

This Month at Samaritan

January 2022

Samaritan™
MINISTRIES

January 2022 Classic/Basic sharing summary

Member Households in Classic/Basic: 78,346

January Bills: \$27,726,257

January Shares: \$27,887,309

No proration this month!

Fewer bills were assigned in January than in December, so Needs are not being prorated this month. Praise God! We also praise God that our Provider Relations Team was able to negotiate an additional \$4.3 million in savings last month above member-negotiated savings.

Online Share increase vote to occur at next proration

While we did not prorate in January, Needs consistently exceeded Shares by an average of \$1.6 million each month in 2021—even with additional savings achieved by members and staff. Samaritan leadership and Board members do not take lightly the burden that both prorating and Share increases put on members. We have been and will continue to work diligently in order to keep member costs as low as possible as medical spending continues to rise significantly.

The next Share increase vote will be conducted using a unique link sent to the email addresses members use to log into Dash. Members who do not currently have a Dash account were sent a postal mail letter in December that included instructions on how to create a Dash account. Please follow those instructions and sign up for a Dash account soon so that you will still be able to continue voting on future Share increases.

Please donate to help members with prorated Needs in December

While we did not prorate this month, Classic Needs were prorated in December by 4 percent. If you would like to help minimize the impact on those affected by proration, please prayerfully consider donating to the Member Assistance Fund.

Finally, please be in prayer for peace and provision for members affected by proration. Please also pray that the Lord would grant Samaritan leadership wisdom as they consider a Share increase to propose to members for a vote the next time Needs are prorated.

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Jesus gives rest to those who come to Him

Get your \$250 Healthcare Bluebook fair-price reward

Using Healthcare Bluebook to compare cost and quality ratings before you see a provider is one of the most important ways you can steward your fellow members' Shares, and now you can receive a \$250 reward for choosing a green fair-price provider. For details, visit SamaritanMinistries.org/reward.

We're hiring!

On-site and remote positions are open at Samaritan Ministries!

If you're interested in pursuing a career at a Best Christian Workplace, go to SamaritanMinistries.org/Careers to see which positions are available.

Inside this month's newsletter

State of the Ministry message: New CEO Mark Zander shares updates on where Samaritan Ministries has been in the past year, where we stand now, and where the Lord is pointing us. Be sure to read Mark's first State of the Ministry message starting on page 1.

Focused on our Mission and Purpose: Mark Zander, Chief Operations Officer Will Cooper, and Chief Purpose Officer Anthony Hopp talk about how Samaritan continues to pursue our intent to redeem health care. Page 6.

Mission and Purpose Q&A: Mark, Will, and Anthony answer questions about our Mission and Purpose, explaining the ministry's priorities for serving Christ and our members. Page 8.

Member Spotlight: Kevin Clark of Ecclesial Schools Initiative describes how he started a school based on classical curriculum and how such schools can be affordable for all. Also, read how Samaritan members have blessed him and his wife, Taryn. Page 11.

Book excerpt: Member, pastor, and counselor Nathan Daniel has written the book *Freedom through Forgiveness*. Read this excerpt on how forgiving someone who had mistreated him led to the lifting of physical and emotional pain. Page 14.

The Doorpost: Jesus gives rest to those who come to Him. Read Ray King's reflection on Matthew 11:28-30. Page 16.

Please allow time for Shares to arrive in the mail

If your Need is assigned Shares in January, please allow some extra time for them to arrive. A change in first-class delivery by the U.S. Postal Service could affect mailed Shares. Please remember that members in the Samaritan™ Classic or Samaritan™ Basic programs can always sign up in their Dash accounts to send and receive Shares through PayPal.

Get God-honoring banking while advancing God's Kingdom!

At Christian Community Credit Union (CCCU), faith and finances go hand in hand. When you put your money at the CCCU, it helps provide affordable loans to churches, ministries, and their members. CCCU's goal is to help families save more and earn more so they can give more. Enjoy these CCCU special offers:

- Higher rates on savings
- Affordable loans (home, auto, personal)
- Free checking with \$\$ bonus
- Financial stewardship resources
- \$100 donation to Samaritan for qualifying accounts opened

Visit myCCCU.com/Samaritan or call 800.347.CCCU (2228), ext. 4375. Mention Group Code 1372.

January 2022 Save to Share™ Needs

- Brinley (4), daughter of Clinton and Carolyn, had chemotherapy after having surgery to remove a cancerous tumor from her spine. She is now in remission!
- Coren (17), son of Christopher and Jade, is being treated for Crohn's disease.
- Hayes had double bypass surgery.
- Christine is being treated for a recurrence of ovarian cancer and blood clots.
- Brett was treated for gallstone-induced pancreatitis and has had further complications.

These Needs were assigned to members who participate in Save to Share™ for Needs greater than \$250,000. They have already been shared, so no additional giving is necessary. They are listed to enable all members to pray.

JANUARY 2022

Christian Health Care Newsletter

State of the Ministry



by Mark Zander,
Samaritan Ministries
Chief Executive Officer

Count it all joy, my brothers, when you meet trials of various kinds, for you know that the testing of your faith produces steadfastness. And let steadfastness have its full effect, that you may be perfect and complete, lacking in nothing.

JAMES 1:2-4

Joy in new beginnings

It's with great joy and humility that I write my first State of the Ministry article for this newsletter.

Almost three years ago, God began calling me and my wife, Kathy, to Samaritan Ministries out of the secular business world. We felt so blessed and grateful. Any role serving God, the Body of Christ, and Samaritan's amazing staff would have been a dream come true. I spent 18 months at Samaritan happily serving in a strategy and planning role, but God decided He wanted more from me and I was named the new Chief Executive Officer of the ministry on September 6, 2021.

This was not in our plan, but clearly it was in God's plan and we know Who is sovereign!

I've now been in this role for four months, and one thing is crystal clear: Jesus is still the true leader of Samaritan Ministries! My role is to lean into Him every day for His love and wisdom, lean into the gifts and talents of our loving staff, and have faith that He is our firm foundation and will guide our future path.

Joy in transitions

When the author of the State of the Ministry for the past 25 years, Founder Ted Pittenger, transitioned from being CEO, he maintained his Chairman of the Board role. Ted has been a wonderful role model for me and the entire ministry. His humility, love for Jesus, and relentless belief that God will provide all that the ministry needs if we keep Him

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Jesus deeply desires to give rest to those who come to Him

Member Letters:

'BLESSED TO SEND MY SHARE'

When I joined Samaritan Ministries in 2019, I immediately felt blessed to send my Share each month to a fellow Christian instead of to an insurance company. Now that I have been at the receiving end, I feel even more blessed and privileged. It is such an exciting experience to relate to caring brothers and sisters in Christ who are all over the country, yet all unified in Him. I am also very impressed with the staff and efficient organization as I have experienced how well your system works.

**Annemarieke
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Christian Health Care Newsletter

Rob Waldo
EXECUTIVE EDITOR

Michael Miller
EDITOR

Ray King
EDITOR EMERITUS

Julia Ekstrom
COMMUNICATIONS MANAGER

Andie Dill, Brittany Klaus,
and Kathryn Nielson
CONTRIBUTING WRITERS

Nan Doud, Tim Krahn,
and Holly Kuntz
CONTRIBUTING EDITORS

Ben Hawkins
DESIGN

David Nielsen
ILLUSTRATION

Follow us

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Contact us

newsletter@samaritanministries.org
PO Box 3618, Peoria, IL 61612
telephone: 309-689-0442
telephone (toll free): 877-764-2426
fax: 309-689-0764

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Noteworthy | From the Editors

One of the gratifying things about working at Samaritan Ministries is its year-round focus on the sanctity of human life, which pro-lifers in the U.S. especially mark each January. After working in secular media and having to take an "objective" view of issues concerning life, it was with great relief that I came to work at Samaritan in 2008, where I can, without hesitation, speak in fully pro-life terms.

That respect for life fully resonates in Samaritan's updated Mission and Purpose statements, which are the focus of two articles in this month's newsletter. At the heart of these statements is Jesus' confirmation of the two greatest commandments: to love God and to love others (Matthew 22:36-40). Samaritan strives to carry out these commandments focusing on health care, but the overflow allows all of you, our fellow members, to love and care for each other from conception to the grave through prayer, encouragement, and financial support.

In doing that, we confirm that each of us is a precious gift from God. Let us continue to live out that truth in our daily lives as we affirm the sanctity of human life and the beauty of loving God and each other.



Michael Miller
EDITOR

Helpful Resources

► Facebook.com/groups/samaritanmin

Reach out to other members in our Facebook Group.

► Important emails

Medical Needs: needs@samaritanministries.org

Sending or receiving Shares: membership@samaritanministries.org

Your membership: membership@samaritanministries.org

► Health Resources App | Dash.SamaritanMinistries.org

- 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.

► Writers guidelines: samaritanministries.org/writers-guidelines

as the center of the foundations of our ministry culture.

Ted and I have spent the last four months of transition in deference to each other (as it should be when transitioning with the founder), but the transition is now complete. Kathy and I can't thank Ted and his wife, Shari, enough for their love and support since joining the ministry and through the transition.

Joy in our purpose and mission

When a ministry founder transitions, it is imperative they leave the ministry with their clear purpose and mission to guide the future. Ted, his long-time associate Ray King, and the Board of Directors did just that in 2021.

Our ministry Purpose was solidified: *To glorify God by growing and equipping disciples of Jesus Christ to love God with all their heart, soul, mind, and strength, and to love and care for their neighbor as themselves.*

Our ministry Mission was also solidified: *To redeem health care by helping the Body of Christ love one another through sharing each other's health care burdens while experiencing authentic Biblical community.*

To ensure we are pursuing our Purpose and Mission with passion going forward, I named Anthony Hopp our new Chief Purpose Officer. Anthony has been a part of the ministry for more than 24 years, and I can think of no one who exemplifies loving God and loving and caring for one's neighbor more than Anthony! Please be praying for Anthony as he strengthens the pursuit of our purpose and mission and helps protect us from drift. (See pages

At our core, we are a community of like-minded Christians sharing each other's health care burdens financially, physically, emotionally, and spiritually as God called us to do throughout the Bible.

6-7 for more on our Mission and Purpose.)

Joy in sharing burdens

At our core, we are a community of like-minded Christians sharing each other's health care burdens financially, physically, emotionally, and spiritually as God called us to do throughout the Bible. In 2021, you loved, cared, and prayed for each other through the sharing of over \$332 million of health care needs. This, coupled with the cards and notes you include with your sharing on a regular basis, is a testament to the work God is doing through you and our member-to-member sharing ministry.

Our staff also gets great joy out of serving you when you have questions about anything related to your membership. Listening to them pray with and for you and your families gives me joy every Monday afternoon as I spend time with our Member Services team as

they field your calls or process your bills. Their Christ-compassionate service is something I have never seen in my 30 years of secular business, and I can't thank them enough for their heart for serving you like Jesus would.

As we go forward, we are committed to improving the tools and technology we use so we can help you more efficiently and minister to you even more abundantly. To ensure we are pursuing excellence in our service, programs, and technology, I recently named Will Cooper as our Chief Operating Officer, which is a new role. Will is not only a pastor and wonderful Christian leader, but he also brings a wealth of experience and knowledge in technology, programs, service, member experience, project management, process improvement, and marketing. He is the perfect fit to guide our member-focused operations as we seek to serve you and minister to you with the heart and excellence of Jesus. (Learn more about Will Cooper and Anthony Hopp on pages 8-10.)

Joy in difficulty

The Lord has also blessed the ministry with a season of many challenges. As Jesus said in John 16:33: "I have said these things to you, that in Me you may have peace. In the world you will have tribulation. But take heart; I have overcome the world."

We continue to pray for God's provision as we seek to find and implement solutions to these many challenges including:

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COVID-19

Many member families have been affected by COVID-19 over the past two years. As a ministry and staff, we continue to pray for God's complete healing for those who have contracted the virus and for Jesus to wrap His loving arms and peace around those who have lost loved ones or friends.

COVID-19 has also affected the ministry in numerous other ways. One long-term positive includes many staff members finding that working remote is better for them and their families. Over 40 percent of our staff now work remotely on a regular basis, by choice, and we continue to learn new ways to support and care for them as they serve at a distance from their teammates.

Another short-term positive from COVID-19 was the significant reduction in health care bills submitted during the second half of 2020. Prior to that, the volume of members' bills submitted for sharing made a Share increase in Samaritan™ Classic seem inevitable, so we proposed a Share increase in Classic. Members did not approve the Share increase, which meant that members' Needs would continue to be prorated until a Share increase passed.

Amazingly, God's provision of reduced health care needs during the following months protected members with Needs from being prorated and even allowed a sharing surplus to be built. Needs began increasing again in January 2021, followed by a major surge beginning in the summer. As a result, we have used all accumulated surpluses and will be proposing a Share increase in

**We are ever hopeful,
knowing that Jesus
achieved ultimate
victory for us by
suffering on the cross.
It is in His love, mercy,
and grace that we find
our peace.**

Classic soon.

Classic sharing deficits

Overall, our Classic sharing ministry has been experiencing sharing deficits (i.e., more Needs than Shares) for the past three years. The recent surge in Needs has us again battling deficits in Classic. The primary factors behind the Classic deficits include:

- continuing increases in health care costs.
- sharing levels that have not kept pace with those costs.
- having to pay higher-than-fair prices for health care even after large cash discounts.
- the desire for sometimes excessive profits that drives many secular health care companies.

We will seek to faithfully navigate these financial challenges through disciplined stewardship of administrative funds and driving program innovation that will help keep Samaritan Ministries a great value for all members over the long term.

We are thankful that the changes we made to Classic's

Initial Unshareable Amount (IUA) and the \$250 fair price reward incentive are saving members more than \$2 million every month! Also, the Lord has granted our Provider Relations Team success in obtaining additional discounts, which are now surpassing \$3 million every month beyond member-negotiated discounts.

As these cost-saving efforts and rising bill totals came together, we saw Classic bills that were shared in December prorated by 4 percent. We recognize and understand that the timing of proration is never "good," especially during the Christmas holiday season, and we are praying for the Lord's provision and wisdom as we do everything possible to minimize both proration and Share increases.

Samaritan™ Given™ sharing deficits

Beginning in the summer of 2021, we have also seen a surge in Given health care bills. Over the past few months, Given bills have totaled significantly more than Share deposits. While Given was designed with more medical cost controls than Classic, especially in the area of getting fair prices, Given is not immune to the effects of rising health care costs. It too will be in need of an annual share deposit increase. As with Classic, please pray for God's provision and know that we will be doing everything we can to minimize increases for our Given program.

Given bill processing

The Beta version of our Given program continues to be closed to new members. The primary reason it remains closed is that we contin-

ue to struggle with processing bills that are directly billed to members. Given is designed for providers to submit bills directly to Samaritan via electronic transfer or, secondarily, via postal mail. However, more providers than we anticipated continue to bypass these two options and directly bill Samaritan members, creating paper-based bill processing for both members and staff.

We recently released a bill-submission portal for Given to help alleviate this challenge. The net result is still an unacceptable experience for many in the Given program who have paper bills and a staff struggling to serve members due to not having the paper-based processes and tools they need. Please know that we are working hard to achieve the vision of how we all want Given to work and that our Member Services staff is doing everything we can to serve you as we work to improve Given.

Unethical practices by some

From its beginning in 1994, Samaritan Ministries, under Ted's leadership, has been focused on serving the Body of Christ from a Biblical worldview with practices and policies that honor God. Each and every day we strive for one goal: serving as Jesus would serve. Our sole focus is on doing ministry to the glory of God, and we seek only spiritual profit, never material profit.

Unfortunately, health care sharing has attracted other organizations that do not strive for that same standard. Some organizations have been in the news with lawsuits regarding their alleged unethical business practices. While we

cannot speak definitively to their particular situations, these allegations suggest harmful impacts to their members and also can arouse questions about all the health care sharing ministries.

Several years ago, we published our own list of Health Care Sharing Ministry Best Practices (see SamaritanMinistries.org/about/transparency-legal), to which we are more committed than ever. We are also working with other ministries to develop overall standards that can help safeguard all health care sharing members from harmful organizational practices.

Government regulation

When I joined Samaritan, I was unaware of the constant efforts by both state and federal regulators to try to limit our ability to do health care sharing. We are currently working to protect our freedom to practice health care sharing in Maryland, California, and our home state of Illinois, just to name a few.

Some of these attacks are driven by problems caused by a few organizations' harmful practices, with legislators and regulators trying to protect their constituents. Some are driven by those who want to use problems as an excuse to limit our health care options to health insurance. Others are driven by those who wish to eliminate religious organizations and exemptions.

Although we are often defending our ministry from opposition to health care sharing, we remain steadfast in our belief and faith that Jesus Christ, the great Provider and Protector of His people, will prevail and sustain our ministry.

We also remind ourselves that we do not wrestle against flesh and blood, but the darkness of this age (Ephesians 6:12).

Joy in God's providence

Even though we find ourselves facing a season of many difficulties, we remain joyful knowing that our God promises to turn all our difficulties into something good (Romans 8:28)! We are ever hopeful, knowing that Jesus achieved ultimate victory for us by suffering on the cross. It is in His love, mercy, and grace that we find our peace.

I would like to thank Founder Ted Pittenger, the Board of Directors, and our amazing staff for their love and support as I transition to this new position. My deep desire is to serve you, our members, our staff, and our God to the best of the abilities He has blessed me with.

In closing, at a recent church service Kathy and I attended, we heard lyrics from a worship song called "Promises" by Maverick City Music that beautifully captured our hope in Christ and the foundation of Samaritan Ministries:

*I put my faith in Jesus,
My anchor to the ground,
My hope and firm foundation,
He'll never let me down,
He'll never let me down.*

Thank you so much for loving and caring for your neighbors through Samaritan Ministries!

For The Kingdom!

Mark C. Zander

We're focused on following our Mission and Purpose

Samaritan continues to pursue the ministry's intent to redeem health care

SAMARITAN MINISTRIES IS dedicated to following its purpose and mission, keeping in mind operational excellence as we serve you, our more than 280,000 individual members, by making sure we stay true to discipleship, loving God, and loving others.

Samaritan's Purpose is:

To glorify God by growing and equipping disciples of Jesus Christ to love God with all their heart, soul, mind, and strength, and to love and care for their neighbor as themselves (Matthew 28:18-20, 22:36-40; Mark 12:28-30).

The ministry's Mission is:

To redeem health care by helping the Body of Christ love one another through sharing each other's health care burdens, while experiencing authentic Biblical community (Galatians 6:2; Philippians 2:3-4; Romans 12:10,12,13,15; John 13:34,35).

Helping Samaritan CEO Mark Zander and the rest of the ministry carry out this purpose and mission are recently named Chief Operating Officer Will Cooper and recently named Chief Purpose Officer Anthony Hopp.

The ministry is "doubling and tripling down on our commitment

to our purpose and our mission," Anthony said, adding that the commitment is built on the original intent of founder and former CEO Ted Pittenger for the ministry: to redeem health care.

"Through any changes there are some things that are going to remain central: Jesus and His Word, and our commitment to it," Anthony said.

"We serve our members well by staying centered on our purpose. The three parts of our Biblical purpose are discipleship, loving God, and loving others. Loving God and loving others really define discipleship. Jesus says in John 13:34-35 that He's giving His followers a new commandment, that they love one another just as

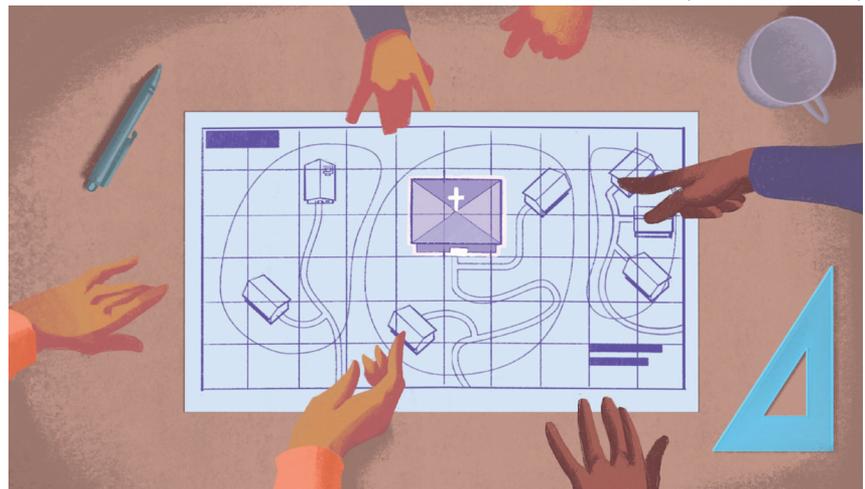
He has loved us. He says that's the way the world knows we belong to Him—that the hallmark of discipleship is our love for one another.

"So when we talk about serving our members or serving our staff, it's one and the same. That's how we serve our members and our staff, is by our love for one another, which in turn is discipleship."

Will said his responsibility is to oversee processes "to make sure everything works for the member."

"We want to strengthen the excellence of our operations," Will said. "Our focus will continue to be making sure that our members' Needs are shared in a timely way, but also make sure that we're really listening to what our members are saying and providing them the care

David Nielsen (Samaritan Ministries)



that they need.”

The CEO offered a bird’s-eye view of how the different parts of the ministry fit together.

“We’re here to help members share each other’s burdens physically, spiritually, and financially,” Mark said. “In order for us to focus on that, our programs have to work, our technologies have to work, and our services have to bring Jesus’ compassion to every situation. Those things have to be there for us to focus on what we should be focused on: sharing each other’s burdens.”

Will said that, after prayer, “the first thing we do is always put the member first, whether it’s operational or Member Services or IT.”

“For us, from an operational perspective, it all goes back to Proverbs: being diligent,” Will said. “We are going to have to be diligent, be true, be pure, while still being operationally efficient in all the things that we do.”

Mark echoed those sentiments.

“Operational excellence is working effectively and efficiently to serve our members,” he said. “Operational excellence enables us to walk out our purpose.”

Will wants to encourage the members.

“Everything that we do, we do with a member-centric mindset. So, the staff loves the members, and we’re here to make sure that we address your health care and spiritual needs.”—Will Cooper



Chief Operations Officer Will Cooper, left, talks with Chief Executive Officer Mark Zander. (Tyler Sellers/Samaritan Ministries)

“The people who are working for you love you,” he said. “We love you tremendously, and we put you first in all that we do when these Needs come in. After Jesus, the members are first. Everything that we do, we do with a member-centric mindset. So, the staff loves the members, and we’re here to make sure that we address your health care and spiritual needs.”

Anthony pointed to the members’ contributions to the Samaritan staff, too.

“One of the many reasons we are able to love our members is

that they exemplify the fruits of the Spirit in so many ways,” he said. “Our members demonstrate faithfulness by sharing with one another month after month. They show kindness and goodness by how they love and care for each other.

“And as we’ve encountered service or technological challenges, our members have been so patient with us and full of grace! We’re in a culture that so quickly moves on to the next product as soon as something goes wrong, but our members bear with us and even encourage us! I’m so grateful for their example. Our members are discipling me in how to be patient, how to be forbearing, and how to be filled with joy and peace during hardship and suffering.

“We want to make sure our members know that we love them, that we are so grateful for how they model Christlikeness to us, and that we want to serve and love them more and more.” ♦♦♦

Mission and Purpose Q&A

Chief Purpose Officer Anthony Hopp and Chief Operations Officer Will Cooper explain ministry priorities for serving Christ and members

As Samaritan Ministries enters a new phase of its history with Mark Zander as our new Chief Executive Officer, we're also strengthening our Purpose and Mission to redeem health care and serve the Body of Christ. As part of that effort, Will Cooper has been named Chief Operational Officer and Anthony Hopp is in the newly created position of Chief Purpose Officer. We recently sat down with Mark, Will, and Anthony to talk about what this means for the ministry and, most importantly, for the members.



Chief Purpose Officer Anthony Hopp, left, and Chief Operations Officer Will Cooper work to unite different aspects of Samaritan Ministries. (Tyler Sellers)

Samaritan Ministries: Anthony, what's a "Chief Purpose Officer"?

Anthony: When the Board of Directors was considering Ted Pittenger's transition out of the CEO role, they realized it was critical for us to position ourselves to stay true to his original purpose, so that's one reason we need a Chief Purpose Officer. We also want to ensure that everything we do is integrated with and aligned to Samaritan's Purpose and Mission.

The purpose of this role is to help and encourage us to be 100 percent faithful to Jesus and His Word as we fulfill our mission. Yes, we want to guard against any kind of drift, but we're not intending that the Chief Purpose Officer role be only a defensive position. We want everything we do to emanate

out of our purpose, thus expanding our ministry impact.

Samaritan: Will, what's the focus of the Chief Operating Officer position?

Will: The COO role is focused on the daily operations of the ministry, coupled with leading the execution of our ministry strategies that are developed by our Ministry Cabinet.

Samaritan: Mark, as the new CEO, you asked Anthony and Will to serve in these new positions. How do you see their expertise helping Samaritan better serve the members?

Mark: Anthony has been with the ministry 24 years. In my view, he

is a personification of the culture of the ministry. He loves Jesus, has a passion for His Word, and loves our members. I can't think of a better person than Anthony to help us strengthen how we walk out our purpose every day here at the ministry. With me being a fairly new guy assuming the CEO role, I wanted to make sure that our purpose stayed central to every single thing we do. One of the best ways to do that is to create a senior leadership position that focuses on our purpose 24/7/365. It was incredibly important to me.

God made Will uniquely in that he's a passionate pastor and lover of Jesus who has also been called to be a tremendous operator of

organizations. He was our Chief Information Officer prior to this, and his technology experience is going to be extremely valuable as we go into the future with ministry. And he's just been an extremely valuable member of our team, helping us get better at what we do—more efficient and effective in our staff operations.

Samaritan: Will, how are you going to approach your job? What are your priorities?

Will: I'm the conductor of this wonderful operations orchestra, and the orchestra is going to be made up of these amazing individuals that make up the Operating Council and who are really playing this beautiful, melodious sheet of music God has given us. It's not about me, it's about the team. Think about that orchestra setting. Every person has their part, and when those parts come together, beautiful music is made. All I'm doing is conducting them, pushing them in the right direction and providing a servant-leadership approach that will allow us to operate at a level of diligence that will enhance our operational efficiencies across the ministry.

My top priorities as I start to serve in this role include continuing to establish prayer as the foundation of our operating model—putting God first in all that we do—and developing an operating model for the ministry that will allow more efficiency and seamless collaboration among our departments.

Samaritan: Anthony, how will you, as the new CPO, serve the members?

Samaritan's Purpose:

To glorify God by growing and equipping disciples of Jesus Christ to love God with all their heart, soul, mind, and strength, and to love and care for their neighbor as themselves.

(Matthew 28:18-20, 22:36-40; Mark 12:28-30)

Samaritan's Mission:

To redeem health care by helping the Body of Christ love one another through sharing each other's health care burdens, while experiencing authentic Biblical community.

(Galatians 6:2; Philippians 2:3-4; Romans 12:10,12,13,15; John 13:34,35)

Anthony: Our purpose is the lighthouse that guides us in our decision making. It's what keeps us on track. Our purpose and mission serve as clear focal points that help us all align and move in the same direction.

Another aspect is helping the staff realize how their individual roles connect to the overall mission. It's easy to get caught up in the day-to-day tasks, so I want to be an encourager and a cheerleader to remind all of us that what we're doing has eternal implications. Staff members are not just helping somebody with an issue with their medical bill or building a piece of technology that serves our members or balancing the books—it all comes back to growing and maturing as disciples. At the heart of it is obeying what Jesus told us to do: love God with everything we have and to love our neighbors the

best we can right where we're at through each of us faithfully using our gifts.

Samaritan: Will, you've been here for almost two years. What has your experience been serving at Samaritan?

Will: When I arrived at Samaritan Ministries as CIO in March 2020, I was amazed at what God had created. When you hear Ted's story about the humble beginnings of this ministry, and you observe the journey and accomplishments of this great staff over the past 27 years, it's amazing. So, embracing the concept of health care sharing through the lens of Samaritan Ministries International has been a great experience for me. It was great to see the discipline of health care sharing. That was number one.

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Number two is seeing the love of the staff at Samaritan. They each have the heart of a servant. The staff here are just loving; they're open, and they want to do the right thing for the members, and that was very inspiring.

I am honored to be a part of such a dynamic team that is excited about doing God's will. It is refreshing to be a part of ministry that focuses on helping others.

I think of how Samaritan members have been bearing each other's burdens almost three decades and what it meant to join that. And, it's such an honor to take my experience with general marketplace operational acumen and place that in the service of the Holy Spirit at work in this ministry.

Samaritan: Anthony, how are we going to keep Christ and the Word as Samaritan's center?

Anthony: There are so many voices and changing opinions and ideas, but the one true voice is God and His Word. That's the one thing that doesn't change. Jesus Christ is the same yesterday, today, and forever. In Him we live and move and exist, and so inherent in being a disciple is keeping Jesus at the center.

That's what a disciple is—a disciple follows his teacher. Our Teacher, our Savior, our Advocate, our Righteous Judge—is Jesus Christ. We need to remind each other of this. God and His Word are our "True North" and absolute truth.

One way we keep Jesus and His Word at the center is through prioritizing prayer as an organization. This is why we have half-hour times of staff prayer every Wednesday and Friday.

Before their weekly meetings, our senior leadership team reads God's Word and spends time placing the needs of the members and ministry in prayer. That same devotion is seen throughout the entire ministry. You can tell a lot about what is important by what activities happen regularly, and I see prayer everywhere. It's evidenced by how our Member Care Center cares for members as they pray on the phone and minister to our members. Our brothers and sisters here are so sensitive to understand when there's a need and to identify what's really important in that moment. Sometimes what's most important is to just listen, bring some encouragement, and go to the Lord in prayer. That's an example of how keeping Jesus and His Word at the center plays out practically.

Part of discipleship is also exhorting one another—always bringing encouragement through our conversations, whether among staff, with members, or through the newsletter articles. Everything that we do is intended to point us towards Jesus and strengthen us as His followers.

Samaritan: Will, how do we keep Christ at the center of operations?

Will: We are a ministry. Everything else falls in line. I can give you models of management from Harvard Business School or MIT Sloan School of Management, and draw a line from those teachings and theories that build healthy, effective organizations back to one book of the Bible: Proverbs. Guaranteed. We can operate our entire

organization from the principles of Proverbs. All those wonderful professors may not realize it, but the source of every good management principle comes from God's Word!

It's cliché, but when I begin to facilitate our Operating Council meetings, I'm going to ask the question: what would Jesus do in this particular problem? First Corinthians 1:30 says that Jesus is our Wisdom (1 Corinthians 1:30), so we need to ask Him to show us how He is leading us with each challenge we face.

Mark: We know that Jesus is everything. He said in John 15:5 that without Him we can do nothing. Without Him this ministry isn't going to work. Prayer, the Word, devotionals, discipleship are just built into the DNA of everything that we do here at the ministry. And we don't want that to change.

Anthony: How do we keep that central? That's through surrender and submission and realizing that all of this is actually God's work, and we are co-laborers with Him. He has called us into His wonderful mystery of working with Him, but it's His work.

Mark: Anthony's role is to help ensure that Jesus and the Word remain our firm foundation today, tomorrow, and forever; and Will's role is to help us do a better job of building the ministry—making it stronger, more effective, and more efficient. ♦♦♦

Member Spotlight

Kevin Clark: Ecclesial Schools Initiative

by Kathryn Nielson



ECCLESIAL
SCHOOLS INITIATIVE

Member Kevin Clark

esischools.org

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[LinkedIn esischools](https://www.linkedin.com/company/esischools)

THE CHALLENGE of educating a child is one every parent faces, whether it's homeschooling, private school, or public school. Often, finances and location dictate the answer. Kevin Clark set out to add another option to the education table by founding the Ecclesial Schools Initiative (ESI), based in central Florida, in 2019.

At this time, ESI has one campus, located at St. Alban's Anglican Cathedral in Oviedo, Florida.

"Our mission is to offer a rich learning environment, a classical liberal arts curriculum, and a formative Christian community to a diverse body of students," Kevin says.

Tuition help

While ESI tuition is \$10,750, some families pay no more than \$500 per year thanks to Florida's tax-credit scholarship funding and private philanthropy.

"All too often, Christian classical schools are only available to well-to-do families," Kevin said. "We wanted to open up a different kind of classical school model that would be completely financially accessible for any family regardless



Kevin Clark (supplied photo)

of their income."

Nearly 85 percent of students at St. Alban's qualify for full need-based tax-credit scholarships. Two out of five qualify for reduced or free lunch.

Kevin's favorite part is seeing families' jaws drop when they learn that private education is within their reach.

"For all of our families, it's affordable," Kevin says.

ESI gets creative

Another way to keep costs down is by using space in church buildings that are otherwise empty during the week. Using church buildings is a natural for something named Ecclesial Schools Initiative. The word ecclesial comes from the Greek word *ekklesia*, meaning church. The idea was to be in partnership with churches that have a heart for the families in

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their churches and communities and a vision for Christian education. Planting schools on church property not only saves money but also provides the necessary atmosphere for spiritual and moral formation.

Classical education

Earlier generations created schools that would train students to apply their knowledge, skills, and wisdom in the world. The result was classical curriculum, which Kevin says has been displaced over the last 100 years and one which he wants to champion.

Kevin says classical education is distinguished by the following:

- Curriculum is oriented toward giving students the skills of learning for themselves. He describes it as “learning how to learn.”
- Classes are rooted in Scripture and include the great stories of human tradition. Education is rich in literature and history.
- Christian formation is at the heart of it all. ESI schools are governed by a statement of faith, and teachers are actively involved in their churches. “Christian formation is not icing on the cake,” Kevin says. “It’s woven throughout the curriculum.”

Opening during COVID-19

ESI’s goal was to open its doors for the fall semester of 2020. Kevin was planning events in 2019 to recruit both staff and students. Like everyone else’s that year, his plans were forced to change.

“Our entire plan for how to recruit was turned upside down,” Kevin says. “We needed to learn a different way on how to do this.”

With only one student enrolled that March and his initial recruiting plans tossed out, Kevin took to Facebook and virtual platforms to hire staff, recruit students, and interview parents.

They started the 2020-2021 school year with 38 students, many

Why Samaritan Ministries?

Health insurance “wasn’t really working” for Kevin Clark and his wife, Taryn.

“It was impersonal in the way customers are treated,” says Kevin, who founded Ecclesial Schools Initiative in Oviedo, Florida. “It seemed like the goal was to get you connected into a network of doctors and pharmaceuticals, to keep the gravy train going. It didn’t seem like the primary thing was us being well cared for. That rubbed us the wrong way.”

Health insurance also supports unbiblical practices, Kevin points out.

The Clarks checked out Samaritan Ministries after friends told them about it.

“It wasn’t that weird to us,” Kevin says.

For one thing, they were already used to asking providers for discounts.

Two of his four children have been born since they joined Samaritan.

“It’s been extraordinary,” Kevin says. “All of my children were born C-section, which means

they were pretty significant Needs that we shared. You get not only your Needs met by fellow Christians but the notes you receive are wonderful.”

One family sent a hat and baby blanket to the Clarks along with a note after their daughter Naomi was born.

“We thought that was the most precious thing,” Kevin recalls. “That was something else.”

“There have been a couple of other small medical events too, and with every single one of them it’s been amazing.”

He appreciates other personal aspects of being a Samaritan member.

“Every month when I write my Share and send it out with a note, I know that it’s going to real people,” Kevin says.

Ecclesial Schools Initiative also offers Samaritan membership to his staff as a health care option. ♦♦♦

of whom hadn't met their teachers until right before school started. But Kevin says people were willing to take a risk based on what the school was wanting to offer them.

"There were the stressful parts of it. but the upside of it was, 'What a great year to try something new,' because everyone's expectations of what was normal had been thrown up in the air," Kevin says. "I think people were willing to try something new and they were willing to have a little bit of grace to know there's going to be a learning curve on doing new things in this brave new world we find ourselves in."

This school year started with 80 students and enrollment is now up to 89, maxing out their resources. Next year St. Alban's will add a new class of kindergarteners and add a seventh grade, which means a growth of 45 students and the need for more staff.

"People are really starting to wake up to what possibilities are out there," Kevin says.

A second campus is planned for fall 2023.

Educational diversity

ESI staff members have diverse educational backgrounds.

Some staffers are homeschool parents involved in co-ops like Classical Conversations. Some taught in public schools and wanted the freedom to teach beyond the curriculum. Others are from a classical education background. And some taught in Title 1 schools, which receive funding to help educate underprivileged children, and were already aware of the need for good education for

The idea was to be in partnership with churches that have a heart for the families in their churches and communities.

kids in this demographic. Others were members of the church where the school meets and have kids in the school.

"People are coming from a lot of different places," Kevin says. "All were missionally aligned."

Kevin's undergraduate degree is in music and philosophy. From there he went to seminary and, while in seminary, had an opportunity to teach philosophy part time at a classical school. He realized he loved being with students and went on to earn his doctorate from Georgetown University, studying how liberal arts are taught and the traditional ways people are taught and learn.

Prior to starting ESI, he taught at classical schools, spending most of it at The Geneva School in Winter Park, Florida, teaching logic, classical guitar, Old and New Testament survey, New Testament Greek, and rhetoric, but his main focus was on philosophy and theology. He served as academic dean his last five years there. He is also co-author of *The Liberal Arts Tradition: A Philosophy of Christian Classical Education*.

Meeting challenges

Kevin and his staff are passionate about classical Christian education.

"There are significant challenges to a Christian life and way of being in the world especially in times that are post-Christian," Kevin says. "We think (Christian education is) needed for the next generation of Christians to maintain a faithful witness and be able to work and love and serve their neighbors in the world that we're sending them out into."

How you can pray:

- "Pray for the students. Jesus loves children. When you're loving children and serving them, you're following His example. The enemy hates children. Don't think for a minute or be naïve that we're doing something that isn't going to meet resistance. We're living in an area of spiritual warfare."
- "Pray that we actually reach the families that we want to serve. There are families who don't think that they have any options at all, that there isn't an opportunity to give their children a formative Christian education, but there is. We'd love to find them and throw the doors open wide for them. I want to be sure we're reaching the families that need to know we're here."
- "Pray as we grow. We hope to hire 11 more people for the next school year. Pray that we'll find people who love children, love the Church, are passionate about education, and would love to join the faculty here." ♦♦♦

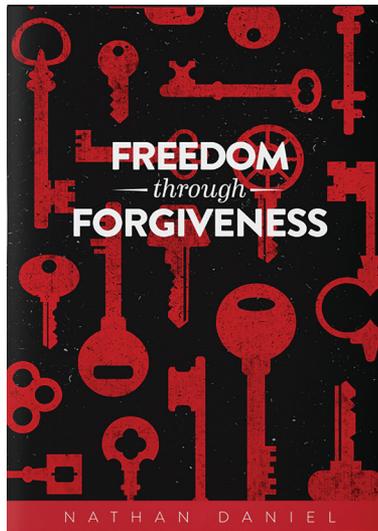
Kathryn Nielson is a Communications Specialist for Samaritan Ministries.

‘Freedom through Forgiveness’

by Nathan Daniel

MANY YEARS AGO, the Lord allowed me to be hurt in a church relationship. I was a pastor and loved my church, as pastors do. During that time, I was deeply hurt by the words and actions of one of the church’s leaders. I did not realize how much I had been hurt, but the pain went very deep. Months later, I developed chronic back pain. Unaware of the relationship between my emotions and my bodily health, I began going to doctors to find medical answers to my back pain. The doctors took X-rays and ran tests but could not find anything physically wrong. I was unable to recall any incident of falling or lifting that might have caused the pain. One doctor finally prescribed pain medication, but even that did not provide much relief. As the months dragged on and the pain worsened, I eventually was unable to sleep on my back at night.

Gradually, other symptoms emerged. I would be overcome with waves of depression that caused me to withdraw from people. I wanted to spend most of my time alone because I felt safer. It seemed like I would be having a good day, and then an event or thought would trigger the depression. It was almost like something would cloak me, like the cloud over the head of the little cartoon character. I would even withdraw from my young children, who



needed their daddy to love them and play with them. There were financial pressures because of the problems in the church. I felt like I was in a prison without bars, but a prison, nonetheless.

This went on for two long years. I did not have anyone to talk to. I was a pastor. I was supposed to have the answers, but I did not. Nor did I know anyone who had been through something like this and was walking in freedom.

One day while I was alone with God, praying and studying the Word, I told Him that I realized I was in a spiritual prison and would do anything to get out. He showed me that there was anger and hatred in my heart. He also showed me that, if I would go to the church leader who had hurt me and ask him to forgive

me for hating him, I would be set free. The idea of humbling myself before such a person was unappealing to me, but I did it because I so desperately wanted out of my prison.

I made the appointment and went to meet with the man. He had been my associate but was now the pastor of the church I had left. I asked him to forgive me for hating him. He said he forgave me then added that I did not know how to pastor a church. I wanted to smack him, but instead just got up and walked out. The depression lifted immediately, and, within two days, my back pain was also gone. I felt like a hundred pounds had been lifted off my shoulders. I could feel the blessed presence and freedom of the Lord again. The Holy Spirit, who is able to pierce as far as the division of soul and spirit, of both joints and marrow, and able to judge the thoughts and intentions of the heart (Hebrews 4:12), had cut into my heart and taken out the splinter. I only wished I had known to go to the Surgeon two years earlier. ♦♦♦

Samaritan Ministries member Nathan Daniel has been a pastor and counselor for over 40 years and is the founder and president of Freedom Ministries (FTFMin.org). Excerpt from *Freedom through Forgiveness* used by permission. Copyright 2007, Nathan Daniel.

Prayer for the Persecuted Church



Nurses Maryam Lai and Navish Arooj being taken into custody in Pakistan in April 2021. (Morning Star News)

Pakistani nurses freed on bail

Two Christian nurses in Pakistan accused of “defiling the Quran” were released on bail in September, but the decision was kept secret until November, Voice of the Martyrs–Canada reports. Maryam Lai and Navish Arooj were accused in April of desecrating wall hangings containing verses from the Quran. The women’s attorney says they are in a secure location and is optimistic they will be absolved of the charges. *Praise God that the women were granted bail. Pray for their safety and ultimate exoneration.*

Hindu radicals detain group of Christians

A group of about 30 Christians gathered for worship on November 8 in India’s Karnataka state were forcibly detained, International Christian Concern says. After breaking into the worship gathering, Hindu radicals locked the pastor and other Christians in the worship hall as they called police to the scene. The Hindus falsely accused the Christians of engaging in forced religious conversions. Police dispersed all those who had gathered without further incident. *Pray for Christians’ ability to gather in peace throughout India.*

Police in China raid church

Several Christian leaders in the Early Rain Qingcaodi Church, a church plant in Deyang, were arrested in a raid on November 17, ChinaAid reports. The leaders were released later that evening, but retired pastor Hao Mingchang and his wife, Yang Yufeng, remain in detention from an earlier raid. *Pray for the arrested church members still in custody.* ♦♦♦



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

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 and action.

Each month, we will provide updates and offer prayer points gleaned from a variety of sources. Please use them in your prayer time and possibly to seek other ways, small or large to supplement our prayers with action.

FOR MORE INFORMATION ON THE PERSECUTED CHURCH:

International Christian Concern
persecution.org
800-422-5441

World Watch Monitor
worldwatchmonitor.org

“Come to Me, all who labor and are heavy laden, and I will give you rest.”

Matthew 11: 28

✂ Detach and place it on your refrigerator

THE DOORPOST

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



“Come to Me, all who labor and are heavy laden, and I will give you rest. Take My yoke upon you, and learn from Me, for I am gentle and lowly in heart, and you will find rest for your souls, For My yoke is easy, and My burden is light. ”

MATTHEW 11:28-30

Ever since the first sin in the Garden of Eden, mankind has lived under heavy burdens. Because Jesus is gentle and lowly, He has patiently offered relief and rest to all who realize their helplessness and come to Him.

Despite the kind invitation that Jesus makes, many people just continue their labor and do not have their burdens lifted by Him. They may doubt His gentleness and lowliness, or their need for His help, or taking on His yoke. Who are the ones who receive the rest for their souls that He offers? Those who believe that He is gentle and lowly and come to Him.

How much does Jesus desire to lift our burdens? Enough to leave heaven for us and become a man. Enough to suffer and die for us, bearing scars for all eternity. Psalm 103 says it's like the compassion a father has for his children.

He longs for us to come to Him so we can receive the rest for our souls that only He can give. ♦♦♦



For The Kingdom,
Ray King

A handwritten signature in black ink that reads "Ray King". The signature is fluid and cursive, with a large, sweeping flourish at the end.