

Share increase vote results

Results of Share increase votes in both Samaritan Classic™ and Samaritan Basic™ are in.

Classic: Did not pass

Falling short of the required 60 percent majority weighted votes cast for a Share increase to be approved for implementation, 53 percent of the weighted votes cast were in favor of the proposed Share amounts, while 47 percent of the weighted votes cast were opposed.

Based on current bills submitted for sharing, proration is likely to continue. So that members who are experiencing health care burdens are not subjected to indefinite prorating, the Board of Directors will ask the membership to vote on a Share increase proposal when they deem it necessary or when the Guidelines require it.

Basic: Passed

Exceeding the required 60 percent majority weighted votes cast for a Share increase to be approved for implementation, 69 percent of the weighted votes cast were in favor of the proposed Share amounts, while 31 percent of the weighted votes cast were opposed. New Share amounts will go into effect for your July Share. See SamaritanMinistries.org/basic-share-increase-results.

One community coming together

We understand, especially during these challenging times, that changes in the Share amount can be difficult as every dollar must be stretched that much further. We remain committed to coming alongside you in prayer, helping you stay informed on ways to promote health and wellness, and encouraging the use of resources like Healthcare Bluebook and Telehealth to choose providers who offer quality care at fair prices.

Whether you voted to increase the Share or not, we are so thankful for your active engagement as a Samaritan member. Your involvement is of utmost importance to the vitality of the ministry. We thank our God for you every time we think of you, and every time we pray. We ask for your prayers for wisdom for Samaritan leaders and the Board of Directors as they seek the Lord in all things.

Please donate to help members with prorated Needs

If you would like to help minimize the impact on those affected by proration this month, please consider donating to the Member Assistance Fund at bit.ly/ministrylinq-smi or by using the form on the back of your Share assignment slip.

Please also be in prayer for peace and provision for members affected by proration.

April 2022 Classic/Basic sharing summary

Member Households in Classic/Basic:
78,800

April Needs*: \$30,250,037

April Shares: \$28,474,169

Due to the continued increase in bills submitted, Samaritan Classic™ Needs shared in April have been prorated by 9 percent. This is the second month in a row Needs have been prorated and the third since December. Please be praying for the approximately 8,000 member households whose Needs were prorated in April as well as those whose Needs were prorated in previous months. The Board of Directors will ask the membership to vote on a Share increase proposal when they deem it necessary or when the Guidelines require it (see IV.A.2 of the Guidelines).

As health care costs continue to rise, Samaritan staff members work hard to achieve a fair price on behalf of the membership. Since early 2021, the Provider Relations Department has managed to achieve more than \$2 million in additional monthly savings through negotiations with providers.

Samaritan Ministries offers members the use of Bluebook CareConnectSM in order to search for a local provider that offers quality care at a fair price. Members who have used Bluebook CareConnectSM as well as the fair-price reward program save an average of about \$1 million per month over standard discounts as well.

We will work diligently on cost savings, monitor bill submission trends, and pray for God's provision and wisdom.

* Includes Needs from prior months.

Inside this month's newsletter

What will you do with Easter? Paul David Tripp asks what you'll do with Easter after the celebration is done. Page 1.

Member Spotlight: Rachel Murphy, the author of *I Am Not Your ATM*, explains her method of training teens to handle money properly. Page 4. She also tells how she and her husband, Keith, learned money lessons the hard way in "It's not a failure, it's a lesson" on page 7.

The Essential Oil Apothecary: The new book by Samaritan Ministries members Dr. Eric ("Dr. Z") and Sabrina Ann ("Mama Z") Zielinski is out, and Kathryn Nielson reviews its main points, namely that oils might be able to help in battling chronic disease and conditions. We also include some sample recipes. Page 8.

Gospel comfort for caregivers: Elizabeth Reynolds Turnage reminds us of the needs that caregivers have and offers six ways your church can help them. Page 12.

Win a copy of *The Essential Oils Apothecary*

Dr. Eric and Sabrina Ann Zielinski are giving away three autographed copies of their new book, *The Essential Oils Apothecary*. To enter for an opportunity to win a copy, go to bit.ly/oils-apothecary by noon CDT April 15. You will be asked to enter your email, name, and address so that we can more efficiently get your copy to you. Samaritan Ministries staff members and members of their household are not eligible to win.

Update on our phone system

Callers to Samaritan Ministries are now being asked to complete a phone CAPTCHA process as a way for the ministry to screen increasing spam and bot calls.

Those calling in will be asked to press a random number. Once that is done, the call will continue, and the caller will be added to a whitelist based on the phone number they're calling from. Failure to correctly solve the phone CAPTCHA twice will result in a disconnection, but the caller will be able to call back and try again.

We believe this new system will filter out illegitimate calls and free up resources for our members.

Tax season is upon us!

This year, the IRS tax season officially started on January 24. We want to remind you that it is no longer necessary to fill out specific tax forms at the federal level indicating that as a member of a health care sharing ministry you are exempt from the ACA mandate to have insurance. Furthermore, you are not required to claim an exemption, provide documentation of your membership, make a shared responsibility payment, or obtain an Exemption Certificate Number for your federal tax return.

For a list of FAQs and states with special tax considerations, see SamaritanMinistries.org/tax. Here you will find more information, including links to access sample tax forms and instructions. For states where the finalized information has not been released, we will update the web page as soon as the information becomes available.

Our newsletter content is on our blog!

The stories in our print newsletter can also be found on our blog at SamaritanMinistries.org/blog. Please share your favorites to your social media feeds!

You can also find articles from past newsletters dating back to 2009 on the blog.

April 2022 Save to Share™ Needs

- **Randy** suffered a massive heart attack.
- **Aaron** is being treated for stage 2 rectal cancer.

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.

APRIL 2022

Christian Health Care Newsletter

What will you do with Easter?

By Paul David Tripp



(David Nielsen/Samaritan Ministries)

LET'S SAY IT'S been a couple days since that celebratory Easter worship service. It's been 48 hours since the proclamation of God's Word. It's been 48 hours since we gathered to reaffirm the most significant part of our faith. So I want to ask you—what will you do with Easter?

What will you do with Easter when a particular area of sin looks attractive to you and you feel weak and unable? What will you do with Easter when you've been betrayed by someone and thoughts of vengeance enter your head? What will you do with Easter when you're struggling in your marriage and it seems impossible for you to love one another as God has designed you to love?

What will you do with Easter when you're facing another situation with a rebellious child and you feel like you have nothing left? What will you do with Easter when you lay in your bed tonight, wondering how you will face tomorrow? What will you do with Easter when Easter is gone?

If you like to highlight verses and make notes in your Bible, grab it and turn to John 11:23-26. Or you can just read the following passage:

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Samaritan™
MINISTRIES

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Member Letters:

GOD IS ALWAYS FAITHFUL

It was truly heart-warming to open up all those cards and letters and read people's notes of encouragement. As much as the checks were so very real and needed blessings, it was the notes that blessed me the most. To see God work through perfect strangers in far-away places reminded me of His love and reinforced what He has been teaching me during a difficult season. Thank you for the faithful loving work that you do for the people of God.

**Bethany
TENNESSEE**

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Noteworthy | From the Editors

Truly, truly, I say to you, unless a grain of wheat falls into the earth and dies, it remains alone; but if it dies, it bears much fruit. Whoever loves his life loses it, and whoever hates his life in this world will keep it for eternal life (John 12:24–25).

Jesus sacrificed His life in obedience to His Father. His obedience bore eternal results and made it possible for us to also follow His example (1 Peter 2:21–25).

Our natural reaction to anything that threatens our life or comfort is to seek ease and safety—to love our life. However, being controlled by that inclination will cost us everything for all eternity. The only way to forever protect our life is to give it up—to hate it.

Choosing to follow Jesus means giving up everything in our life for His purposes. If we try to hang on to our life, we lose it. If we give it up to Jesus' control, we get to keep them forever.



Ray King
EDITOR EMERITUS

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

Jesus said to her, "Your brother will rise again." Martha said to Him, "I know that he will rise again in the resurrection on the last day." Jesus said to her, "I am the resurrection and the life. Whoever believes in Me, though he die, yet shall he live, and everyone who lives and believes in Me shall never die. Do you believe this?"

Martha makes a beautiful confession of faith in verse 24 by saying she believes that Lazarus will be resurrected on the last day. It's absolutely true. It's good theology. So when Jesus asks her if she believes, He isn't questioning the soundness of her theology.

Instead, Jesus is asking this question. It's a question directed toward us today. Do you believe that you have met the giver of life? Do you believe that Jesus dwells within you and His resurrection power bubbles inside of you?

God wants to do more in us than just have us make a theological confession of the resurrection. He wants more for us than to only recognize the historical fact of this event. He wants us to do more than just celebrate on Sunday. Oh, these are all essential things, but they're



David Nielsen/Samaritan Ministries

means to this end—that we would live in resurrection faith.

There are few verses in Scripture that can summarize resurrection faith better than Galatians 2:20: "I have been crucified with Christ. It is no longer I who live, but Christ Who lives in me. And the life I now live in the flesh I live by faith in the Son of God, Who loved me and gave Himself for me."

You no longer live, but Christ lives in you! It's not just you against that particular area of enticing sin. It's not just you when you've been betrayed by someone and thoughts of vengeance enter your head. It's not just you when you're struggling in your marriage and it seems impossible for you to love your spouse.

It's not just you when you're facing another situation with a

rebellious child and you feel like you have nothing left. It's not just you when you lay in your bed at night, wondering how you will face the next day. It's never just you anymore, because the resurrected King Christ lives inside of you, and His resurrection power is available to you.

Do you live in resurrection faith? Do you believe that Jesus is the resurrection and the life, and that those who believe in Him will live, both now and forever? Don't wait for Easter next year to celebrate the resurrection. You can start living out of the resurrection power today—right here, right now—in the place where God has called you to live. ♦♦♦

This content was originally posted by Paul Tripp on www.PaulTripp.com.

Member Spotlight

Rachel Murphy: Helping you teach your teen about money

by Kathryn Nielson



Members Keith and Rachel Murphy

RachelMurphyCoaching.com

[Facebook](#) @RachelMurphyCoaching

[Instagram](#) @rachelmurphycoaching

FINANCIAL HABITS ARE not formed overnight, nor do they begin with adulthood. Rachel Murphy (RachelMurphyCoaching.com) offers coaching and advice for parents of teens in her book *I Am Not Your ATM: A Practical Plan for Teaching Your Teen to Manage Money* (\$11.99 paper).

A different approach to money
Eighty-six percent of couples married for less than five years start out with debt, according to a survey by Ramsey Solutions.¹ The survey also found that money problems are the second-leading cause of divorce. In light of statistics like these, and after their own climb out of debt, Rachel and her husband, Keith, decided to do something different when the time came to teach their own children about finances.

In the early years of their marriage, the Murphys started a company that provided local dial-up internet service, but, a year into the business, they began experiencing financial problems. By the time it all came crashing down, they had amassed \$50,000 in debt



Rachel Murphy (supplied photo)

and had no jobs. The Murphys realized that they didn't know how to handle money wisely. Despite Rachel's parents' super-human

skills at managing a missionary budget, their instruction for Rachel as a teen in the 1980s and '90s didn't include guidance on handling

credit cards, the payment method that now dominates society.

"My parents, like everyone else in their generation, weren't raised with credit cards, so they didn't know how to teach us to navigate this new transformation in the way we handle money," Rachel says.

Working the plan

After their first of five children was born in 1997, Rachel stumbled on Mary Hunt's book *Debt-Proof Your Kids* and mentally tucked the information away. Ten years later, she reread the book and expanded the concepts for her own children. Instead of simply telling them about money, she decided to include them into her own spending activities. If she was making a purchase for the kids, she would include them as active participants in the process.

Rachel's money plan is:

1. Decide what your goal is and write it out.
2. Pick a spending category to start your teens on the plan, such as monthly snack money.
3. Calculate what you're already spending on the categories you've chosen to hand over to your teen.
4. Determine the family guidelines.
5. Introduce the plan to your kids.
6. Help your kids set up a way to track their spending, whether through an app or on paper.
7. Celebrate the fact that your teen is becoming financially responsible.

"Basically, you're redirecting the money you are already spending on your teens and using it to teach them how to handle money," Rachel says.

For instance, if your family goes out to eat every Sunday after church, Rachel suggests figuring out the average amount every month that costs for your teen. Then give that amount to them in a lump sum at the first of the month for them to manage themselves.

"Start simple with one or two categories," Rachel suggests. "If they blow it, it doesn't really hurt."

As the teens get older, more expense categories can be handed over to them. By the time they were seniors in high school, Rachel's children were budgeting for everything from gas for their cars to senior trips.

The most common way parents teach financial concepts to their children is by assigning chores and then setting aside a certain percentage for savings and giving. That's a good start, but Rachel

Continued on page 6

Why Samaritan Ministries?

Keith and Rachel Murphy joined Samaritan Ministries 17 years ago because they loved the idea of Christians helping other Christians.

"It's so awesome to know exactly who your Share is helping," Rachel says. "My kids have even found penpals whom we've been able to spend time with on vacation because of a letter sent by another member's children when we had a need."

With five children, submitting medical Needs is something the Murphys are very familiar with.

"We've had multiple Needs, and everything

has always been met and met well," Rachel says. "I can't think of any problem we've ever had. We tell everyone about Samaritan."

Despite numerous chances to leave Samaritan for health insurance offered through different employers over the years, Rachel and Keith have opted to stay with Samaritan.

"I love being in community with other believers and sharing their burdens and their celebrations," Rachel says. "That's something you will never get with insurance." ♦♦♦

doesn't believe instruction in money management should end there.

"I feel like there's a disconnect," Rachel says. "We're really good about saying we need to teach our kids about money, so let's do the saving/giving/spending jars when they're little, but then where do we go from there to when they're out of the house?"

'Confidence/competence' loop

When the Murphys got involved in the foster community, they noticed a lack of life and leadership skills among foster children, so Rachel and Keith focused on those areas with the children who came into their care. They also realized there was a "confidence/competence loop"—a link between a person's ability to accomplish something and the confidence that naturally flows from that accomplishment. Additionally, confidence in one's abilities dictates one's willingness to try something new.

It didn't take long before they decided that all teens could benefit from learning life skills and building confidence. So, in 2019, they created a Facebook Group called Raising Confident Teens Community. They wrote and taught lessons on subjects like easy home repairs, recipes, book and movie reviews, and personal growth, and they spotlighted teenagers who were doing amazing things. In January 2020, they expanded their reach with the "Raising Confident Teens Podcast," to which the entire family contributes.

Eventually, they reached out to parents and asked what other subjects they would want to have

covered in the lessons, and they kept getting the same response: "I wish someone had taught me about money." That turned into a five-day live challenge on their Facebook Page, where they taught the money plan and finished with a bonus session of their children talking about their own experiences with the plan.

Putting it into print

Based on the traction she was getting from the Facebook Group and podcast, Rachel felt God calling her to put the information into a book so that parents would have a reference guide. *I Am Not Your ATM* is a concise and detailed explanation of the money plan the Murphys teach. Rachel includes action steps at the end of most chapters and includes examples of everything discussed in the book, including spending checklists and categories, worksheets, and more.

Rachel insists that she isn't a writer, and she didn't want to talk about money mostly because of shame. But her desire to help others avoid the same trap prevailed.

"I just want to help people avoid going through what we went through as a young married couple," she says.

Kingdom building

Getting control over a family's finances goes beyond theory, extending into the life of the Church and the furthering of God's Kingdom in the real world.

"If we could have avoided all the money traps early in life, think of the years and money we could have been funneling to other ministries

or using to help other people," Rachel says of her own experience with debt. "It limits your ability to serve in the kingdom and to make a difference because you are basically trapped by your lender."

If a leading cause of divorce is money, then it would behoove us to take a different approach to how we handle our own finances and how we teach our children to handle them.

"I want my kids to have good marriages," Rachel says. "I want them to be on a firm foundation and I want to give them every advantage that they can possibly have by teaching them while they're home. If they don't have that money stress when they're married, will my children and grandchildren have a stronger family life because they will have never had to deal with that? What if they never have to deal with that because they've always had a good foundation?"

How to pray for the Murphys

- "Money can be such a sensitive and shameful topic. Pray for wisdom and direction so we can reach people the way they need to be reached." ♦♦♦

¹ Cruze, R. (2021, September 27). Money and Marriage: 7 Tips for a Healthy Relationship. Ramsey Solutions. Retrieved February 28, 2022, from <https://www.ramseysolutions.com/relationships/the-truth-about-money-and-relationships>

Kathryn Nielson is a Communications Specialist at Samaritan Ministries.

The Murphys are available to speak at your church or conference about teaching your teens about money or life skills.

See Rachel's special resource page for Samaritan members at RachelMurphyCoaching.com/Samaritan.

It's not a failure, it's a lesson

by Rachel Murphy

Have you ever had something in your past that made you ashamed? I did. Back when we first got married we made several bad financial decisions. We didn't go out and buy a bunch of stuff on credit. If we had, we might have at least had some stuff to show for our mess. No, we were just struggling to keep our business afloat. We kept hoping that things would get better, but instead, we were just digging ourselves a bigger and bigger hole. In the end, we found ourselves \$50,000 in debt with no jobs and very little hope.

And yet a spark ...

Almost all the advice we got told us that we needed to declare bankruptcy. After much discussion, Keith made an appointment with a bankruptcy attorney. But we didn't feel peace about the appointment. We thought that it just might be possible to dig ourselves out. So we spent five years chipping away at the gigantic pile. We cut every extra expense that we could. I squeezed every dollar bill so tight Uncle George screamed, and we finally managed to pay it all off. During that time, we facilitated many financial classes at our church. Some people knew bits and pieces of our story, but no one, not even our parents, knew the majority of it. It was still a story that we didn't want to talk about.

A shift

A few years ago our family felt

I can see how that mess made us into the people that we are today.

led to start sharing life and leadership skills for teens via videos and podcasts. Through the parent community that arose from that, the one skill I was told over and over that people wish that they had learned as a teenager was money skills. One of the skills that we have been most intentional about teaching our teens is money management. So I just began sharing some about how we teach our kids. We decided to finally tell our own money story in a podcast episode. It was one of our most downloaded episodes.

Why did we wait?

Once we began to tell our story, we saw how it resonated with so many other people. Our lives may look pretty good now, but the struggle to get to where we are was a hard one. People began to tell us how hearing our story, gave them hope that normal families like them could win with money and become debt-free. Our story was not one of those "We paid off \$100,000 of debt in six months." It was a slow, consistent chipping away at a mountain that stood in front of us. I can't explain how great it felt to finally share our story. We

had let shame and embarrassment keep us quiet for almost 20 years. Looking back, I can see how that mess made us into the people that we are today.

Our mess became our message

About nine months ago, I just had this feeling that it was time to write a book. Now this may sound normal for some people, but I had never aspired to be a writer. Though I was a good writer, I never liked writing. I just couldn't get away from the thought that I needed to share our story and give other people hope. Though many people may have never been taught about money, that doesn't mean their family and all future generations are doomed to never succeed with money. So the fact that I just finished a book (*I Am Not Your ATM: A Practical Plan For Teaching Your Teen To Manage Money*) is nothing short of miraculous.

Our mess did become a way to help others. I am excited about helping other people so that they don't make the same mistakes that we did. The older I get, the more I realize that even some of our biggest mistakes in our journey can be used to help teach us and others an even greater lesson. I just want to encourage you today. Your mess can become your message! ♦♦♦

Samaritan Ministries member Rachel Murphy is a speaker and money coach. Find out more about her at RachelMurphyCoaching.com. Reprinted with permission. © 2021 Rachel Murphy.

Book review

The Essential Oils Apothecary

by Kathryn Nielson

Samaritan members Dr. Z and Mama Z offer recipes and guidance on using oils that they say can improve overall health

The information provided in this article is for educational purposes and is not meant as medical advice. It is the opinion of the writer and of the author of the book being reviewed. The information is not meant to replace a one-on-one relationship with a qualified health professional.

DR. ERIC ZIELINSKI, also known as “Dr. Z,” and his wife, Sabrina Ann Zielinski (“Mama Z”), offer guidance in addressing chronic health conditions through the use of essential oils in their new book, *The Essential Oils Apothecary*.

Nearly 200 million Americans suffer from at least one chronic illness, and over 40 percent have two or more chronic illnesses, according to the Centers for Disease Control.¹ Not only are there few books on the topic of managing these chronic illnesses, but even fewer talk about natural therapies as a way to help alleviate the symptoms.

The Zielinskis, who are Samaritan Ministries members, hope to address that lack with their new book.

Personal experience

The couple are no strangers to chronic illness. Dr. Z suffered from depression, anxiety, panic attacks, thoughts of suicide, and substance abuse. Mama Z struggled with an eating disorder and was on 10 prescription medications at



(iStock)

one point. After giving their lives to Christ, they believe He took them on a journey of healing and freedom that they are still enjoying today.

“To be unhealthy or unwell emotionally, mentally, or physically is to be vulnerable at the deepest level of your humanity,” Dr. Z writes.

Dr. Z and Mama Z are passionate about coming alongside those with chronic illness and offering another tool that may help them feel better. *The Essential Oils Apothecary* is filled with practical tips and recipes, encouragement, and useful information and scientific data supporting the use of essential oils to help with these sicknesses.

‘Forest bathing’

The book opens with the concept of “forest bathing” based on a YouTube presentation² by pulmonologist Dr. Roger Seheult. Could simply “being in nature” boost the immune system?

The idea of forest bathing is basically to be outside and physically interact with creation through the five senses. In doing so, we are exposing ourselves to the volatile organic compounds (VOCs) that are released into the air by the plants and trees—that smell you experience when taking a whiff of a plant or flower.

But what does forest bathing have to do with essential oils? It turns out that “essential oil” is the

more common term for those volatile organic compounds.

Clinical trials have shown that “VOCs in nature have a profound, measurable effect on enhancing immune function by increasing the quantity and activity of natural killer cells, among other health benefits,” Dr. Z writes.

Further studies he cites show that participants using aromatherapy diffusers experienced similar effects to being out in nature. According to the Zielinskis, essential oils usage offers many benefits, from lifting your mood and calming the nervous system to treating illness and boosting the immune system.

EOs are not a Band-Aid

The Essential Oils Apothecary is not your average “use this oil and all your troubles will go away” kind of book. Dr. Z says it’s about ways to possibly prevent chronic diseases and how to help your body heal if you’re already suffering. But he adds that essential oils are not a Band-Aid to slap on a sore while continuing to do the very thing that caused the sore in the first place.

The disease-busting healthy lifestyle hacks found in the book’s Appendix A are the foundation on which the use of essential oils are built. Practices like eating well, maintaining your ideal weight, regular exercise, not smoking, managing stress, and limiting alcohol are all cited by major health agencies as tools to prevent chronic disease, according to Dr. Z. He further says that the number of deaths from chronic disease could possibly be reduced if people would

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Sample essential oil recipes from *The Essential Oils Apothecary* by Dr. Eric and Sabrina Zielinski

Mama Z’s Oil Base

Many of the recipes throughout *The Essential Oils Apothecary* start with Mama Z’s Oil Base recipe.

Ingredients

54 ounces organic virgin coconut oil, melted
16 ounces sweet almond oil
8 ounces jojoba oil
4 ounces vitamin E oil

Supplies

Quart- or pint-size wide-mouthed Mason jars or other glass containers with lids.

Directions

1. In a large glass bowl or stock pot, combine the coconut oil with the sweet almond, jojoba, and vitamin E oils. Using a wooden spoon, mix until thoroughly combined.
2. Pour the mixture into mason jars and tightly close the lids. Store in a cool, dark place for up to two years. The saturated fats in the coconut oil won’t spoil, but the sweet almond oil may get stale if not properly stored.

Immune-Boosting Blend

Ingredients

10 drops each of the following oils:
cinnamon bark
clove bud
eucalyptus (*Eucalyptus globulus* or *E. radiata*)
lemon
orange
rosemary

Supplies

5-milliliter oils bottle with cap—mix the essential oils in a 5-milliliter bottle.

For diffusing

1. Fill diffuser with purified water as directed in the manufacturer’s instructions.
2. Add 6 drops of the essential oil blend.
3. Turn on the diffuser throughout the day to kill airborne pathogens and help boost your immune function.

EO-Powered Matcha Latte

(serves 2)

Ingredients

1 tbsp matcha green tea powder
1 cup unsweetened vanilla-flavored almond milk
1 cup unsweetened vanilla-flavored coconut milk
2 cups boiling purified water
4 dropperfuls vanilla- or coconut-flavored stevia
4 to 5 drops of essential oil
½ tsp freshly ground pink Himalayan salt
½ tsp ground Ceylon cinnamon (optional)

Directions

1. Combine matcha powder, almond and coconut milks, boiling water, stevia, essential oil, salt, and cinnamon (if using) in a blender. Do not heat milk prior to using.
2. Blend for 30 seconds, until frothy.
3. Pour into two 16-ounce glasses. Sprinkle more cinnamon on top, if desired.
4. Serve immediately.

Additional notes in the book list other essential oil options depending on need.

Citrus Delight Blend

Ingredients

10 drops each of the following oils:
orange
bergamot
clementine
grapefruit lemon
lemon
mandarin
tangerine
vanilla absolute, CO2, or oleoresin.

Directions

1. Drop the oils in a 5-milliliter oils bottle, close, and shake.
2. Depending on the type and source of vanilla used, it may overpower the citrus oils, so start with a few drops and blend until you find that perfect smell that perks you up and puts a smile on your face.
3. Use as directed in all of the citrus delight recipes in chapter 6.

simply incorporate healthy lifestyle choices along with essential oils use.

“Using essential oils while living a ‘fast-food’ lifestyle is like taking one step forward but two steps back! In other words, for essential oils to help you enjoy abundant health and wellness—free from chronic disease—it is vital to use them within the context of a healthy lifestyle,” Dr. Z writes.

What is chronic disease? Well, that depends on who you ask. Every organization from the U.S. Centers for Disease Control (CDC) to the World Health Organization (WHO) and in between define it a bit differently. For the sake of the book, Dr. Z looks to the WHO’s definition.

Chronic disease, he writes,

- has its origins in a person’s youth.
- takes decades to become fully established as epidemics.
- requires a long-term and systematic approach to treatment.
- has many opportunities for prevention—even reversal.

Besides familiar illnesses like heart disease, diabetes, and cancer, the WHO includes mental disorders, vision and hearing impairments, bone and joint disorders, and more in their definition of chronic disease. The book discusses many of these conditions.

What has made us so sick?

The book is divided into three parts. The first part is spent defining terms, citing the admittedly

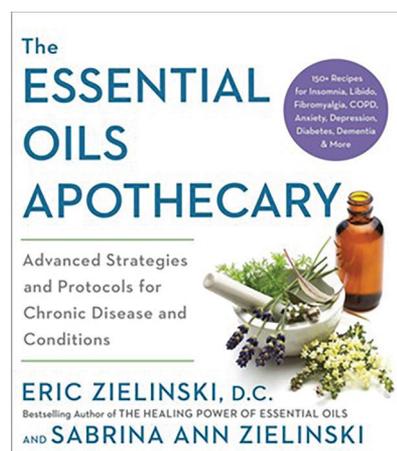
limited but promising research into the subject, how to get started using essential oils in everyday life, and which and how toxins have made us so sick.

One of the main culprits harboring toxins is air. According to the Environmental Protection Agency, no matter where you live, indoor air is two to five times more polluted than the outside air. We spend 90 percent of our time indoors inhaling viruses, pollen, dust, odors, and harmful gases and chemicals. What’s more, according to the authors, the American Heart Association claims that poor indoor air can cause both heart problems and some types of cancer. Dr. Z cites similar reports finding that poor indoor air quality is linked to autoimmune disease, Alzheimer’s disease, and cognitive impairment.

Other toxins include tap water; electromagnetic fields caused by cell phones, microwaves, and other modern conveniences; household cleaning products; and cosmetics and personal care products.

As many toxins as there are, there are almost as many ways to incorporate essential oils into a daily routine through inhalation by diffusing them throughout the home, applying them topically, and taking them in a capsule. But Dr. Z warns readers of their potency and cautions correct usage through a carrier oil and following the recipes.

One of the simplest and safest ways to use essential oils and the oldest form of aromatherapy is by diffusing them throughout the home. Dr. Z recommends starting with his Immune-Boosting Blend for diffusers (see page 9 of this newsletter). The first part of the



book contains many more instructions and recipes for using essential oils for basic daily living.

Helping chronic conditions

But what about the person already in the throes of a condition or disease? How can essential oils help in those situations?

Part two covers chronic conditions like sleep disorders and insomnia, stress and anxiety, depression and substance abuse, chronic fatigue syndrome and fibromyalgia, and libido and erectile dysfunction. Each chapter is dedicated to one of these conditions and starts with a definition of terms, what may be underlying causes, suggested behavioral changes, statistics, and how essential oils can help.

For instance, the CDC estimates that between 836,000 and 2.5 million Americans³ suffer from chronic fatigue syndrome (CFS), and many of them have fibromyalgia as well. Neither CFS nor fibromyalgia has any known cure, affect more women than men, and are symptom-based diagnoses, meaning their existence can’t be proven.

Mainstream medicine prescribes

a plethora of pills to treat the myriad symptoms of both conditions, but Dr. Z questions how much they typically help. Dr. Z takes a different approach and first encourages readers to check their hearts for unforgiveness, saying that forgiveness is “important when it comes to beating disease, especially CFS and fibromyalgia.”

Studies have shown patients who practice forgiveness regularly lower their risk of heart attack, improve sleep, improve cholesterol levels, and reduce pain, blood pressure, anxiety, depression, and stress.

For instance, the authors quote Dr. Karen Swartz of the Mood Disorders Adult Consultation Clinic at The Johns Hopkins Hospital, who says “There is an enormous physical burden to being hurt and disappointed.” Dr. Z continues the thought:

Anger and chronic feelings of being wronged put one into a sympathetic fight-or-flight state, which increases heart rate and blood pressure and dampens the immune response. This puts you at risk of developing virtually every chronic disease discussed in this book!

After doing that spiritual “heart check,” Dr. Z recommends taking a 2 percent dilution of an essential oil or blend specific to the need and applying it where the problem is or over the chest and neck. For CFS and fibromyalgia sufferers, doing so may help relieve fatigue and pain, giving the patient more mobility and better sleep limiting further fatigue and pain.

Sufferers of SIBO (small intes-

tinal bacterial overgrowth), a condition linked to chronic fatigue, may find relief from peppermint essential oil, which has been shown to help soothe gut inflammation. Peppermint essential oils can be used in the authors’ Get-Up-and-Go recipes for body oils, roll-ons, or in a capsule. Or you can take the culinary approach that Dr. Z recommends and include it in his recipe for a matcha latte (see page 9 of this newsletter).

Most prevalent diseases

Finally, section three of the book discusses the chronic diseases most prevalent today and which he says also make up the “vast majority of preventable deaths in the world.”

Conditions such as Alzheimer’s and dementia, bone and joint disorders, diabetes and obesity, cancer, and many more are discussed in this section.

The chapter on cancer is a good example of Dr. Z’s approach to incorporating essential oils into the treatment of certain conditions. Nowhere in the chapter does he claim the use of essential oils will treat or cure cancer, but rather he offers examples on how oils can support the patient going through cancer treatment.

For instance, d-limonene, a prominent component of citrus oils, is a confirmed anti-cancer agent. According to the U.S. National Library of Medicine’s open chemistry database, PubChem, limonene fights tumor growth by causing cancer cells to self-destruct.⁴ Including citrus oils as part of your cancer support is as simple as following the recipe for

the citrus blend on page 102 of the book and using it in the recipes that call for it.

Each chapter covers a specific condition and, when applicable, includes any research done in the use of essential oils for that condition, a reminder that a healthy lifestyle is the foundation for the prevention of disease, warnings to check potential drug interactions when combining essential oils (a full list is provided in Appendix B), and a discussion on essential oils, their use, recipes, and more. Dr. Z includes detailed information of various oils throughout the book, leaving the reader more informed and hopefully more confident in their use of essential oils.

Dr. Z’s closing remarks best sum up his heart for the reader:

Chronic conditions make life more difficult, but we have more resources than ever—including essential oils—to join with medical assistance to greatly restore and optimize our health and give you and your family the abundant life you so deserve. ♦♦

¹ Chronic Diseases in America | CDC. (n.d.). Centers for Disease Control and Prevention. <https://www.cdc.gov/chronicdisease/resources/infographic/chronic-diseases.htm>

² Coronavirus Pandemic Update 56: What is “Forest Bathing” & Can It Boost Immunity Against Viruses? (2020, April 15). YouTube. <https://www.youtube.com/watch?t=47&v=PgDjVEpEOdQ&feature=youtu.be>

³ *Myalgic Encephalomyelitis/Chronic Fatigue Syndrome (ME/CFS)* | CDC. (n.d.-b). Centers for Disease Control and Prevention. Retrieved March 8, 2022, from <https://www.cdc.gov/me-cfs/index.html>

⁴ NCBI (n.d.). Limonene. Retrieved January 25, 2022, from <https://pubchem.ncbi.nlm.nih.gov/compound/limonene>

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Gospel comfort for caregivers

Six ways your church can help those who take care of others



by Elizabeth Reynolds Turnage

I WASN'T LOOKING to become a family caregiver, nor did I think I was particularly well-equipped to be one. Nevertheless, as my parents aged, I naturally fell into the role. My father, who lived nearby, was diagnosed with stage IV prostate cancer at the age of 81. My mother, who lives a six-hour drive away, was hospitalized for atrial fibrillation, then, several years later, required a total knee replacement.

I became a part-time caregiver to both of them, waiting at the hospital during surgeries, assisting with post-surgical care, accompanying my dad to oncologist's appointments, and helping them both navigate the medical maze that is modern health care. When our 23-year-old son was diagnosed with a brain tumor during the same season that my dad's health radically deteriorated, my role as caregiver expanded; work and leisure were shoved to the side.

My story as a caregiver is slightly unusual because so many people in our family needed care at the same time, but it is not uncommon for a woman in her mid- to late 50s to be juggling care for aging parents.

According to the National Alliance for Caregiving and AARP study of 2015, "Approximately 43.5 million caregivers have provided unpaid care to an adult or child in the last 12 months." As a study by the Institute on Aging in 2016 revealed, "Upwards of 75% of all caregivers are female, and may spend as much as 50% more time providing care than males."

Such statistics suggest that as the population ages, the number of caregivers in our churches will continue to increase. Most churches care well for the sick, but sometimes the physical, emotional, and spiritual needs of caregivers are overlooked. How can church-

es address the growing need for ministry to caregivers? The church can help to "bear the burden" of caregiving in six important ways:

1. Pray for caregivers when you pray for the sick.

One woman teared up when I told her I was writing a devotional for caregivers of people in health crisis. She told me, "I am so glad you are writing for the caregivers. When I hear a prayer request for someone who is very sick, I always pray for the person caring for them, too." This woman had experienced the caregiving burden firsthand, and she understood how the heavy weight of caregiving can



(iStock)

wear down the soul and weary the body.

Pray for the caregiver, and, whenever possible, pray with them. Call or visit the caregiver, and, instead of telling them you are praying for them, go ahead and do it. A praying voice soothes frenzied spirits, for prayer is a river of life poured into a thirsty soul.

In the same way, if you are texting or emailing a caregiver, consider writing out a prayer to send. When our son had to have four brain surgeries in a seven-month period, I sometimes found it difficult to form the words to pray. Well-thought-out prayers sent to me by friends gave me the vocabulary and the voice to petition and praise God.

2. Listen well for the spiritual and emotional struggles caregivers may experience and respond with a well-timed word from the Word.

While most caregivers say that their role brings joy as well as sorrow, they also admit that they often feel overwhelmed. It is not uncommon for caregivers to experience spiritual struggles. Many affirm the reality that God is sovereign; yet, at times, doubt and confusion assail them.

At the same time as our son was recovering from his third brain surgery, my father's health severely declined. Arriving at the assisted-living facility where my dad lived, I would sometimes find him wearing only a T-shirt and a diaper, flailing in pain and fentanyl-induced confusion. I cried out to God, "How long will this suffering last?" Wise friends joined me in my grief, reminding me that we were

Call or visit the caregiver, and, instead of telling them you are praying for them, go ahead and do it. A praying voice soothes frenzied spirits, for prayer is a river of life poured into a thirsty soul.

groaning with all of creation and awaiting our future hope (Romans 8:22-23).

Avoid giving quick-fix answers to the caregiver's profound questions and deep concerns about the loved one's suffering. Meet the caregiver with the love of Christ, who looked and listened and wept with Lazarus' friends and family (John 11). Meet the caregiver with the presence of God, who had compassion for Job's struggles, but also firmly reminded Job of his command of the cosmos (Job 38-39).

3. Offer wise counsel concerning end-of-life decision-making.

As a caregiver, I was grateful that I managed to convince my father to make an advanced directive soon after his diagnosis with late-stage prostate cancer. Even with a directive in place, we were faced with making decisions about care near the end of his life that provoked conflict and turmoil within our family. Was the measure we were taking "life-sustaining," or was it "palliative"?

Churches can equip leaders—elders, deacons, women's ministry leaders, and lay leaders—to understand the issues regarding end-of-life medical decisions and to give helpful biblical counsel. As Dr. Bill Davis, philosophy professor,

ordained Presbyterian Church of America elder, and hospital consultant explains in his comprehensive book and curriculum, *Departing in Peace: Biblical Decision-making at the End of Life*, too few people are prepared to discuss death. And yet, Christians of all people have an excellent foundation for making wise end-of-life decisions. We can look to Scripture to guide us, we know the value of human life to God, and we have the hope of eternal life.

4. Recognize the financial struggles caregivers face and offer assistance.

Sarah, like many women of her era, had left financial management primarily to her husband. When he was diagnosed with late-stage pancreatic cancer, she was overwhelmed by the financial duties suddenly thrust upon her. Because he was the primary breadwinner, his illness also affected their income.

Paying bills, filing for insurance, and making plans for long-term care are among the myriad tasks that add to the caregiver's heavy burden. Churches can help the caregiver with financial tasks in at least two ways. The first and

Continued on page 14

perhaps most important is to offer assistance in managing the financial responsibilities. Church leaders or members who have professional expertise can come alongside the caregiver to help with tasks or guidance. Alternatively, the church may temporarily subsidize professional financial counsel. In addition, the church may offer financial assistance for a season when a health crisis causes shortfalls.

5. Offer respite care.

Once, about five days after one of our son's brain surgeries, I had been scheduled to teach a Bible study at the jail. My partner in ministry gave me two choices—either she would teach the study in my place, or she would stay with our son so I could go and teach. My friend knew it would do my heart good to get out of the house for a while and to receive the joy of sharing the Gospel with others.

In the same way, the church can offer to stay with the loved one so the caregiver can get out and attend Bible study, run errands, exercise, or go to doctor's appointments. Where skilled care is required, the church may provide financial assistance to pay for a trained worker. This way, the caregiver can leave, feeling comfortable that her loved one is well-cared-for.



(iStock)

6. Assist with practical needs.

In her excellent book *What Grieving People Wish You Knew*, Nancy Guthrie shares the story of a neighbor who decorated their house for Christmas when their infant child was hospitalized with a terminal illness. As Guthrie points out, grieving people (and caregivers are grieving) are often so overwhelmed, they don't know how to answer when someone asks, "What can I do for you?" For this reason, it is best if church members offer to do specific tasks.

Women's ministries or individuals can organize meals so that the caregiver is not overwhelmed with a glut of food. Youth groups can be deployed for yard work or car washing. Individuals can offer to run specific errands; a Bible

study group might get together to clean the house. Consider the everyday life of the caregiver and imagine what tasks need to be done, then offer to do one of them. In such practical ways, the church becomes the hands and feet of Jesus.

Throughout its history, the church has followed Jesus' lead in caring well for the sick. As the aging populations of our churches increase, it is crucial for us to learn how to bring gospel comfort to the caregiver. ♦♦♦

Elizabeth Reynolds Turnage, founder of Living Story, is a writer and teacher (www.ElizabethTurnage.com). She has written *The Waiting Room: 60 Meditations for Finding Peace and Hope in a Health Crisis*. Married to Kip Turnage, Elizabeth has four grown children, three of whom are married. She has acted as caregiver to both of her parents and her adult son during various health crises.

Throughout its history, the church has followed Jesus' lead in caring well for the sick. As the aging populations of our churches increase, it is crucial for us to learn how to bring gospel comfort to the caregiver.

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Prayer for the Persecuted Church



Burned remnants of a church building in Kistaram, India.
(Christian Solidarity Worldwide)

Church buildings destroyed in India

Two church buildings in India were destroyed on February 5, Voice of the Martyrs-Canada (VOMC) reports. A Catholic prayer and hospitality building near Mangalore was demolished and a Protestant church in the village of Kistaram was burned. *Pray for Christians in India whose buildings are threatened by mobs and police. Pray also for the militants' conversion.*

Christians receiving property back in Iraq

Properties of 120 Christians and Sabeans have been returned to their rightful owners in Iraq, International Christian Concern reports. The homes were previously expropriated after the owners fled the country in 2003, with assets being taken over by militants and criminals. Iraqi Shiite leader Muqtada al-Sadr and the Committee for Restitution of Property have overseen the restitution and restoration of the property. *Praise God that Christians and others are receiving property that is rightfully theirs as they seek to rebuild their lives. Pray for the restoration of Christianity in Iraq.*

Kidnapped pastor still missing after five years

The whereabouts of an abducted Malaysian pastor remain unknown five years after his disappearance, VOMC says. Pastor Raymond Koh was kidnapped on February 13, 2017. He had been suspected by state police of converting Muslims to Christianity. More information is available at VOMCanada.com/Raymond-Koh.htm. *Pray for Pastor Koh's well-being as well as for his family.* ♦♦♦



**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

... for they loved not their lives even unto death. Revelation 12:11b

✂ Detach and place on your refrigerator

THE DOORPOST

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



And I heard a loud voice in heaven, saying, "Now the salvation and the power and the kingdom of our God and the authority of His Christ have come, for the accuser of our brothers has been thrown down, who accuses them day and night before our God. And they have conquered him by the blood of the Lamb and by the word of their testimony, for they loved not their lives even unto death."

REVELATION 12:10-11

As followers of Jesus Christ, we are engaged in a battle here on earth against spiritual forces of evil in the heavenly places (Ephesians 6:12). We are being assaulted by the "flaming darts" of the evil one (Ephesians 6:16) even more intensely now because our adversary knows that his time is short (Revelation 12:12).

Our battle against evil depends on the work of Jesus when He sacrificed His life on the cross. Our part in the battle is to give testimony to His work. We have the strength and courage to face the attacks of the enemy when we love Jesus more than we love our own lives.

The salvation and the power and the kingdom of our God and the authority of His Christ have come. Our accuser has been thrown down. By the blood of the Lamb and our testimony to Him, we can prevail against any evil opposition we face when we love not our lives even unto death.



For The Kingdom,
Ray King