the use of time-restricted feeding (intermittent fasting), showing it has a wide range of biological benefits. Aside from facilitating fat loss while protecting and even promoting muscle strength, studies show various forms of fasting,¹⁴ including a variety of intermittent fasting protocols and time-restricted feeding, can:

- Promote insulin sensitivity,^{15,16} which is crucial for your health as insulin resistance or poor insulin sensitivity contributes to nearly all chronic diseases.
- Improve leptin sensitivity.¹⁷
- Improve blood sugar management by increasing insulin-mediated glucose uptake rates.¹⁸
- Lower triglyceride levels.^{19,20}
- Increase human growth hormone production (HGH) — Commonly referred to as “the

fitness hormone,” HGH plays an important role in maintaining health, fitness and longevity, including promotion of muscle growth and boosting fat loss by revving up your metabolism.

- Research^{21,22} shows fasting can raise HGH by as much as 1,300 percent in women and 2,000 percent in men. The fact that it helps build muscle while simultaneously promoting fat loss explains why HGH helps you lose weight without sacrificing muscle mass, and why even athletes can benefit from intermittent fasting.
- Suppress inflammation and reduce oxidative damage.
- Promote multisystem regeneration²³ by upregulating autophagy and mitophagy,²⁴ natural cleansing processes necessary for optimal cellular renewal and function, and promoting regeneration of stem cells.²⁵
- Prevent or reverse Type 2 diabetes as well as slow its progression.
- Improve immune function by regenerating damaged stem cells.^{26,27}
- Lower blood pressure.^{28,29}
- Reduce your risk of heart disease.³⁰
- Boost mitochondrial energy efficiency and biogenesis.³¹
- Reduce your risk of cancer, in part by optimizing autophagy.³²
- Increase longevity^{33,34,35} — There are a number of mechanisms contributing to this effect. Normalizing insulin sensitivity is a major one, but fasting also inhibits the mTOR pathway,³⁶ which plays an important part in

driving the aging process.

- Regenerate the pancreas³⁷ and improve pancreatic function.
- Improve cognitive function and protect against neurological diseases (such as dementia, Alzheimer’s disease³⁸ and Parkinson’s disease,^{39,40}) thanks to the production of ketone bodies⁴¹ (byproducts of fatty acid breakdown, which are a healthy and preferred fuel for your brain) and brain-derived neurotrophic factor⁴² (BDNF, which activates brain stem cells to convert into new neurons, and triggers numerous other chemicals that promote neural health).
- Animal research⁴³ also shows intermittent fasting increases neurons’ resistance to excitotoxic stress.
- Eliminate sugar cravings as your body adapts to burning fat instead of sugar.

TRE is beneficial for most

Contrary to longer fasts and calorie restriction, TRE is a strategy that can work for most people. Remember, you’re not actually limiting or counting calories — you can (theoretically) eat whatever you want in any amount — you’re simply restricting the time in which you eat all this food, although you will get better results by eating healthy nonprocessed foods and not consuming excessive carbs.

Weakness and lethargy, which are signs of undernourishment, should not occur. It’s a practice that should make you feel good and actually reduce your hunger over time.

Your hunger and craving for sugar will slowly dissipate as your body

starts burning fat as its primary fuel. Once your body has successfully shifted into fat-burning mode, it will be easier for you to fast for as long as 22 hours and still feel satiated. I typically fast for at least 18 hours a day and sometimes as much as 22 hours.

While time-restricted feeding and intermittent fasting will in theory work regardless of your diet, I do not recommend it if you’re eating a preponderance of processed foods. The quality of your diet is particularly important if you’re looking for more than mere weight loss.

It’s critical to avoid refined carbohydrates, sugar/fructose and grains. Focus your diet on vegetable carbohydrates, healthy protein in moderate amounts, and healthy fats such as butter, eggs, avocado, coconut oil, olive oil, and raw nuts. ♦

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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.

Pakistani teens accused

Two Christian teenage cricket players were arrested on accusations of blasphemy in Pakistan on June 29, International Christian Concern reports. Sunny Mushtaq, 19, and Noman Asghar, 17, have been accused of receiving blasphemous sketches of Muhammad on a phone app. ICC sources say that a sketch was sent to Sunny—by a Muslim. Police have not taken any action against him. The teens also report that they routinely are harassed by fellow players who are Muslim. *Pray that all charges against the young men will be dropped, that harassment will stop, and that false allegations of blasphemy stop in Pakistan.*

50 Pakistanis arrested

More than 50 Pakistani Christian asylum seekers were arrested in Bangkok, Thailand, on July 28, ICC says. Several families were sent to an immigration detention center, “where detainees face an uncertain future in overcrowded cells.” *Pray that Thai authorities will respect the*

rights of asylum seekers and for the release of the Pakistani Christians. Pray also for a decrease in persecution of Christians in Pakistan so they will not seek to leave.

Prayer service attacked

A prayer service was attacked by a mob of Muslim men in the Sheikhpura district of Punjab, ICC says. The men entered a church there in the middle of the service and began beating several members of the congregation. Attempts to file reports with police were rejected. *Pray for healing for those who were beaten as well as safety for Christians in Pakistan.*

Nigerian pastor killed

A pastor was killed and his wife abducted in Nigeria on August 4 while they were driving to the nation’s capital, ICC says. Pastor Jeremiah Omolara of Living Faith Church was killed when gunmen ambushed the family as they were heading to Abuja. The pastor was killed instantly. His wife was captured, but their son escaped. ICC says clergy members have become a regular target of kidnappers and militants in Nigeria because they are seen as an easy source of ransom. *Pray for the release of the pastor’s wife and for the entire family and their friends as they mourn their loss. Pray also for safety for Christians in Nigeria.*

Chinese Christians arrested

Seven employees of a Chinese electronics company have been arrested for selling audio Bibles, reports ICC. Shenzhen Cedar Electronics specializes in creating Biblical audio products and accessories. *Pray that the*

employees will be able to resume their work without interference from the government.

Pastor’s conviction upheld

A court in China’s Yunnan province has upheld Pastor John Cao’s seven-year prison sentence, ICC says. The pastor had appealed a conviction for “organizing illegal border crossings.” He was arrested while serving the people of Myanmar’s self-governed Wa state. *Pray that Pastor Cao’s conviction will be overturned at some point and that he will be allowed to return to his humanitarian service.*

Protests shut down church

A Jakarta church has not been able to hold services due to Muslim hardliners’ protests, ICC reports. They say the church is too close to a mosque and Islamic school. Leadership of the Family of God Church say there are no such facilities in the area, though. *Pray for the church to be able to operate freely, to be a light in the community, and for Muslims to be open to hearing about the Gospel.*

Church awaits recognition

Coptic Christians in an Egyptian village whose church has been closed again have been forced to hold a funeral in the street, ICC says. The church is seeking official government recognition, but local hardline Islamists are fighting that. *Pray that the church in Kom Al-Raheb will receive recognition and operate freely in a facility. Pray also that they will shine the light of Christ in their community.* ♦

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

nity of Christians helping other Christians. The ministry doesn't pay for anything, but members commit to faithfully share with one another based on their religious convictions and according to the ministry Guidelines. Insurance does not reflect or rely upon shared values, but is based on detailed contractual obligations to pay for certain treatments at certain facilities, and is open to everyone willing to send the company a check.

- **Direct Sharing from One Christian to Another:** As a community of Christians, Samaritan members send shares directly to one another and pay their own medical bills. A small part of the shares comes to the organization for administrative costs. Insurance companies pool and manage funds that are used to pay health care providers.
- **Nonprofit Charity, Member-led:** Samaritan is an IRS-recognized 501(c)(3) religious charity administering a sharing ministry subject to state and federal laws that govern charities. The federal Affordable Care Act recognizes health care sharing, and on the state level 30 state safe harbor provisions recognize in insurance codes that health care sharing is not insurance. Samaritan is overseen by a member-led, member-elected Board of Directors. We have an annual independent audit and annual report that are available to members (see Member Connect in your Dash Account, under the Board section). Most health insurance companies are for-profit, and all their opera-

tions are regulated by extensive state and federal law.

These realities will cause some people to choose insurance, but others, based on the same information, will conclude that the health care sharing model is something that resonates with them and is consistent with their Christian convictions. Different is good!

As we celebrate our 25th year in ministry, we should continue to place our trust in God and depend on Him in prayer.

Recognizing these key differences is also important in light of recent negative headlines about a growing number of health care sharing organizations that operate differently from Samaritan Ministries. You may have noticed stories reporting on how one organization has come under fire in several states, facing a lawsuit from multiple members, fines from a Department of Insurance, and cease and desist orders. Scripture tells us not to jump to conclusions about a developing situation (Proverbs 18:13,17), but these episodes should remind us to remain committed to Biblical principles that have guided us through 25 years of ministry.

The organizations in question have been accused of disingenuously marketing themselves as insurance with a facade of religiosity, and a few people have complained of being given a false impression of what they were agreeing to. Whether the accusation is true or not, we want to guard against this possibility at Samaritan Ministries. We won't use misleading lead-generation tactics that bait and switch, and we won't use insurance agents to promote Samaritan Ministries. We continue to believe that the best advertising is a good reputation that spreads by word of mouth, and we encourage you to refer your friends and receive a \$100 credit on your Share for those who join.

As we celebrate our 25th year in ministry, we should continue to place our trust in God and depend on Him in prayer. We can ask Him that this recent controversy be resolved for the good of all and in a way that preserves a good reputation for health care sharing. We can ask him to grow Samaritan Ministries by inspiring fellow believers to apply a Christian worldview to health care. We can ask Him to help us faithfully and boldly share a vision for health that is different. ♦

The Lord is my Light
and my Salvation;
whom shall I fear?

The Lord is the
Stronghold of my life;
of whom shall I be afraid?

Psalm 27:1

Today, as followers of Jesus Christ, we face opposition to our faith on many fronts—from governments, from other religions, from organizations, from other individuals, even from some who claim to be believers. How should we respond? Should we be afraid?

If we focus on the strength of our opponents, we may be tempted to give in to fear. In even the most challenging situations, we need to put our confidence in our God. He is our Light. He is our salvation. He is our stronghold.

No matter how great the challenge or danger we are facing, He is greater. We do not need to be afraid.

The day may be approaching when we need to cling to this truth more tightly than ever. For many brothers and sisters in Christ around the world, that day is already here. Whom shall we fear?

For the Kingdom,



Ray King