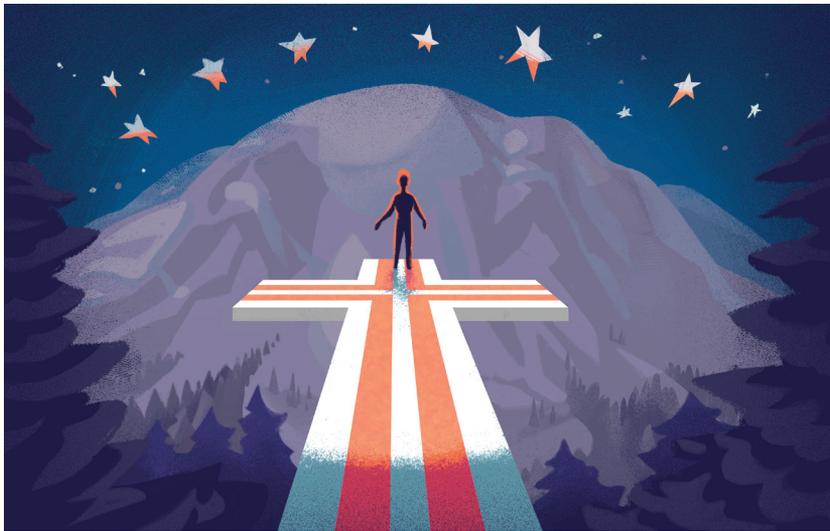


OCTOBER 2020

# Christian Health Care Newsletter

## Are you prepared to vote wisely in next month's elections?



David C. Nielsen

Note: Samaritan Ministries does not endorse parties or candidates. We recognize that members may disagree on political matters, but we believe we can remain united in Christ and the ministry of bearing one another's health care burdens as we seek to be salt and light in this world.

**THE 2020 UNITED** States elections will be held mostly on Tuesday, November 3. Are you informed and prepared to vote wisely?

If you need to register to vote or check to see if you are registered, visit the nonpartisan website [vote.org](https://www.vote.org). You can also locate your polling place, learn how to vote by mail, and volunteer to become poll worker at [vote.org](https://www.vote.org).

In addition to the election of the president, all 435 seats in the U.S. House of Representatives, 35 of the 100 seats in the U.S. Senate, and 13 state and territorial governorships will be contested. Eighty-six of the nation's 99 state legislative chambers will hold regularly scheduled

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Samaritan™  
MINISTRIES

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## Member Letter:

THANK YOU FOR YOUR PRAYERS DURING OUR DAUGHTER'S NEED

Our family has been walking through a painful trial with our 14-year-old daughter's health. Doctors have struggled to treat her gut problems, and we really appreciate the notes of encouragement we have received, letting us know members are lifting us up in prayer.

We are doing our best to steward resources by using Healthcare Bluebook. For an MRI, Bluebook pointed us to a provider that performed it for \$677, while others in the area could charge up to \$5,000!



Cameron  
SMI DIRECTOR  
OF SHARING



## Sharing Summary | September 2020

### NEEDS

\$29,315,133

### IN NEGOTIATIONS

\$637,482

### SHARES

\$29,315,133

### MEMBER HOUSEHOLDS

80,025

## 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  
1-2  
1-3

## Have a Need? Use the Health Resources App on Dash



- Compare quality and cost of health care services in your area using Healthcare Bluebook. Receive a \$250 reward when you submit a screenshot showing you chose a green fair-price provider.
- 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.

## Send a note. Pay your share. Always stay alert in prayer.

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# Pay more for your house than your health care

by member Chad Savage, Direct Primary Care doctor

Combining health care sharing with Direct Primary Care gives you affordable access to care, preserves your freedom to make your own health decisions, and connects you to Christian community.

**YOUR HOUSE SHOULD** be your most expensive purchase, or so the saying goes. Not these days. Today, health insurance premiums can make your mortgage payment look puny by comparison. Your home or your vacation or your children's future should be where your money goes—not to a plastic insurance card in your wallet.

Here's how I threw away that expensive piece of plastic and kept my money for the things I want to spend it on.

I opened my own medical practice five years ago after resigning from my position as a physician at a hospital. Resigning meant I lost my health insurance. So, I set out to navigate the individual market. My jaw dropped when I saw the \$26,000 annual premiums for health insurance for my family of four. That's a new car every year, I thought, except I don't get to drive anything. Instead, I get the dubious honor of carrying a PPO card in my wallet.

As I digested that first quote of \$26,000, I realized that was my cost even before any care would be provided. Even as I earned a physician's salary, I cringed.

While I was looking for a better, more affordable way to get quality care, I discovered health care sharing ministries. These innovative organizations are based on the Christian principle of sharing each other's burdens. It's very different from the insurance model we've grown so accustomed to. Members

## My jaw dropped when I saw the \$26,000 in annual premiums for my family of four.

share each other's medical expenses by sending monthly "shares" directly to fellow participants who are sick. Direct sharing keeps administrative costs reasonable and allows members to get affordable care. It also frees patients from network restrictions and guards against intrusion into the doctor-patient relationship.

After my wife and I looked at

several sharing ministries, we chose Samaritan Ministries. At first, we felt odd sending our monthly shares directly to another person instead of to an insurance company. But we quickly saw that sending our money to people in need, rather than a faceless company lining its bottom line, provided unanticipated value that went beyond our budget. Members of the sharing community encourage one another with heart-felt, personal notes and prayers. Our children joined in, writing "get well" messages to send with our Shares, helping them learn the value of giving. Have you ever heard of insurance customers expressing gratitude to one another?

With the Samaritan Ministries community standing behind us in case of a major medical expense, we turned to looking for affordable primary care. As a Direct Primary Care (DPC) physician myself, I know how the DPC model cuts costs. For a low monthly membership fee, DPC doctors keep their patient panel reasonable and they

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## Member Spotlight

# Andrew Oliver | Do For One

by Kathryn Nielson



### Member Andrew Oliver

[doforone.org](http://doforone.org)

[Facebook](#) @doforonenyc

[Instagram](#) @doforonenyc

**DO FOR ONE** seeks to meet the social, spiritual, and community support needs for individuals with disabilities. Known as partners, these individuals are paired up with advocates, volunteers from local churches who act as a bridge to those needs by providing freely given friendship, offering access to their worlds through friends and family, and inviting them to be a part of society. The goal, and often the result, is a long-term mutually beneficial friendship.

Andrew Oliver started Do For One in 2015 after becoming acquainted with secular agencies that helped these folks but didn't address their relational needs. Things as simple as hanging out or going to a concert.

### Closing the gap.

Do For One works hard to close the gap between people with disabilities and those without. The ministry currently serves 49 people with disabilities, 28 of whom are enjoying long-term supported matches, relationships that have existed four to five years and look promising to be lifelong. "It's a deep, not wide, kind of ministry," says Andrew, referring to a quote by Andy Stanley that turned out to be the namesake



Andrew and Alexandra Oliver

for the ministry: "Do for one what you wish you could do for everyone. Go deep rather than wide. Go time, not just money."

### It's all about relationship.

Authentic relationship is vital to the work of Do For One. Andrew believes that, without it, the needs of those with disabilities will

continue to go unmet.

"Do For One is a relationship-building program where we recruit one person with a developmental disability who has some clear needs for community support and relationship support on a freely given basis, and we match them with somebody who we call an advocate who we feel can meet

those needs well, and then a good long-term relationship could be established," Andrew says. "We're like matchmakers of the non-romantic kind.

"Adults with developmental disabilities—particularly those without a lot of family support, which is primarily who we serve—often get lost in this complicated web of formal services. And these services, although there are good intentions behind them, some good and some bad, segregate people and push them further away from community life and, how much more, church life."

### **Andrew saw the need that those with disabilities have for simple friendship.**

Andrew moved to New York City from Illinois in 2003 and worked several different odd jobs, one of which was part time as a support worker at an agency. The first person he was assigned to support was Tony, a man in his 50s with severe cerebral palsy who had been institutionalized since the age of 6 after his family abandoned him.

"I got to know him pretty well," Andrew says. "He was the kind of guy who was an authenticity sniffer. He could tell if you cared or not. I was really challenged by that and grew a lot in my understanding of God's mercy and compassion and what it looks like to be a channel of His love, to put love into action.

"I'm from the background where if you're uncomfortable you just say, 'Well, I'll be praying for you, but I've got to go home.'"

Through his interaction with Tony, Andrew learned that simply

wasn't enough, that Tony and others like him need people to physically be there for them. Andrew and Tony spent many hours together building a strong friendship, spending birthdays and holidays together with Andrew's family. "I just sort of navigated my way through what he needed and responded to that," Andrew says.

Not long after, he came across Citizen Advocacy, a program that matches people with disabilities to those without, and he knew it was exactly what he was looking for. He realized that, without even thinking about it, he was doing for Tony what Citizen Advocacy existed to do. He also realized something more important. "This is not only what Tony needs, but I needed it in my life," Andrew says. "It actually gave a richer meaning to my life, and I just kind of knew that 'surely there were other people among my peers that need this, too.' So it wasn't just that the impaired need us. We need each other."

### **The disabled population is a mission field.**

It's not just employment opportunities and the development of skills and hobbies that those with disabilities need. Their spiritual needs are going unmet at well.

"You and I can explore our faith and grow in our faith with our friends and through discipleship and through hearing the preaching of the sermon, all of those things, but if we're separated from all of that, how do we grow and develop?" Andrew says. "So there's another need we're trying to address through relationship."

As a faith-based organization, advocates are recruited through local churches that Do For One has an established relationship with. "It's a fairly tightknit recruitment strategy because of the nature of what we're asking people to do," Andrew says.

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## **Why Samaritan Ministries?**

**ANDREW AND ALEXANDRA** Oliver of Do For One needed to find a source for health care after the Affordable Care Act went into effect in 2010. They chose Samaritan Ministries.

### **Andrew knew people who worked at Samaritan.**

"I looked it up and it was just what we needed," he says. "I absolutely love the idea of the Church healing and praying for each other. It spoke to both of us. We felt really good about it and became members." ♦♦♦

# How ‘curing’ Down syndrome impoverishes us all

by Jay Hobbs

**JUST 5 YEARS** old, Julie Tennant was at the grocery store with her mother when a homeless man walked in. Though Julie’s mother, Barb, stood grappling with an understandable swirl of emotions—pity, protectiveness, and even physical revulsion—Julie’s reaction was much more to the point.

Breaking free from her mother, Julie bolted straight to the stranger, throwing her arms around him in a beautifully unforeseen embrace.

Caught off-guard by the whole scene, Barb moved to pry her daughter off the haggard man. Half apologizing for Julie’s impulsiveness, Barb was already visualizing the bath her child would need the instant they got home. That’s when the man’s words stopped Barb in her tracks.

“Lady,” he said. “I can’t tell you the last time somebody wanted to hold me.”

Though Julie has since grown into adulthood, moments like this are every bit as common in her world today as when she was a child. For Julie, the world is not made up of outsiders and insiders, just a mix of friends she’s met and friends she hasn’t had a chance to embrace quite yet.

Born with Down syndrome, Julie lives a far more uninhibited life than

those around her—so much so that her grandfather once dubbed the biological reality underlying her condition as “the Love Chromosome.” The label stuck, and as anyone who’s had the chance to meet Julie will tell you, it’s a fitting term of endearment.

Today in the U.S., over 400,000 children and adults live with Down syndrome. Strikingly—though not

**When you hear about Down syndrome cases trending downward, you have to supply the word “abortion” to understand what is really going on.**

at all surprising if you have friends like Julie—99 percent of these men, women, boys, and girls say they are happy with their lives, while 97 percent say they like who they are. As a rule, when you meet someone with Down syndrome, you’ll find a person who exudes joy, kindness, and a sense of wisdom

that transcends circumstances and natural limitations.

Sadly, there are some whose vision of a perfect world—a concept that once went by now-defunct names like “eugenics” or “social hygiene”—includes the complete annihilation of people with Down syndrome. In 2017, several news outlets profiled Iceland for “curing” Down syndrome in its country, an “achievement” that was noticed throughout Europe and North America.

Only slightly outpaced by Iceland, the same news reports noted the nation of Denmark boasts a 98 percent “success” rate of combatting Down syndrome, while France and the U.S. have reduced Down syndrome in their countries by 77 percent and 67 percent, respectively.

Of course, there is no cure or treatment for Down syndrome, so when you hear about Down syndrome cases trending downward, you have to supply the word “abortion” to understand what is really going on. The inescapable truth is that the majority of children like Julie are diagnosed within the womb and summarily aborted

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## From our 'Samaritan Ministries Community' Facebook Group



**David**

**THIS IS OUR** son Vaughn. He was born in 2015 and has Down syndrome. He is the most precious gift. When he was born, His lungs were not working, his intestines were not developed, and he had some other issues common to those born with Down syndrome. He had to have surgery less than 10 days after being born. This little cutie was in the NICU for 3.5 weeks and racked up a medical bill we could never afford to pay.

Fast forward to now. He has been life-flighted three times and nearly died twice from respiratory health issues and internal bleeding. Has had pneumonia, RSV, multiple

surgeries, and we believe COVID this last January. Doctors weren't sure what it was at that time, but it nearly took his life. God has continued to protect this little guy and has used all of you to help bear our financial burdens. Without Samaritan Ministries and members we would not have been able to care for our son. I still have BAGS of letters that have been sent to us over the years from all of you saying that you were praying with us for our son. Thank you from the bottom of our hearts! We are so blessed to be a part of this community! ♦♦♦

## Member Letters

### Members save with Healthcare Bluebook



**John**

**AFTER SUFFERING A** heart attack last year and having several surgeries, my bills are mounting.

In recovering from a heart attack, my doctor wanted me to have a defibrillator implant. This required me to approach the hospital with no insurance as a self-pay patient and because it was major surgery, I knew it would be very expensive. Using the Healthcare Bluebook website showed me that I had two providers in my area to approach for quotes. I learned from the Healthcare Bluebook team that the cost of the device, the surgeon, and the anesthesiologist were about the same in each location, but the facility cost can be wildly different. At one hospital I was able to get the facility price of \$119,500 reduced to \$25,000. The other came in at a self-pay price of \$79,000. I would be using my same doctor to do the surgery at the lower-cost facility.

The hospital agreed to the price but needed me to pay 35 percent upfront. I called Samaritan and explained that in order to save the members \$94,000 I would need to pay \$8,750 right away before the surgery. I had a little-used credit card I could use to pay the fee, and Samaritan staff told me to go ahead, take whatever steps I

needed in order to get the health-care I needed. They also reminded me that the Guidelines allow three months' interest charges to be shared when paying with a credit card results in substantial savings. Samaritan Ministries has been the best decision I could have ever made for my health care.



**Melody**

**I WAS HAVING** several disturbing symptoms and my doctor wanted me to have an MRI. I looked on the Healthcare Bluebook site and found a place close to me that offered the MRI for \$500 while other providers in the area were charging \$4,200.

And what a pleasant surprise to receive the \$250 incentive check in the mail!

**John**

**I RECENTLY HAD** some serious gallbladder attacks and a diagnostic ultrasound. Not knowing where to go locally for it, we looked on Healthcare Bluebook and found one nearby. It cost about \$250 instead of the normal \$500. Even though this isn't a huge savings, I received the reward for my efforts to steward our Shares. Bluebook is a great resource that results in significant savings.



**Mike**

**I HAD TO** get an MRI on my left shoulder to rule out rotator cuff tear. I went to Healthcare Bluebook to find the place that offered the best price for the MRI. To my surprise it was my local hospital. According to Healthcare Bluebook, they were charging \$495 for an MRI of the shoulder, while other places were starting out at over \$500, up to \$1,200. We use Healthcare Bluebook to find the best deals on any labs, or CT/MRI/X-rays that I need.

In the past year I have had to have MRIs on my right knee and left shoulder, as well as CT scans of my abdomen. Every time we found the hospital or stand-alone radiology facility that offered the best price by using the Healthcare Bluebook. I recommend it to everyone we know, regardless of whether they are members of Samaritan Ministries. With insurance deductibles so large, everyone can use Healthcare Bluebook to help them save money on the tests that doctors order.

**Brandon**

**WHEN I HAD** shoulder problems, I needed an MRI with contrast. Healthcare Bluebook pointed to me to a provider who performed it for \$726 while others in my area could charge up to \$4,300. Yikes!

## Samaritan is the Body of Christ ministering to one another

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### Suzanne

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**OUR DAUGHTER WHO** broke her arm is just 5 years old, so one family sent her a puzzle and book with their Share. They included a note about how they prayed that she would know God's great love for her. They gave her Jesus in a way that she could understand. They made something that could have been a bad memory into an event that leads her to the heart of the Lord. Now associated with her broken arm memory is the message of God's love specifically for her. I'm so grateful for the Body of Christ who helps speak truth and life into my children!

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### Rebecca

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**GOD HAS RICHLY** blessed me in all aspects of my life, including through the members of Samaritan Ministries. The prayers and encouraging notes are precious, and I'm thankful my Shares are sent directly to brothers and sisters in Christ. I also find it reassuring that my medical decisions are between me and my doctor without intrusion from an insurance company. And it's a huge blessing to know my Shares will never be used to fund the killing of an unborn child, unlike insurance premiums. I thank God for Samaritan praying his continued blessings on the leadership and our whole Samaritan family.

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### Katherine

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**THROUGH MY JOURNEY** of breast cancer God not only met our needs financially, but He has shown Himself to be a merciful and loving Father by using the surgery, chemotherapy, and radiation to restore me to health. He used this cancer to bring glory to Himself in so many ways, and I view my cancer as a blessing, not a curse. The trial definitely drew me closer to Him and the prayers and encouraging cards from brothers and sisters in Christ were amazing. It is such an encouragement to experience the Body of Christ pulling together even though we are miles apart!

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### Dianne

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**IT WAS SO** encouraging to know brothers and sisters in Christ were praying for my Need. It's such a valuable part of this ministry, and no insurance company can provide that. I thank God for Samaritan and pray that He preserves it as a beautiful, effective way for Christians to meet one another's Needs and glorify Him.

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### Debra

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**IN 2013 I** suddenly lost my 52-year-old husband to a heart attack, and his employer-sponsored health insurance as well. The next two years, coincidental with the final implementation of Obamacare, were a nightmare of

trying to find a suitable policy, then losing it as company after company bowed out or went belly-up under the "Affordable" Care Act.

Thank God that's when a family member told me about Samaritan. In November of 2015 I joined. I now take full responsibility for managing and paying for my own health care—by budgeting for ordinary health needs and leaning on the generosity of my fellow members to help when my needs are extraordinary. Although there is no contractual guarantee that my needs will be met, I have confidence in the integrity of my fellow members to give as they have promised, as well as confidence in Samaritan's board of directors and staff to manage a reliable and sustainable program.

Since I became a member, I have never been concerned about whether the program would be available again next year, or what ways an insurer was going to weasel out of paying a claim—as COBRA did to me when my already-met deductible reset to zero upon my husband's death.

I've always been pretty healthy, but this year I had three unexpected needs totalling over \$10,000. I am starting to receive checks from members all over the country, and with those financial gifts come prayers and notes of encouragement. I am convinced those prayers are invaluable, and a significant factor in my recovery. Biopsies for all three issues have all come back normal or benign, praise God!

I'm am grateful—to God, Samaritan Ministries, and each and every person who prayed for my health and supported me financially.

# Our unhealthy addiction to health insurance

by Dr. Jeffrey Gold

**WHENEVER I GIVE** a talk about health care, I ask the audience, “What is the worst addiction problem we have in the United States?”

The answers are typically the same and all are good guesses—alcohol, tobacco, opiates, and sugar are most frequently cited. I agree these are all terrible addictions that need to be addressed, but, in my opinion, the worst addiction in America right now is to health insurance.

## The numbers

That answer usually draws a stunned or shocked silence from the audience but the numbers bear it out. The table here shows the staggering costs Americans spent on health care in 2017. Please remember, these figures are in billions of dollars, so \$2,961 spent on “personal health care” represents \$2.9 trillion(!).

What is most shocking about these numbers is not just the high spend but the lack of value delivered in return. As a primary care physician who has practiced within the insurance-based system and now outside of it, I can tell you Americans are paying Porsche prices for Yugo performance.

The typical American experience in seeking health care is not good. There are often long waiting times

2017 National Health Spending (in billions)					
Type	Total	Out of pocket	Private insurance	Medicare	Medicaid
Personal health care	\$2,961	\$365.5	\$1,039	\$660	\$521.3
Hospital care	\$1,142.6	\$33.9	\$455.3	\$292.9	\$193.9
Physician & clinical	\$694.3	\$60.1	\$300.9	\$159	\$75.3
Other services	\$96.6	\$23.9	\$33	\$24.7	\$7.5

for appointments (usually which could have been cleared up in an email or phone call), brief interactions with an actual doctor, high co-pays and deductibles, long waits at the office, a crushing amount of paperwork, and a stunning lack of communication. Does this fit into a description of “Porsche value”—especially when one gets the mysterious, indecipherable bill for services weeks later?

## Insurance isn’t really insurance

The main mistake that we have succumbed to as a society is that we have deviated from the original intent of health insurance. The true purpose of health insurance was to protect people against financial ruin in the event of an unexpected, major occurrence—just like car insurance, life insurance, and homeowner’s insurance. But things got murky when people

were indoctrinated into the belief that good health insurance should “cover everything” because “everything in health care is expensive.”

The irony is that because of this mistake, the “insurance” has become more expensive to the point it is unaffordable to many, and even those that can afford the premiums struggle to put money aside to cover the huge deductibles and coinsurance as shown in a recent article from Bloomberg ([bloom.bg/3ixSiKK](http://bloom.bg/3ixSiKK)).

The system got messed up when health insurance stopped being a form of insurance and instead became a default payment system. The dialogue below is an actual discussion I had this past year with a patient about lab tests.

Me: “Those lab tests will be 20 dollars cash through our pricing.”

Patient: "What will it be if I bill through insurance?"

Me: "We can send it to a hospital who will bill insurance but if you are on a high deductible plan I have no idea what your out-of-pocket will be, but I can guarantee it will be more than 20 dollars."

Patient: "Ok, let's use insurance."

Me: "You do understand part of the reason insurance is so expensive is because we use it as a payment model rather than insurance?"

Patient: "Well I pay a lot for my insurance so I want to use it."

Me: \*HEAD EXPLODES\*

(FYI, the labs ended up being around \$400 through insurance due to deductible.)

### Addiction

The definition of addiction is "a psychological and physical inability to stop consuming a chemical, drug, activity, or substance, even though it is causing psychological and physical harm."

It's discussions like these that make me assert that we are addicted to health insurance. This patient simply could not imagine not using their insurance for a simple procedure and, in so doing, drove up the prices unnecessarily for everyone. By doing this, we as a society, have let this addiction consume us, our paychecks, and our savings for our children and grandchildren. And we

keep doing it because our brains tell us there is no other way.

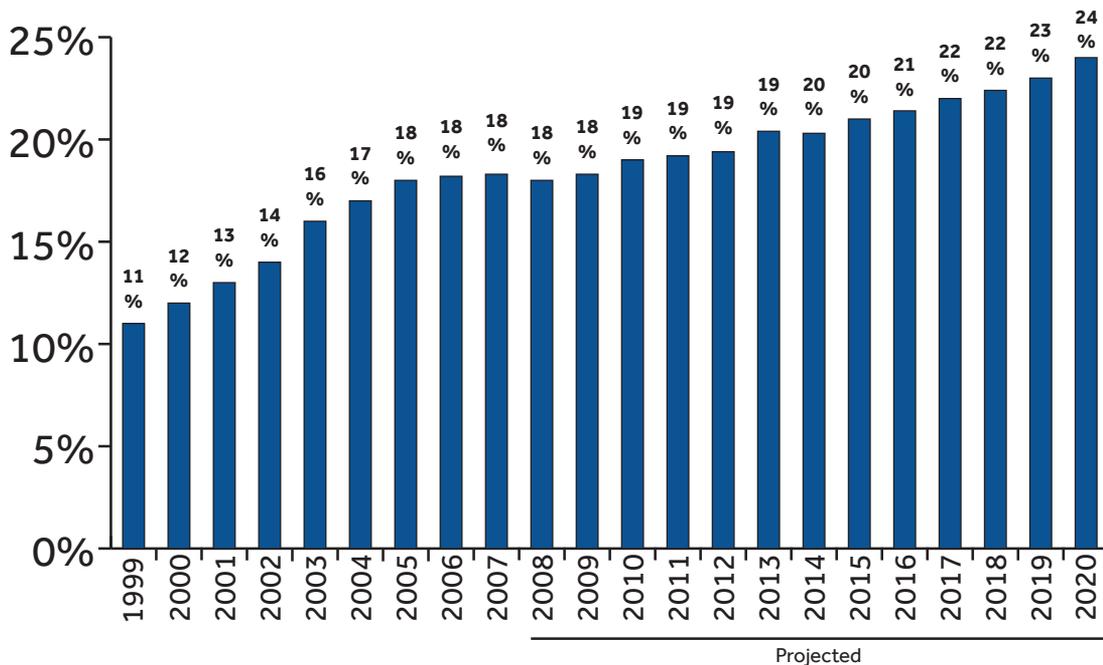
The chart below illustrates the spiraling costs of our health insurance as payment system addiction.

One of the health insurance benefits experts I work with is correct when he says "Today's claim is tomorrow's premium, copay or deductible."

Unfortunately, the hardest part of treating addiction to any substance or belief is that denial is a major part of the disease. In order to fully treat addiction successfully, the addict has to accept that they are an addict and want to get better. Once that happens you just have to ask for help and there are resources available.

*continued on page 13*

### Average Family Premium as a Percentage of Median Family Income 1999-2020



Source: Commonwealth Fund calculations based on Kaiser/HRET, 1999-2008; 2008 MEPS-IC; U.S. Census Bureau, Current Population Survey; Congressional Budget Office.

see patients as often as needed. Patients have 24/7 phone and email access to their doctors, who are working directly for them, not a third party. Many DPC doctors also offer significantly discounted labs, meds, and imaging services, and are able to provide those services at less than an insurance company would through a copayment. Direct Primary Care is personal, affordable, and predictable.

Combining a health care sharing ministry with a Direct Primary Care frees the patient from the fear of being punished with an exorbitant bill for fee-for-service care. This was the solution I was looking for and it meant the best of both worlds for my entire family. For \$730 a month, we didn't have to worry about the expenses of catastrophic care, and we had unlimited primary care physician visits (with discounted labs, meds, and imaging). This is dramatically less than the monthly \$2,170 I would have paid for the insurance premium alone before I even saw a physician. That translated to a savings of \$172,800 per decade, or the equivalent of buying a new house—with cash—every 10 years.

So, what of all those savings I've had in health care? Well, I can say it has a great living room. ♦♦♦

Dr. Chad Savage is a member of Samaritan Ministries and the founder of YourChoice Direct Care in Brighton, Michigan. Follow him on Twitter @ChadSavageMD

### **This is what authentic relationship looks like.**

When Andrew met Lenny, he knew Lenny would make a good partner because he has spent most of his life in a group home. Lenny is a poet and extremely witty, but, because most of his time was spent with others in the group home, he had no sense of individuality, and his gifts and talents were not seen.

Through one of their community events, an event which introduces potential partners with potential advocates, an advocate named Jesse met Lenny and quickly grew fond of him. The two have enjoyed a beautiful friendship for over a year.

Advocates like Jesse serve as a bridge connecting their partner to his or her friends. "Many of us have this ordinary privilege of having many friends and being connected to a church community. It's so profoundly simple, but it's needed."

One such example of this is when Jesse invited Lenny to hear his girlfriend's band play. For people like Lenny, this was a rare opportunity "for someone with a disability as severe as his to be among other people who are nondisabled without any kind of agency surrounding it." "It's the kind of integration that I was trying to accomplish as a support worker, but I couldn't because there were too many barriers with policies and procedures and stuff," Andrew says.

### **The reality of segregation shocked Andrew.**

Andrew remembers a shocking example of just how segregated those with disabilities really are.

As he and Tony were walking one day just three or four blocks up the street from where Tony lived, Tony was shocked to discover a Borders bookstore. Not only had he never seen a Borders bookstore, he didn't know there was one in his neighborhood. "That was one of those times I realized how deeply segregated people really are, where you can live in a place for several years and not know something up the street exists."

It became Tony's favorite place to go. Andrew's entire job at the time was to help Tony find a sense of belonging, something that is desperately lacking for those with disabilities. Part of that problem is in the way society responds to them.

"I learned a lot from just seeing how people respond and make assumptions whether people are scared of him because of what he looks like, or people pity him because of what he looks like. I picked up on all of these barriers from the community and how hard it is for someone like Tony to just build friendships and live a somewhat normal life."

### **How you can pray for Do For One.**

- For wisdom and guidance.
- For redemptive ideas out of severe limitations.
- For the new full-time staffer joining Do For One as program coordinator.
- For aging parents in the community who worry about what will happen to their children with disabilities when they are gone or no longer able to care for them. ♦♦♦

for no other reason than their Down syndrome.

This irreversible, lethal form of discrimination doesn't make the world richer, but it does match the animating motives of groups like Planned Parenthood—whose founder famously championed birth control as “the process of weeding out the unfit, of preventing the birth of defectives or of those who will become defectives.”

Planned Parenthood's modern-day torchbearers have stayed true to the mission. Acting on the misguided belief that any human being—as unfit as we all are in one way or another—has the right to declare another person “defective” and authorize their death, today's abortion lobby steadfastly and openly resists even the most minimal protections for unborn children with Down syndrome.

In one case, Planned Parenthood sued to try and strike down an Indiana law that, in part, would “prohibit abortions motivated solely by the race, sex or disability of the fetus.”

That case, *Box v. Planned Parenthood of Indiana and Kentucky*, is emblematic of a full-fledged campaign to normalize the elimination of Down syndrome babies via abortion. Backing up the courtroom and legislative battle to eradicate the Down syndrome population, the Washington Post published a full-length op-ed from a mother who stated flatly that she would have aborted her own baby if she had received a Down syndrome diagnosis. And that is now just one of many variations on the same theme.

It shouldn't take a heart-warming anecdote to drive home the point that people with Down syndrome belong in our society. Five minutes with Julie reminds us that every innocent life should be protected and celebrated. No one should ever find themselves the target of able-bodied adults who deem their lives unworthy of living.

Like the rest of us, Planned Parenthood and other supporters of abortion should take a lesson from the homeless man in 5-year-old Julie's embrace—the world is a far richer place with folks like Julie in it. ♦♦♦

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## Recovery

This country needs help as 20 percent of our GDP is spent on health insurance and the costs of care. It is up to us as a society to fix this as we are all patients and deserve better. We deserve high-quality care when we are suffering from an insurable event and should be protected from financial ruin in such cases. We also deserve transparent pricing and quality assurance.

Above all, we deserve a system with a working payment system and to stop using insurance beyond its intended purpose. Simply stated, we must break our unhealthy addiction to health insurance. I am starting a support group called USHIAA—United States Health Insurance Addicts Anonymous (ironically HIAA is already being used by you guessed it ... Health Insurers Association of America).

As the founding member, I am willing to admit that I too am a health insurance addict, but am now in recovery. The process of recovery has not been easy, but it has been the most rewarding process of my life. This group is established to help you through this process so please join me so we can let the healing begin. ♦♦♦

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elections for nearly 5,000 seats. Plus, elections will be held in our counties, cities, and villages, such as for judges and law enforcement officers.

The U.S. Congress can have great influence for good or bad. State governments could provide resistance to federal overreach and abuse. There are thousands of local elected officials who can use their offices to reward those who do good and to punish those who do evil—or they can do just the opposite (1 Peter 2:14). At all levels of government, every elected official can exert influence.

We need to support those who will uphold and protect Biblical truth. We have been commanded to take the light of Jesus Christ into all the world, and that includes government. Failure to do our duty allows darkness to prevail.

#### **How to decide?**

Deciding how to vote can be daunting, but remember that James 1:5 says, "If any of you lacks wisdom, let him ask God, who gives generously to all without reproach, and it will be given him."

For federal elections, there are

Christian voter guides available to help us. AFAaction.net, FRCaction.org, and ChristianVoterGuide.com provide helpful resources.

In Illinois, where Samaritan Ministries is based, we are blessed to have member Dave Smith leading the Illinois Family Institute, which distributes voter guides for elections around the state.

You may be able to find a similar policy institute in your state by using ChristianVoterGuide.com, which links to pro-family and pro-life state level organizations.

#### **Remember these Biblical principles**

##### **Cry out to God:**

Restore us, O God of hosts; let Your face shine, that we may be saved!" (Psalm 80:7)

If My people who are called by My name humble themselves, and pray and seek My face and turn from their wicked ways, then I will hear from heaven and will forgive their sin and heal their land. (II Chronicles 7:14)

##### **Pray for our leaders:**

First of all, then, I urge that suppli-

cations, prayers, intercessions, and thanksgivings be made for all people, for kings and all who are in high positions, that we may lead a peaceful and quiet life, godly and dignified in every way. This is good, and it is pleasing in the sight of God our Savior. (1 Timothy 2:1-3)

Let justice roll down like waters, and righteousness like an ever-flowing stream. (Amos 5:24)

##### **Trust that God is in control:**

The king's heart is a stream of water in the hand of the Lord; He turns it wherever He will." (Proverbs 21:1)

Let every person be subject to the governing authorities. For there is no authority except from God, and those that exist have been instituted by God. (Romans 13:1)

##### **Prepare yourself:**

In your hearts honor Christ the Lord as holy, always being prepared to make a defense to anyone who asks you for a reason for the hope that is in you; yet do it with gentleness and respect. (1 Peter 3:15).



## **Vote.org**

- Register to vote (or check to see if you are registered)
- Locate your polling place
- Learn how to vote by mail
- Volunteer to be a poll worker

# Prayer for the Persecuted Church

## **Chinese pastor's wife, son being closely monitored**

The wife and son of a jailed Chinese pastor are being closely monitored by authorities, Voice of the Martyrs-Korea reports. Pastor Wang Yi of Early Rain Covenant Church is serving a nine-year sentence. He and his wife, Jiang Rong, were arrested in December 2018. Jiang was released on bail but is banned from interacting with family, friends, and church members, and is being constantly monitored by security agents. Their son, Joshua, has been reunited with his mother but is also restricted from interacting with others and is taken daily by police to a public school for indoctrination. Pray for Pastor Wang as he serves his sentence and for protection, provision, and encouragement for his wife and son.

## **Christian man in Pakistan accused of defiling Quran**

A Christian man in Pakistan has been accused of blasphemy, International Christian Concern reports. David Masih was arrested on August 30 after pages of the Quran were discovered in a drain. After a video of the discovery went viral on social media, Masih was charged with the crime. False accusations of blasphemy against Islam are commonly used in Pakistan for personal vendettas or to stir religious hatred. Masih faces life in prison. Pray for the release of David Masih and protection for Christians in his area.

## **Housemaid beaten by Muslim employers**

An 18-year-old Christian housemaid named Anneqa was reportedly beaten by her Muslim employer after refusing to convert to Islam, ICC reports. She was asked to convert because she touches the family's kitchen utensils as part of her work. Pray for physical and spiritual healing for Anneqa and for a different job.

## **Islamic group demands school building, detains headmaster**

The Kurdish headmaster of a Christian school in northern Syria is being detained by an Islamic group after refusing to hand over the school building for an Islamic school, Voice of the Martyrs-Canada reports. Radwan Muhammad told the groups, "I will hand you the building in one case only: if Jesus Christ comes to earth again." He has been accused of apostasy. Pray for his safe release and that the school will be able to continue in Afrin, Syria, without interference. ♦♦♦



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**Remember those who are in prison, as though in prison with them, and those who are mistreated, since you also are in the body.**

**HEBREWS 13:3**

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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.

**FOR MORE INFORMATION ON THE PERSECUTED CHURCH:**

International Christian Concern  
[persecution.org](http://persecution.org)  
800-422-5441

World Watch Monitor  
[worldwatchmonitor.org](http://worldwatchmonitor.org)

First of all, then, I urge that supplications, prayers, intercessions, and thanksgivings be made for all people, for kings and all who are in high positions, that we may lead a peaceful and quiet life, godly and dignified in every way. This is good, and it is pleasing in the sight of God our Savior, Who desires all people to be saved and to come to the knowledge of the Truth. **1 Timothy 2:1-4**

✂ Detach and use as bookmark or on your refrigerator

## THE DOORPOST

DEUTERONOMY 6:4-9; 11:18-21



First of all, then, I urge that supplications, prayers, intercessions, and thanksgivings be made for all people, for kings and all who are in high positions, that we may lead a peaceful and quiet life, godly and dignified in every way. This is good, and it is pleasing in the sight of God our Savior, Who desires all people to be saved and to come to the knowledge of the Truth.

### 1 TIMOTHY 2:1-4

The verses above indicate that there is a connection between believers leading peaceful, quiet, dignified, and godly lives, and unbelievers being saved and coming to the knowledge of the Truth. The purpose is not for our own ease and comfort, not so we can have more possessions or leisure time, not to build our own little mini-kingdoms on earth, but building the Kingdom of Jesus Christ. This is good and pleasing in the sight of God our Savior.

Most of us want to live peaceful, quiet, dignified, godly lives, especially in the midst of the turmoil that is currently going on all around us. We want to be safe and protected from violence and societal upheaval. But our first concern should be people being saved and coming to the knowledge of the Truth. The way we seek this is by making supplications, prayers, intercessions, and thanksgivings for all people, for kings and all who are in high positions, and this passage gives a good idea what the content of our requests should be. This is good and pleasing in the sight of God our Savior.



For the Kingdom,  
Ray King