



First
Presbyterian
Church
of Waynesboro, Virginia

The Columns *Online*

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For many congregations, wiping out medical debt is a popular calling
RIP Medical Debt's model is an increasingly common way for congregations to do social justice.

By Yonat Shimron, Religion News Service

Durham, N.C. (RNS) — Medical debt is a huge problem in the U.S. Americans owe at least \$195 billion of medical debt, according to the Kaiser Family Foundation. More than 100 million people — about 41% of U.S. adults — have debt from medical or dental bills. Among Black and Hispanic Americans that figure jumps to about 60%. So when members of First Presbyterian Church of Durham, NC decided to launch a capital campaign and wanted a companion service project, they voted to raise \$50,000 to eliminate medical debt for people living below the poverty line.

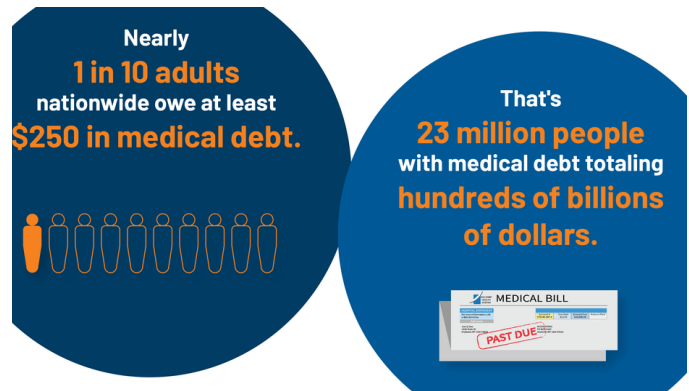


Helping ease medical debt, especially for people of color, is an increasingly popular social justice project among liberal Christian, Jewish and Muslim congregations. Over the past few years some 800 U.S. congregations have partnered with RIP Medical Debt to do so. The 9-year-old nonprofit uses

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Medical Debt, continued

donations to buy large bundled portfolios of medical debt from collection agencies and other third parties at a steep discount. It then turns around and notifies people their debts have been erased. To date, RIP has abolished \$8.5 billion in medical debt and relieved 5.4 million Americans of their unpaid bills. RIP's model of buying debt at discount prices is especially attractive to donors because on average, every \$1 donated abolishes about \$100 in face value medical debt.



“For churches seeking to make a difference for those suffering under the weight of debt, this is an instrument we can use to try to take it off their shoulders so everyone can flourish,” said the Rev. Mindy Douglas, pastor of First Presbyterian. Last year, the church was able to raise almost \$26,000 and pay off \$5 million in medical debt in Durham and surrounding counties. This spring, the church will kick off the second leg of its campaign with the goal of raising at least \$25,000 more.

While donations from religious groups constitute less than 20% of RIP's overall revenue, they have becoming an increasingly common way for congregations to engage in social justice work.

One reason may be that debt relief has deep biblical resonance. The Book of Leviticus speaks of the jubilee year as a time when the people of Israel were required to free slaves and cancel debts.

“It's a wonderful way to take ancient biblical values and actualize them,” said Rabbi Ari Hart, whose Agudath Jacob Synagogue in Skokie, Illinois, partnered with two predominantly Black churches in Chicago to raise \$10,000 for medical debt relief last year. RIP used the money to purchase \$1.9 million in debt and unburden 2,327 people in the Chicago area of their medical debts.

The campaign also coincided with the Jewish sabbatical year known as “shmita” or the year of release. Hart said he would propose a similar campaign during the next Jewish sabbatical year, which falls in 2028.

The Mid-Michigan Campaign, started by St. John's Episcopal Church in Midland, Michigan, is another interfaith venture. Last year it raised \$62,452 to abolish \$28 million worth of medical debt among 14,241 individuals. This year it has launched another campaign with the Mid-Midland Interfaith Friends, a group of 14 congregations, including Jewish, Muslim and Baha'i.

“It's love in action,” said the Rev. Jim Harrison, priest in charge at St. John's Episcopal Church, which has committed \$20,000 from the church's endowment income toward this year's fundraiser. Harrison acknowledged raising money for medical debt relief won't solve the larger structural issues created by a health system Americans can't afford. The United States has the most expensive health care system of any country. But it can bring relief.

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Medical Debt, continued

“This is treating a symptom, not a cause, but it’s something we can do and I think we need to,” Harrison said.

For many congregations, such as First Presbyterian, debt relief is also a form of reparations. In 2021, the Durham church began studying about reparations. Congregants read “From Here to Equality: Reparations for Black Americans in the Twenty-First Century” and discussed ways they could get involved with William A. Darity Jr. and A. Kirsten Mullen, the book’s authors. The service project with RIP was one of the outcomes of the reparations study. The church explicitly targeted North Carolina counties with a Black or Indigenous population of 50% or more for debt relief.

“We see disproportionate outcomes in our health care system for people of color,” said Sharon Hirsch, a member of First Presbyterian who serves on the church’s racial equity task force. A 2022 Urban Institute study found that counties with high shares of uninsured, low-income or Black populations have higher rates of medical debt. Southern states that have not expanded Medicaid eligibility for low-income Americans were more likely to have high levels of medical debt. Helping those counties address that debt is one area where the church could make systemic change, Hirsch said.

“I just don’t know any other example where your money can go that far and have such a positive impact on an individual,” Hirsch said. “This is targeted relief that will reduce economic stress and support families in need of economic relief.”

For more information click the image below.



OUR WORSHIP CHANNELS

click on the logos





LENT 2023

3/15: The Parable of the Good Samaritan
(Luke 10)

3/01

LENTEN SERIES: THE PARABLES
BROWN BAG LUNCH

3/29



4/06

MAUNDY THURSDAY SERVICE
SIMPLE MEAL & COMMUNION

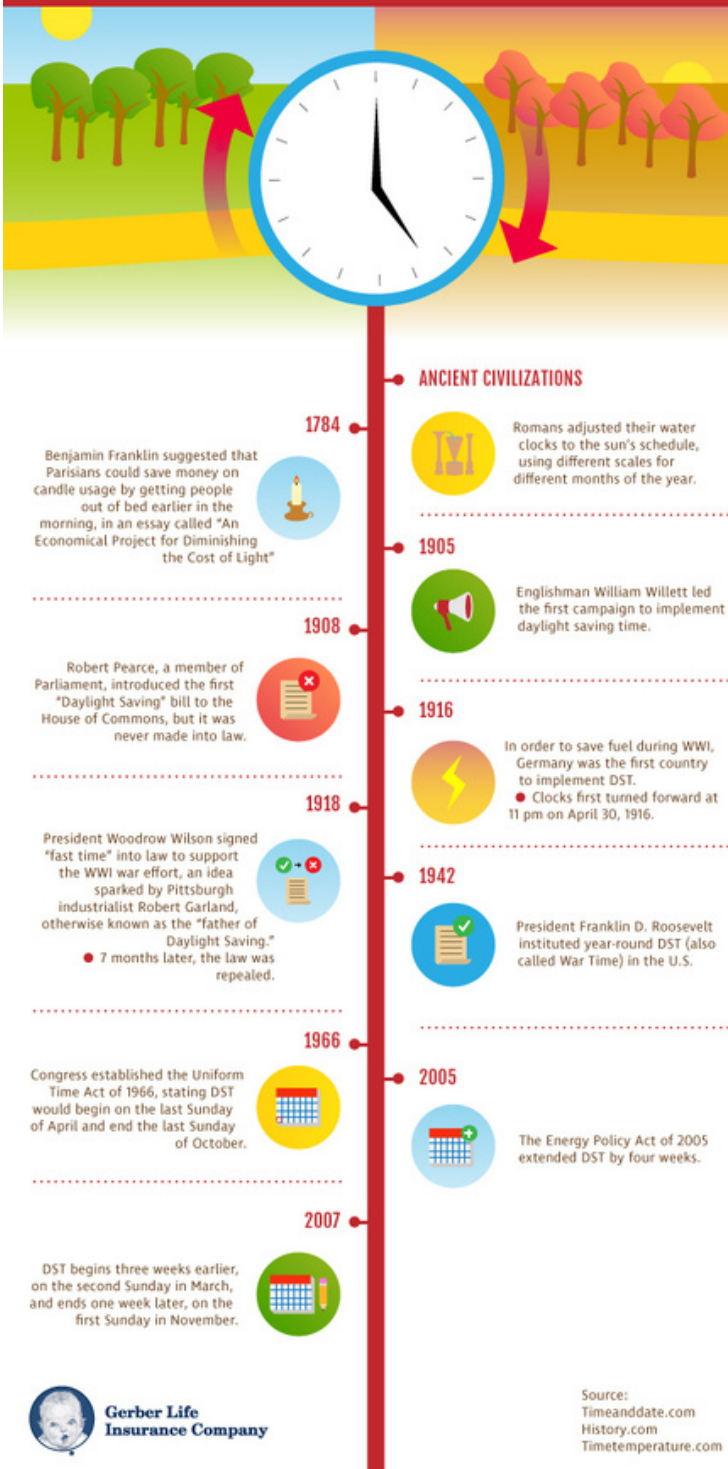
ALL EVENTS ARE AT NOON.



First
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Turn your clocks ahead this weekend!

THE HISTORY OF DAYLIGHT SAVING TIME



DAYLIGHT SAVINGS TIME & HEART ATTACKS

Large studies of hospital records have found that there is a

10-24%

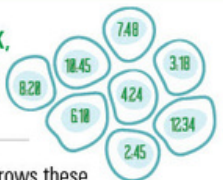


increase in heart attacks on the **MONDAY AFTER DAYLIGHT SAVING TIME** begins in spring.

(It's important to note that these heart attacks primarily occur in people with underlying conditions that already increase their risk for heart disease.)

WHY?

EACH CELL HAS AN INTERNAL CLOCK, which drives rhythms in biological processes on a roughly 24-hour cycle.



SPRINGING FORWARD throws these clocks out of sync. And you can't reset them as easily as the alarm on your nightstand.



Several factors contribute to the **increased heart attack risk**, including **sleep deprivation**, increased **inflammation**, and **changes in the normal pattern of electrical signals** that the body sends to the heart to get it ready for the challenges of the day.

HERE'S WHAT YOU CAN DO TO HELP

1. Divide the time loss over the weekend: If you usually wake up at **6 a.m.** on weekdays, wake up at **5:40 a.m.** on Saturday **6:20 a.m.** (new time) on Sunday and **6:00 a.m.** on Monday



2. Eat a decent-sized breakfast



3. Each morning, expose yourself to light



4. Be active each morning (as recommended by your doctor)



These steps help reset the master clock in the brain, and the peripheral clocks throughout the body.

Music Notes for March 12

This week, we sing one of the most familiar hymns in all of Christendom: *Rock of Ages*. The text is one of over 100 poems penned by the Reverend Augustus Montague Toplady (1740-1778). Inspiration for Rock of Ages came in 1763 when the preacher was caught in a storm while traveling along the gorge of Burrington Combe in the Mendip Hills in England. Toplady sought refuge in a gap in the gorge and wrote the words to the iconic hymn. (Some historians dispute the account, but it still holds true in the minds of many.) The fissure is now marked as the “Rock of Ages.”

The music for the hymn was written by American Thomas Hastings (1784-1872), who penned over 1000 hymns during his lifetime.



Worship This Week:

Psalm 95

Romans 5:1-11

Sermon: The faith of Christ.



This Week in History.



A group of rowdy Bostonians harass British soldiers who then open fire, killing five and injuring six in what would be called the *Boston Massacre*. British Capt. Thomas Preston and eight soldiers would be charged with murder. Defended by John Adams, Preston was acquitted, along with six of his men; two others would be convicted of manslaughter, branded, then released.

March 5, 1770



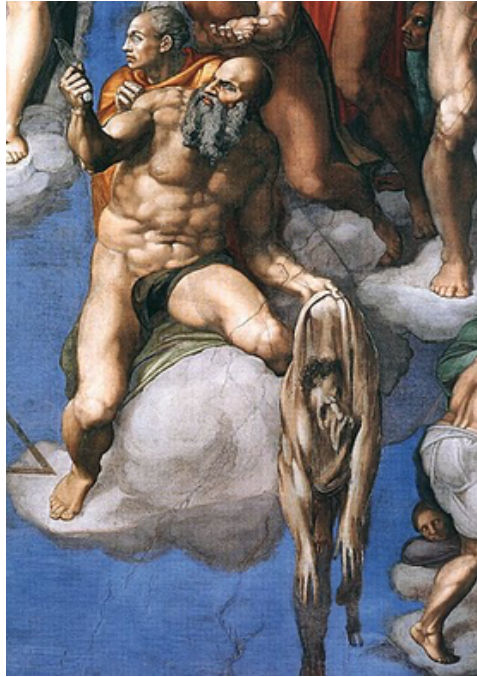
Russian cosmonaut Yuri Gagarin (1934-1968) was born in Gzhatsk, Russia. On April 12, 1961, he became the first human in space, orbiting in a capsule 187 miles above the Earth's surface in a flight lasting 108 minutes. He would die when his MiG-15 crashed on a training flight near the town of Kirzhach on March 27, 1968.

March 9, 1934



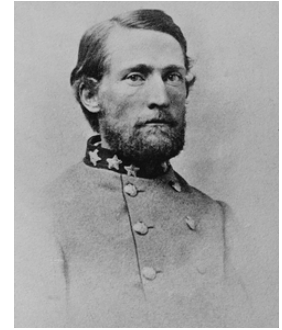
107 soldiers are diagnosed with 'Spanish' Influenza at Fort Riley, KN. Eventually, one quarter of the U.S. population became ill, resulting in 500,000 deaths. The death toll worldwide approached 22 million by the end of 1920.

March 11, 1918



Renaissance genius Michelangelo di Lodovico Buonarroti Simoni was born in Caprese, Italy. A painter, sculptor, architect, poet and visionary, he would be best known for the fresco on the ceiling of the Sistine Chapel, and his sculptures *David* and *The Pieta*. He included the above self portrait of himself as the skin of St. Bartholomew in the *Last Judgement*.

March 6, 1564



Confederate Colonel John Singleton Mosby (top), leader of Mosby's Rangers, captures Union General E.H. Stoughton (bottom) still in bed at his headquarters at Fairfax Courthouse, Virginia.

March 8, 1863



March 10, 1862 - For the first time, the U.S. government issues fiat currency; that is, paper money not redeemable for gold or silver.

March 10, 1862