

# Christian HealthCare

## NEWSLETTER

### MEMBER LETTERS:

**We're grateful friends introduced us to Samaritan**

#### **When my husband**

changed jobs in 2010 we were left to wonder what we could do about health care needs. Thanks to friends, we were introduced to Samaritan Ministries, and that gift has been immeasurable.

Recently I was devastated by the news that I needed a full hip replacement. Sharing such a huge cost seemed impossible and we committed it to God in prayer. Now every last bill is paid in full thanks to loving members of Samaritan. And no huge co-pay or deductible out of my pocket like there would have been with insurance!

We cannot thank the members enough for the financial and spiritual support. It is so reassuring that there are still those committed to helping each other as the Scriptures encourage us to do.

*Dave & Kristy  
Colorado*

### **Stones of remembrance: Celebrating 25 years of ministry**

As we celebrate 25 years of ministry this month, it is good to look back at how God has faithfully guided and protected us over the years. When the Israelites crossed the Jordan River into the promised land, they set up a pillar of stones to memorialize God's faithfulness, and we also want to be intentional about remembering God's provision for us. Telling the Samaritan story passes the faith to the next generation and encourages us all to persevere.

Samaritan traces its humble beginnings to our founder Ted Pittenger. As a painting contractor looking for a way to provide for his family's health care needs, he joined a health care sharing ministry in the mid-1980s. He appreciated the Biblical principles and hoped more Christians would catch the vision for health care sharing. With an entrepreneur's mindset, he also couldn't help noticing some aspects of the organization that he thought could be improved.

It was common to encounter skepticism or hostility to the very idea of health care sharing in those days, and Ted heard plenty of it. He also had the audacity to suggest starting an entirely new ministry from scratch, which only met with more skepticism. He managed to find some people who were realistic about the challenges, but also willing to

offer helpful thoughts and encouragement. His wife, Shari, friends at church, small business owners, fellow homeschool dads, and a couple of Christian lawyers were all important sounding boards.

At one point Ted did some soul searching and became convinced the Lord was asking him to pursue starting the ministry for the sake of helping the Body of Christ, no matter what. He determined he would stay at it if the ministry only broke even and he never drew a paycheck from it. It would take several more years to get Samaritan off the ground. Several names were abandoned because of intellectual property issues. Marketing was mostly do-it-yourself with Ted bartering his painting services for printing. He worked

*Continued on page 12*



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

- 3 Jesus wasn't a 'leader'**
- 4 Member Spotlight**  
Lori Apon: *Perspective Ministries*
- 6 Member Filmmaker**  
Dallas Jenkins: *The Chosen*
- 8 Book Excerpt: Love Thy Body**
- 10 Walmart's health care experiment**
- 14 Prayer for the Persecuted Church**
- 15 Member Letters**
- 16 The Doorpost**  
Who will enter the Kingdom of Heaven?

**CONTENTS**

- 1 **Celebrating 25 years of ministry**
- 3 **Jesus wasn't a 'leader'**
- 4 **Member Spotlight**  
Lori Apon: Perspective Ministries  
by *Andie Dill*
- 6 **Member Filmmaker**  
Dallas Jenkins: *The Chosen*  
by *Michael Miller*
- 8 **Book Excerpt**  
*Love Thy Body*  
by *Nancy Pearcey*
- 10 **Walmart's health care experiment has begun**  
by *Dr. Gary North*
- 14 **Prayer for the Persecuted Church**
- 16 **The Doorpost**  
Who will enter the Kingdom of Heaven?  
by *Ray King*

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**Sharing Summary from September**

Shares:	\$30,540,209	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:	\$30,447,264	
Deficit:	\$3,937,928	
New Needs:	4,277	
Total Needs:	8,935	
New Rewards:	238	
Miscarriages:	36	Member Households: 83,332 (as of 8/21/19)
Final Rewards:	15	

**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**

- 1 - 1
- 1 - 3
- 1 - 4



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.

## Jesus wasn't a 'leader'

by Bill Allison

Jesus wasn't a "leader." He wasn't a CEO. He violated the "laws of leadership." He actually resisted opportunities to increase his influence—even when the crowd demanded more of him. How strange is that in this day and age?

No, Jesus was none of the mental images that are so prevalent in our current North American thinking about leadership.

I contend that Jesus was, first and foremost, a follower.

Yeah, you'll probably have to read that previous sentence again.

I know that being a follower these days doesn't sound nearly as sexy as being a leader, but Jesus didn't seem to mind being a follower. Explaining to His disciples that He was a follower—and who He was following, He said, "...I love the Father and... I do exactly what my Father has commanded Me" (John 14:31). Make no mistake about it. Jesus was a resolute follower of God the Father—and the Father's agenda for his life ... to the point of death.

The irony here is that because Jesus was a dedicated follower of the Father and every little part of the Father's agenda for His life, the right people recognized Him as someone worth following. Hence, Jesus trained a cadre of not-so-promising folks to follow Him as He followed God's agenda. These followers of Jesus personally surrendered themselves to Jesus and God's agenda for their lives... and then gave themselves to the wild, out-of-control movement of helping other people follow God's agenda—training them to help others become fol-

lowers of God's agenda... who would then go on to help others become followers of God's agenda, *ad infinitum*.

Of course, Jesus, by training others to follow God's agenda for their lives, ultimately started a revolution. But it wasn't a "leadership" revolu-

**Jesus was, first and foremost, a follower. Being a follower these days doesn't sound nearly as sexy as being a leader, but Jesus didn't seem to mind.**

tion as much as it was a "followership" revolution. The emphasis of Jesus's followership revolution is on following God's agenda ... not "leading" it (at least not in the current way many today understand the concept of leadership).

It's really important to note here that being a Christian "leader" has nothing to do with OUR vision, plan, or agenda.

Jesus already has a big dream—one that was given to him by God the Father (Matthew 28:18-20).

Jesus wants us to scrap OUR visions, plans, and agendas ... and do something absolutely revolutionary: Follow him and the Father's agenda—and then train others to follow him and the Father's agenda ... so they can train others, *ad infinitum*.

So beware of the emotional inebriation that comes from engaging in leadership bravado. While you are conjecturing on casting vision, strategic planning, and developing leaders, you could forget that you're supposed to be following a follower—and that you are called to make followers ... who can make more followers (see 2 Timothy 2:2; 1 Corinthians 11:1). While you are drinking deep from the current fountain of leadership, me-carcinogens can slip in undetected. Somewhere down the road, you could end up trying to lead your own agenda in God's name rather than following God's agenda.

To really "lead" like Jesus, you must first dare to follow like Jesus.

If you think about it, following takes a lot more guts than "leading" because you're not in control of the agenda—you're accepting God's agenda as your own.

Here's the important and compelling question that only you can REALLY answer: Do you have the guts to follow like Jesus? ♦

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*Bill Allison is the author of Disciplemaker's Guide to Grow, Minister, Lead: Helping Volunteers & Teams Live & Support Disciplemaking. He founded Cadre Missionaries (cadremissionaries.com) to train Christians to make disciples through relationships.*



**Lori Apon**  
**Perspective Ministries**  
by Andie Dill



Lori Apon's loss of her husband, Bobby, to suicide 20 years ago has led the mother of eight to minister to widows and the fatherless in their affliction through Perspective Ministries.

Bobby Apon, a founding member of NewSong, committed suicide in May 1999. The love of other families and being covered with prayer helped Lori and their children—all between the ages of 1 and 10 at the time—to walk through dark times and, now, love others.

Perspective Ministries, based in Atlanta, seeks to “meet the practical, emotional, and spiritual needs of widows,” Lori says. It does this in various ways, such as equipping local churches to care for widows, offering workshops and support groups, and coming alongside widows as they walk this path.

The ministry is based on these “pillars of grace”:

- Perspective
- Prayer
- The Body of Christ

• Mentorship

The living out of those pillars supported the Apons when they needed it most and in turn have become the basis of Perspective Ministries.

Besides giving spiritual and practical support to widows, Perspective makes sure children are loved on and cared for as well. Every year, money is raised to help send kids who have lost a parent to various camps and to help widowed moms and the fatherless at Christmas.

The organization is also piloting a tool to enable Christians to identify local widows and their needs. The widows go online, give a brief bio about themselves and list their needs. Individuals and churches in the area are then able to see these needs and meet them. Widows have been blessed by everything from a homemade meal, ride to get groceries, companionship, house work help, and many other things.

These good works grew out of the Apon family's pain.

Robert “Bobby” Apon gave his

life to Christ on a Sunday evening in May 1979, according to [perspectiveministries.org](http://perspectiveministries.org), after realizing he had grown up in church all his life but had never truly repented and trusted in Jesus for the full atonement of his sin. Shortly after he was saved, he and Lori were married.

"I had no doubt that Bobby was the man that God had handpicked for me, and Bobby never had any doubt that I was the wife God had handpicked for him," Lori recalls in a video on the Perspective Ministries website. "We came to our wedding altar, though, really both in bondage and both prisoners of the enemy."

Their first several years of marriage brought four children and the opportunity for Bobby to be one of four original members of the Christian band NewSong in 1981, which went on to receive 12 GMA Dove Award nominations and one Grammy Award nomination. NewSong also founded Winter Jam Tour Spectacular, the United States' largest annual Christian music tour.

For the next 11 years, Bobby led worship and sowed seeds for the Lord. But behind the scenes he was gripped by an addiction to sexual sin and pornography. After committing adultery, Bobby had to step down

from his role in NewSong.

"Over the course of time, Bobby made some choices that cost him his ministry and he was required to leave the ministry," Lori says in a video. "That became a real turning point for our family."

From there Bobby did odd jobs for several years and the Apon family continued to grow with a new baby born almost every year. Eventually Bobby was hired on as the head worship pastor of a church in the late 1990s. The bondage of sexual addiction continued to take hold of him, though, and lead him down the road of a double life. On May 17, 1999, after yet more adultery, the loss of another ministry, and, according to Lori, the belief in Satan's lies that the world would be better off without him and that Christ's forgiveness is not enough ... Bobby Apon took his own life.

"Overnight, I was left grieving, working through betrayal, working through rejection, and then I had eight children who were really just babies, hurting really bad and had no clue about suicide," Lori says. "It has been quite a process to work through, but my children would not be who they are today if it were not for such suffering so early on in their lives."

The night before Bobby took his own life, Psalm 68:5 was quoted to his church congregation, with Lori and their children listening, before Bobby led the church in worship. The verse says, "Father of the fatherless and protector of widows is God in His holy habitation." Little did Lori know at that time that she would cling to that verse less than 24 hours later when she herself would be a widow and her children fatherless.

"Psalm 68:5 is what God used to help me communicate to all of my children that they now had a new daddy, and we have continued to live by that verse through the last 20 years," Lori says in a video on [PerspectivesMinistries.org](http://PerspectivesMinistries.org). "And I knew that I would need desperately for God to be my husband."

In the years to follow, God faithfully kept His promises and took care of each of the remaining nine Apons. He used the Body of Christ to minister to Lori and her children as they learned how to do life without a husband and father to lead their home. He sent families to come alongside them in a variety of ways. People provided meals, rides, homes and family to spend holidays with, a handyman, and father-daughter

*Continued on page 15*

## Why SMI?

**Lori Apon needed** a more affordable option than insurance for her family of nine.

After several children aged out of state-funded insurance, Lori and her younger children were without any health care provision at all. Her son-in-law began searching for affordable possibilities. At the top of the list was Samaritan Ministries.

"When I inquired and looked into it, I was like, 'Wow, this is perfect,'" Lori says. "I have since recommended it to many people. I have been completely blessed by it."

Since joining in 2014, the Apon family has had several different Needs and one Special Prayer Need.

Throughout the process, one of Lori's favorite aspects of Samaritan has been the personal notes members send to one another.

"People do not typically send personal notes anymore, so having that was amazing," she says.

"Everything Samaritan does is just so God-glorifying and full of integrity." ♦

# The CHOSEN

## Dallas Jenkins brings Gospel stories to life in record-setting crowd- funded series

by Michael Miller



**W**anna binge on the Gospels? Now's your chance.

*The Chosen* (thechosen.tv) is a streaming series created by director and Samaritan Ministries member Dallas Jenkins (*The Resurrection of Gavin Stone*) to give us not only a more complete visualization of the stories related by the first four books of the New Testament but also newly conceived backstories of the people in them.

Four episodes are available now, including the nearly hour-long introductory episode, and four more have just been shot to complete season 1. They'll be released later this year.

The genesis of the project occurred a couple years ago when Dallas produced a short film for his church about the Nativity from the point of view of a lame shepherd. The film received a lot of positive feedback.

"At the same time, I was bingeing on shows with my family and

wondered why there wasn't a binge-worthy series from the Bible's perspective," Dallas says. "There have been movies and miniseries, but there's never been a multiseason show that allows you to really dig into the details."

Now he's making one with *The Chosen*, thanks mainly to a record-setting crowdfunding effort, raising \$11 million to become the largest crowdfunded series of all time, with more than 15,000 investors. Also key to fundraising and distribution has been VidAngel (vidangel.com), a streaming service that allows members to filter content from other streaming services.

Jenkins and his crew have not disappointed, staying true to Scripture but diving into the possibilities that the Gospels only hint at.

"It's really been fun to explore these stories and give them the kind of weight that you see in most TV shows and to see the reaction from the viewers," Dallas says.

Episodes 1-4 gradually introduce Biblical people like Mary Magdalene, Nicodemus, Peter, Andrew, Matthew, and, of course, Jesus, as well as supplemental characters like a Roman official and townspeople of Capernaum. The episodes also set the stage for Jesus's public ministry, in particular an episode devoted mostly to the Messiah's interaction with a group of children.

The backstories are the key to the uniqueness of *The Chosen*, Dallas says.

"These were real people and I believe that they were in Scripture for a reason," he says. "While Scripture didn't spend a whole lot of time on each of them, God sure did, and His Son sure did, and I want to get it right."

We see Peter as a rough-and-tumble, impulsive, and somewhat conning resident of Capernaum, along with his more serious, soft-spoken, and conscientious brother, Andrew. Mary Magdalene is a woman tormented by demons to the point

of being suicidal and at the same time scorned by her community. Matthew is a delicate tax collector who despises (and is despised by) his poorer fellow Jews (especially how they smell) and is equally despised and manipulated by the occupying Romans. Nicodemus is a religious leader who desires to communicate the love of God to his colleagues and his people but seems stymied by the bureaucracy of tradition.

There hasn't been a backstory on Jesus through the first four episodes. He has been introduced more subtly, most notably in interactions with Mary Magdalene and, in an extraordinary episode, with a group of children.

Also impressive is the attention to historical detail, especially when it comes to the Jewish milieu. *The Chosen* has taken advantage of a tourist attraction called Capernaum

Village in Weatherford, Texas, near Dallas-Fort Worth.

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**Dallas says his prayer for *The Chosen* is “that by seeing Jesus through the eyes of those who actually met Him, viewers will be affected in the same way that they were.”**

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“This woman built a first-century Capernaum village,” Dallas says. “It’s small but usable. She did it for tours and short films and stuff, and we decided we could use that as a foundation. We built on top of it and added some things to it and changed some things so we could use it more than once. It was a good

starting point.”

When *The Chosen* storyline heads to Jerusalem, just like Jesus did, the production company will need to find another site or simply build it themselves, Dallas says.

He has also gone to pains to get first-century Jewishness right.

“One of my co-writers is a historian and provides a lot of good Bible context,” Dallas says. “I was a Bible major in college and have been immersed in it all of my life. We start with what the Bible says and we work our way backwards to fill in some backstory to make sure that we are doing things that are plausible, to make sure we’re not contradicting anything that’s in Scripture.”

*The Chosen* has also employed a New Testament professor and messianic Jewish rabbi, Jason Sobel of Fusion with Rabbi Jason, to help

*Continued on page 15*

## Why SMI?

**Dallas Jenkins chose** Samaritan Ministries when he left a regular job to “take a chance on *The Chosen*.” Then “God showed up.”

His previous job provided health insurance, but after starting work on the streaming series that focuses on the Gospels, Dallas needed to find affordable health care provision for him, his wife, Amanda, and their four children.

“Shortly after we joined Samaritan, we were faced with multiple health crises from every member of my family, including myself, all in like a three-month period,” Dallas says. “We had nothing but a hope that Samaritan was going to come through.

“I remember visiting the Samaritan offices because I was going to screen one of my movies in Peoria, and I just told them, ‘Listen, right now, we have literally tens of thousands of dollars in health care costs that we just fronted, and told them we were self-pay, and we are hoping that this comes true.’”

The Samaritan representative he was meeting with “just said, ‘Watch how God’s going to show up,’ and,

in the next three to four months, my wife and I drew closer to God because of Samaritan.”

Dallas says that two of the main producers of *The Chosen* are also Samaritan members.

“We all have stories of how God showed up through Samaritan, so *The Chosen* is, in many ways a perfect partner for Samaritan, because the stories we’re telling (in the program) are about the Great Healer and about a community of believers who came together and changed the world,” Dallas says, “but also because we’re crowdfunded and we’re literally dependent on each other providing the means to do this show.”

Because they feel so blessed by other Samaritan members, they also feel moved to contribute to the Member Assistance Fund regularly.

“My wife and I, every chance we get, every time Samaritan says, ‘Hey, here’s a share option that you can do for someone who has a Special Prayer Need,’ we always do it because we feel like we’ve been blessed so much by others. ♦

## **Love Thy Body: Answering Hard Questions about Life and Sexuality**

by Nancy Pearcey

Human life and sexuality have become the watershed moral issues of our age. Every day, the 24-hour news cycle chronicles the advance of a secular moral revolution in areas such as sexuality, abortion, assisted suicide, homosexuality, and transgenderism. The new secular orthodoxy is being imposed through virtually all the major social institutions: academia, media, public schools, Hollywood, private corporations, and the law.

It is easy to get caught up in the latest controversy or breaking news story. But current events are merely surface effects, like waves on the ocean. The real action happens below the surface, at the level of worldviews. These are like the tectonic plates whose movements cause the roiling surface waves. In *Love Thy Body*, we will move beyond click-bait headlines and trendy slogans to uncover the worldview that drives the secular ethic. By learning the core principles of this worldview, you will be able to engage intelligently and compassionately on all of today's most controversial moral challenges.

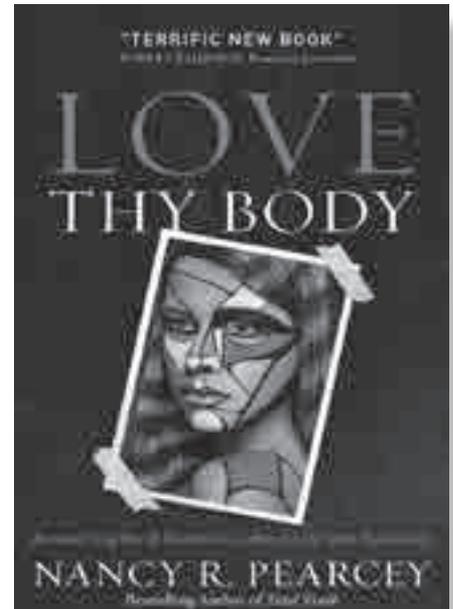
As a former agnostic, I give an insider's road map to postmodern moral theories, showing how they devalue the human being and destroy human rights.

Dissenters to the politically correct orthodoxy are accused of intolerance and discrimination, branded as bigots and misogynists, and targeted for campaigns of shame and intimidation. Want proof? In its 2013 *Windsor* decision, the United

States Supreme Court ruling struck down the Defense of Marriage Act (DOMA), a federal law recognizing that marriage is between one man and one woman. The majority opinion accused DOMA supporters of being motivated by "animus" (animosity, hostility, hatred). It claimed that their purpose was to "disparage," "injure," "degrade," "demean," "humiliate," and "harm" people in same-sex unions ... to brand them as "unworthy," to "impose a disadvantage, a stigma" and to "deny them equal dignity." In short, the Court did not just say people who support man-woman marriage are mistaken. It denounced them as hostile, hateful, and mean-spirited.

Those who disagree with the prevailing secular ethos plead a right to religious liberty. But the chairman of the U.S. Commission on Civil Rights wrote disdainfully that "the phrases 'religious liberty' and 'religious freedom' will stand for nothing except hypocrisy so long as they remain code words for discrimination, intolerance, racism, sexism, homophobia, Islamophobia, Christian supremacy or any other form of intolerance." Notice that the phrase religious liberty is put in sneer quotes, as though it were an illegitimate claim instead of a foundational right in a free society.

The next stage will be to deny citizens their religious liberty—and it has already begun. Those who resist the secular moral revolution have lost jobs, businesses, and teaching positions. Others have been kicked out of graduate school programs, lost the right to be foster parents, been forced to shut down adop-



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Available at [NancyPearcey.com](http://NancyPearcey.com)

tion centers, lost their status as campus organizations ... and the list of oppression is likely to grow. The same politically correct orthodoxy is being aggressively promoted around the globe through the State Department, the United Nations, the European Union, private foundations, and the media. Wealthy nations are pushing poorer nations to change their laws on abortion and sexuality as a prerequisite for aid. The sexual revolution is going global.

\* \* \* \* \*

Secular thought today assumes a body/person split, with the body defined in the "fact" realm by empirical science ... and the person defined in the "values" realm as the basis for rights ... This dualism has created a fractured, fragmented view of the human being, in which the body is treated as separate from the authentic self. ...

[*Love Thy Body*] ... asks how the body/person dualism undergirds

secular arguments for abortion and infanticide .... uncovers the devastating impact of the same dualism in arguments for euthanasia, as well as related issues such as embryonic stem cell research, animal rights, genetic engineering, and transhumanism ... exposes the lies of the hookup culture. Contrary to its claims to liberate the body, in reality it expresses disdain for the body ... uncovers how same-sex practice likewise demeans the body. ... asks how to help [transgender] people who think their body is at odds with their true, authentic self. ... The final chapter... moves from the individual to the social realm:

How is the body/  
person dualism  
destroying our most  
intimate relationships,  
especially marriage and family,  
leaving people lonely  
and isolated? ...

Christianity holds that body and soul together form an integrated unity—that the human being is an embodied soul ... By contrast, personhood theory entails a two-level dualism that sets the body against the person, as though they were two separate things merely stuck together. As a result, it demeans the body as extrinsic to the person—something inferior that can be used for purely pragmatic purposes. How did such a negative view of the body develop? ...

For centuries, Western culture was permeated by a Christian heritage that regards nature as God's handiwork, reflecting his purposes. ...

What changed this purpose-driven view of nature? How did the West lose its positive view of the body? ... In the modern age, the most important turning point was Charles Darwin's theory of evolution. ...

On a Richter scale of thinkers, Darwin's theory caused an earthquake that ranks well above 9.0. And its seismic waves were not limited to science. It also caused severe aftershocks in moral thought. For if nature was not the handiwork of God—if it no longer bore signs of God's good purposes—then it no longer provided a basis for moral truths. ...

The next step in the logic is crucial: If nature does not reveal God's will, then it is a morally neutral realm where humans may impose their will. There is nothing in nature that humans are morally obligated to respect. Nature becomes the realm

## To minister to the social ills of our day we should seek to show that the Biblical ethic is based on a positive view of the body as part of the image of God.

of value-neutral facts, available to serve whatever values humans may choose. And because the human body is part of nature, it too is demoted to the level of an amoral mechanism, subject to the will of the autonomous self. ...

What is the Biblical response to the secular moral revolution? Let's start by addressing the two-level body/person dualism itself head-on. ...

We must start by expressing compassion for people trapped in a dehumanizing and destructive view of the body ...

The starting point is a Biblical philosophy of nature. The Bible proclaims the profound value and dignity of the material realm—including the human body—as the handiwork of a loving God. That's why biblical morality places great emphasis on the fact of human embodiment.

Respect for the person is inseparable from respect for the body. ...

\* \* \* \* \*

The church father Justin Martyr, writing in the second century, faced the same objections that we face today. In "The Dignity of the Body," he writes this wonderful passage:

We must now speak with respect to those who think meanly of the flesh. . . . These persons seem to be ignorant of the whole work of God. . . . For does not the word say, "Let Us make man in our image, and after our likeness"?

What kind of man? Manifestly He means fleshly man, for the word

says, "And God took dust of the earth, and made man." It is evident, therefore, that man made in the image of God was of flesh. Is it not, then, absurd

to say, that the flesh made by God in His own image is contemptible, and worth nothing?

The theological insights of Justin Martyr in the second century are still needed in the 21st century. As we face the social ills of our own day, we must move beyond denunciations that can sound harsh, angry, or judgmental and instead work to show that the Biblical ethic is based on a positive view of the body as part of the image of God. The goal is not to win a culture war or to impose our views on others but to love our neighbor, which means working for our neighbor's good. ♦

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*Best-selling author Nancy Pearcey (nancy-pearcey.com) is a professor of apologetics at Houston Baptist University.*

## Walmart's health care experiment has begun

by Dr. Gary North

Walmart is going into price-competitive health care.

I live in exactly the right location to see the outcome of a grand experiment. The pilot Walmart Supercenter is located in Dallas, Georgia. So am I.

On Friday September 13, the CEO of Walmart cut the ribbon at the grand opening. Sadly, I only learned about this grand opening on the morning of the 14th. There had been no publicity while the store was being remodeled over the last 12 months.

So, what you are about to read is based on original research conducted on the cheap on the afternoon of September 14. [Pictures are available in the online version of this article at [bit.ly/walhealth](http://bit.ly/walhealth).]

### 1. A right-hand turn

I live in a subdivision that is close to a state highway. The subdivision is surrounded by trees. It is quiet. We cannot hear the traffic. But the highway is centrally located ... now more than ever.

My house is about 60 seconds from the highway. When I pull out of the subdivision, I can turn either right or left.

If I turn to the right and drive approximately 1.7 miles, I arrive at the Walmart Supercenter.

I walked into this Supercenter through a new wing: Walmart Health. There, I found a health care delivery system that is far more comprehensive than the standard walk-in clinics that have sprung up in

America's mini-malls. Here is what is available:

- Primary care
- Dental
- Counseling
- Labs & X-rays
- Health screening
- Optometry
- Hearing
- Fitness & nutrition

I have seen it. I am impressed.



Here is Walmart's press release:

The Walmart Health center will offer low, transparent pricing for key health services to provide great care at a great value, regardless of insurance coverage. Customers will be notified on the estimated cost of their visit when they book their appointment.

The Walmart Health center will be operated by qualified medical professionals, including physicians, nurse practitioners, dentists, behavioral health providers, and optometrists. Walmart Care Hosts and Community Health Workers onsite will help customers navigate their visit, understand resources and be a familiar presence for regular visits.

Working in partnership with wellness organizations, the Health center will offer specialized community health resources, online education and in-center workshops to educate the community about preventive health and wellness.

You know what a service is going to cost before you sign in.

The waiting room has an on-the-wall game for kids.

It has six tall chairs in front of a long, narrow desk, which has outlets for laptop computers.

On the waiting room's wall, there is a huge screen. We see a series of repeating promotions for services. There is a woman dressed in a physician's white smock. On her smock is a name tag: Dr. Price. I get it!

Walmart Health is consistent with Walmart's USP (unique selling proposition); *Save Money. Live Better.*

To make room for all this, the Supercenter has reduced the number of checkout lines from 20 to 7. All of them are open, unlike the old Supercenter, which had maybe four or five open at any time. The store has added 26 self-checkout lines.

I asked how many square feet this new addition is. I was told 10,000. Big.

This is one-stop shopping. Are you sick? Go to Walmart. What if you get well? Go to Walmart. Sign up for an exercise program. Want a check-up? Go to Walmart. Sick pet? Go to Walmart. And, as long as you're there anyway, walk inside and buy something. It's convenient. There are 26 self-checkout lines.

Selling health care services is going to get extra foot traffic into the store. My associate John Livingston grasped the strategy at once: "Amazon can't compete against this."

In addition to all this, there is a veterinary clinic next door.

My suggested USP for Walmart Health is this: *Save Money. Live Longer*. But the company's lawyers would never allow it.

## 2. A left-hand turn

Alternatively, if I turn to the left on the highway and drive approximately 2.6 miles, I arrive at a 5-year-old medical center. It is a major hospital: five stories high, plus a large ER wing on a sixth level downstairs on the back side.

Because of the prices charged for services, this facility caters to people with high-end health insurance policies and Medicare. I was treated for stage III prostate cancer for two years. My PSA score peaked at 77 when I arrived. Any score above 7 is worrisome. It is now down to 0.2. This is good news. I received good care. But I did not pay for it. Medicare-based health insurance paid my bills. Without insurance, few people could afford the treatments, which ran \$5,626 per daily radiation session (20 minutes) for two months, plus \$947 each week for a consultation: a blood pressure test by a nurse and a brief chat with the oncologist.

I had a fainting spell in late May. I had been on medication, Albuterol,

that I had to inhale daily for 10 days to deal with pneumonia. I had been diagnosed at a local walk-in clinic. On the day after I ceased the treatments, I fainted. This had not happened before. My wife drove me to a different walk-in clinic to get an assessment. The first one was not yet open. I was told that I could not get an appointment for about six hours. My wife started to drive me home, but when I fainted in the seat, I agreed to be taken to the ER at the hospital. That was around 10 a.m.

They got me in very fast, since my blood pressure was quite low. I was in an ER bed for several hours. My wife and I both told the ER nurses and physicians about the Albuterol. I was given two different tests involving large scanning machines. Then they assigned me to an overnight room upstairs. The nurses began taking lots of blood tests. This testing lasted all day and all night. I got to talk with a heart specialist about 3 p.m. the next day. He said I was probably OK. He offered no explanation for my fainting spells. Everything had tested normal. He said I could leave in an hour. They took one last blood test. I was released around 4 p.m. Total time in the hospital: about 30 hours.

My insurance company was billed \$29,653.20—plus \$156 for an EKG. I was sent a copy of the bill.

Had this bill been sent to me to pay, I might have gone into cardiac arrest. I would have had to be taken by ambulance back to the hospital.

If it happens again, I'm going to Walmart Health.

## Conclusion

Here we see two rival strategies to marketing health care services. Walmart's strategy is based on price competition. Patients know what services will cost before they walk

into the physician's office. Prices are rock-bottom. This directly benefits patients, who will come again. Word will get out. In contrast, the hospital's strategy is based on billing insurance companies for services whose prices are not revealed to patients in advance. Patients have no economic incentive to seek lower-cost services elsewhere.

These two strategies reflect different organizational legal structures. Walmart is a profit-seeking corporation. Profit-seeking enterprises whose business plans seek a growing market, as Walmart's business plan always has, are forced by price-sensitive consumers to compete by cutting costs and then lowering prices. In contrast, the hospital is a nonprofit enterprise. By law, nonprofit enterprises have no owners. Employees may not profit directly from innovations that lead to higher profits. In nonprofits, people are salaried. There is therefore far less incentive to cut costs and reduce prices.

I hope Walmart's experiment proves to be profitable. If it does, more people without health insurance who live in poor rural areas will be able to afford basic medical care. Today, they just cannot afford non-profit medical care. It costs too much. ♦

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*Christian historian and economist Gary North (garynorth.com) is the author of a 27-volume commentary on what the Bible teaches about economics.*

out of an office that had been built in the corner of an old chicken coop 50 feet from his house.

In the fall of 1994 Ted officially enrolled his family as the first membership, but only 60 other households would join in the next 12 months and some people said he should give up. The problems looked insurmountable. How do you get a critical mass of people signed up so there are enough Shares to meet Needs? For that matter, how do you get anyone to join when the initial group of members is so small? The early adopters were true believers when it came to applying a Biblical worldview to health care.

Finally, in 1997, significant growth began. The ministry passed 1,000 members that year, and God has always provided growth at opportune times since then. During the struggles of the early years, the idea of prorating was developed to avoid the ministry being swamped by a big Need or a bad month.

The first few staff were hired in 1997, and Ted finally did go on the payroll after investing countless hours without compensation for many years. Ever since, God has providentially supplied Board and staff members at the right time to help the ministry face the challenges that arose.

### **More Samaritan ‘memorial stones’**

Looking back on the inauspicious beginning of Samaritan Ministries, we cannot help but realize that it is

only by God’s grace that it took off and has now grown to more than 82,000 memberships sharing nearly 30 million dollars each month. We see His sovereign hand helping us through 25 years of ministry.

Funding the administration of the ministry always has its challenges. Ted and the Board have remained committed to running the ministry debt free, which calls for creativity,



**Ted and Shari Pittenger at the chicken coop near their home. The first headquarters of Samaritan Ministries was in an 11-foot-by-15-foot office in one corner of this building.**

frugality, determination, and much prayer.

The first “IT department” was one part-timer who set up a phone system and built desktop computers himself. Staff made do with off-the-shelf office and database software until 2003, when Samaritan was first able to budget for an independent developer to write custom software for the processing of Needs. Whenever technology and staffing needs have arisen, growth in membership brought in the necessary revenue, mostly through the referrals of existing members. As software has increasingly moved online,

Samaritan now has its own development team that also works with many contractors and vendors to build the tools staff and members need in the cloud.

In the early days when the space in the chicken coop became inadequate, staff pitched in to remodel a 800-square-foot building also on the Pittengers’ homestead. By 2000 a larger facility was needed, and

after months of pursuing various options God provided a church building and a way to purchase it debt free. More growth came along, members donated, a fundraiser with Christian Community Credit Union helped out, and a unique lease-purchase agreement worked out well for all parties. In 2005 the ministry again needed more space and God provided an office building that was set up well for a computer network and was also

a great deal because the company selling it was downsizing. The seller even threw in a bunch of office furniture. Through the ups and downs of the real estate market, God has provided ways for us to find buyers for existing properties and afford larger properties. Samaritan now has two offices in Peoria, Illinois, that have been completely paid for with no debt.

### **Public policy memorials**

The founders of Samaritan were always concerned about a loss of Christian values in our country and what that might mean for long-held

religious and economic freedoms, particularly in the area of health care.

Newsletter articles have pointed out that the problems with Social Security and Medicare are so huge that they threaten the financial stability of the country. According to the U.S. Treasury, taxes to fund these two entitlement programs are projected to fall \$46.7 trillion short over the next 75 years. However, economist and Boston University professor Larry Kotlikoff has carefully documented that the liabilities aren't being accounted for properly and the true shortfall is \$211 trillion.

When Samaritan was first getting going in the 1990s, members breathed a sigh of relief and prayer of thanks when the Clinton administration's attempt to nationalize even more of the health care industry fizzled out. Then in 2007, under the leadership of Mitt Romney, Massachusetts passed a mandate that all citizens of that state acquire insurance. Both the Massachusetts law and an exemption for health care sharing in it became an important precedent for a federal law under president Obama which threatened the very existence of health care sharing.

In 2008 we prayed for courage and scraped together funds from the sale of a property to join with other health care sharing ministries in raising awareness of our religious liberty concerns with legislators. By the grace of God a key bipartisan group of senators included language in the legislation to exempt members of health care sharing ministries from penalties associated with the mandate to have insurance. We were still concerned about the language surviving in the law, but God providen-

tially protected it through unique political circumstances that prevented the House of Representatives from making changes.

In 2011 another threat came out of the blue when the state of Washington issued a cease-and-desist order to Samaritan Ministries. Ironically, the insurance commissioner's office said its action was intended to protect consumers by making certain that insurers kept their promises, yet it would prevent Samaritan Ministries' members from fulfilling their commitments to share with one another.

We soon found out that one Samaritan member had just been elected to the Washington state senate and another member was a long-time lobbyist. Many other states had regulations that clarified health care sharing is not insurance and is exempt from insurance law, and similar language was introduced in a bill in Washington. Miraculously, the measure was passed in both houses of the legislature and signed by the governor so quickly that it didn't interrupt sharing for members in Washington. God had turned a threat into greater protection!

The federal Affordable Care Act turned out to be ironic as well. It threatened health care sharing but led to its growth. As regulations inevitably drove up insurance prices even while using taxes to subsidize it, many people were forced to look for alternatives. We praise God that He is sovereign over everything, including the state of Washington and Washington D.C. As Romans 13:1 teaches us, "There is no authority except that which God has established."

We continue to pray for our coun-

try's leaders and remain concerned about protecting liberty in health care, and not just for Christians who want to practice their faith through health care sharing. All Americans deserve free market choices in health care, not a big-business-big-government cartel that stifles innovation and results in skyrocketing prices and poor quality. By the grace of God we seek to play our part in modeling how Christian liberty and charity inspire real solutions to the health care challenges that face our country.

### **So that all peoples might know**

Joshua not only commanded the Israelites to set up stones of remembrance. He also told the people how to interpret their meaning:

He said to the Israelites, "In the future when your descendants ask their parents, 'What do these stones mean?' tell them, 'Israel crossed the Jordan on dry ground.' For the Lord your God dried up the Jordan before you until you had crossed over. The Lord your God did to the Jordan what he had done to the Red Sea when he dried it up before us until we had crossed over. He did this so that all the peoples of the earth might know that the hand of the Lord is powerful and so that you might always fear the Lord your God." (Joshua 4:20-24)

We should follow this Biblical example. When we remember how God has protected and blessed Samaritan Ministries in the past, it should cause us to praise Him with a heart of worship. As we look to Him in faith for guidance we will find the courage to face whatever challenges are to come. ♦

## 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.*

### **Pastor faces new charges**

New charges of “illegal business activity” have been brought against a Chinese pastor originally charged with “inciting subversion,” Mission News Network says. Wang Yi is pastor of Early Rain Covenant Church in Sichuan, one of many that refuse to register with the Chinese government. The new charges appear to be linked with distribution of legally provided Mandarin Bibles. More than 100 members of the church were arrested several months ago. *Please pray for Pastor Wang and other church members to be released, for the Church in China to continue to grow despite (or because of) persecution, and for imprisoned believers to have strong faith.*

### **Elder released in China**

An elder in Early Rain Covenant Church has been released on bail, International Christian Concern reports. Li Yingqiang was sent back to his hometown in Hubei province to be with his wife, who was unaware of her husband's fate for eight months. Li and fellow elder

Qin Derfu was accused of “picking quarrels and stirring up trouble” and “running an illegal business.” Li is reported to be thinner but in good spirits after his detention.

### **Algerian churches closing**

Church closures by the Algerian government appear to be accelerating, MNN reports. Eight churches have been told to close their buildings, three alone in August. The closures appear to be a systematic campaign to shut down all churches in the African country. Churches are required to have licenses to use a building for non-Muslim religious worship, but a Middle East Concern representative says the government has never issued a permit. When a health and safety inspector asks for a church permit, leaders are thus unable to give them one. *Pray that this systematic campaign will end, that church leaders would know the Lord's peace, and that congregations will find ways to worship together.*

### **Eritrean Christians arrested**

More than 150 Christians have been arrested recently in Eritrea, World Watch Monitor says. Some of them reportedly are being held in an underground prison composed of tunnels. Others have been taken to police stations. The clampdown began in June when 70 members of Faith Mission Church of Christ in Keren were arrested and taken to the underground prison. Several Christians have reportedly gone into hiding as a result of the actions. *Pray that the Eritrean Christians will be safe and that they will be released soon. Pray also for the conversion of government authorities there.*

### **Pakistani family harassed**

A Christian family in Lahore, Pakistan, says it has been harassed by local

Islamic extremists after the family opened a summer education program for dropouts, International Christian Concern reports. The Christians say the extremists have accused them of teaching Christianity to Muslim children. One member of the family, Enosh Emmanuel Hayat, allegedly was beaten during a visit by the extremists. The family was ultimately forced to shut down the program. *Pray for Enosh to recover fully from the beating and for the family to find ways to reach out to troubled children in the area.*

### **India church destroyed**

A small church in India was destroyed by fire in an apparent arson, ICC says. The destruction of the church 80 miles southeast of Hyderabad, India, “has left the community completely shattered,” according to local Christians. *Pray that God will guide the congregation in next steps to take and will protect and unify them.*

### **Chinese church raided**

A church in Yunnan province in China was raided on August 11, ICC reports. Churchgoers' cell phones were confiscated and members' names taken. The members also were pressured to sign a statement promising they would never come to that church again. It is believed that the raid was part of an ongoing crackdown. *Pray that the believers will find ways to come together for worship and withstand pressure by authorities.* ♦

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

and father-son relationships for the children.

Eventually, due in great part to these blessings, Lori began to feel the calling to minister to other widows and orphans who were suffering in the same way she and her children had, and Perspective Ministries was born.

“Walking the road of a widow, and raising the fatherless, has put something within me that only God could instill in my heart, and that is to care for others in the ways we have been cared for,” Lori says.

Of course, nothing would have come to pass if it were not for the power of prayer. Lori says she lost track of just how many people covered her and her children in prayer over the years, every one of which she felt and appreciated.

God used the children’s time in Christian education to teach them about Himself. In talking about the children’s school teachers, Lori says, “they wanted to make sure each of the children’s relationship with the Lord was most important. Those dear teachers took the kids under their wing, nurtured them, loved on them, and were a constant listening ear over the years.”

Finally, mentorship served a beautiful role in Lori’s life and the lives of each of her children. One of the hardest seasons was the period during which Lori had six teenagers in the home. But even in that, God provided eight couples to come alongside her family and help mentor and raise those teenagers for the Lord.

Truly Lori and her children have seen God use tragedy, suffering, and darkness for beauty, grace, and goodness in their lives. ♦

establish authenticity.

The next step is to finish preparing the complete release of season one in December, then to finish fundraising for season two, which is being done online and through sales of the first season’s product. Dallas hopes to complete seven or eight seasons.

“We want to do justice to the Gospels,” he says.

A devotional is already available for purchase at the website as part of various bundles, and Dallas’s famous father, writer Jerry Jenkins of *Left Behind* fame, is at work on a novelization of the series.

One thing Dallas emphasizes is that *The Chosen* doesn’t add anything to Scripture.

“The Bible is complete,” he says. “We’re doing a show that’s based on Scripture, but we have no interest in contradicting Scripture or writing a new gospel. We’re simply giving tools and providing a show for thousands of people who already have a love and desire for Scripture.”

He says his prayer for *The Chosen* is “that by seeing Jesus through the eyes of those who actually met Him, viewers will be affected in the same way that they were.”

Dallas adds that the production needs prayer “that we have the means to do that.”

The “means” can be provided at TheChosen.tv by either donations or purchase of materials.

The binging is up to you. ♦

**When a serious** leg injury led to my husband having his left leg amputated below the knee, our life was drastically altered. We had never had large need through Samaritan, so we were concerned with how that would all work. We called Samaritan from the hospital and were overwhelmed by the love and concern expressed. Prayers immediately said over the phone reduced our stress level tremendously. We knew God would provide but He far exceeded our expectations. Our bills have been paid without worry thanks to the members of Samaritan. Our local church family as well as God’s people all across the country have provided in ways we could never have imagined. In less than four months my husband had his prosthetic and returned to normal routines. God is faithful!

Jason & Lisa  
Indiana

**Two years!** That’s how much time we wasted not signing up for Samaritan. We were paying over \$14,000 a year in insurance premiums, not counting the deductible, but trusting a bunch of strangers to share our bills sounded way too good to be true. After much prayer and research we understood better and signed up!

We just had our first Need experience. I have dealt with our insurance claims before so I wondered how long the process would drag on. Wow! No red tape. Nothing could be easier than having a Need shared. We had our surgery bill paid in 60 days! Unbelievable! What a blessing you all have been to us.

Larry & Susan  
Kentucky

On that day many will say to Me,  
“Lord, Lord, did we not prophesy  
in Your Name, and cast out demons  
in Your Name, and do many mighty  
works in Your Name?” And then  
I will declare to them, “I never knew  
you: depart from Me you workers  
of lawlessness.”

Psalm 27:1

Jesus said there will be many people who declare their allegiance to Him and are counting on their mighty works “in Jesus’ Name” to get them into Heaven, but who will not be allowed to enter. In fact, Jesus will say, “I never knew you, depart from Me you workers of lawlessness,” to many who call Him “Lord, Lord.” Many.

Who will enter the Kingdom of Heaven? The verse before this passage says it will be the ones who do the will of our Father Who is in Heaven—the ones who live a life of obedience.

What are some evidences of obedience? Abiding in Him (John 15:5). Keeping His commandments (John 14:21).

Confessing our sins and walking in the light (1 John 1:5-10). Loving our fellow believers (1 John 3:11-15), and forgiving them (Luke 17:3-4). Loving the Father, not the world (1 John 2:15-17), and not deliberately continuing in sin (Hebrews 10:26).

The evidence that we are known by Jesus is not that we do spectacular works in His Name. It is that our pattern of life is doing the Father’s will and not practicing lawlessness.

For the Kingdom,



Ray King