



John Knox Presbytery is a community of communities, centered in Jesus Christ, linked to one another, and boldly responding to the Spirit's call to join God's mission.

Want a real scare this Halloween? Talk to the woman who had surgery then developed a dangerous infection and almost died. Though she had insurance, there was close to \$800,000 in charges that were not covered. Her retirement savings and everything she had was wiped out. Her only choice was to declare bankruptcy. Or hear the story of a man, a long time diabetic, whose foot became infected. The infection spread to the bone and compromised his immune system. Debt collection calls continued, even after some of his retirement savings and help from family have paid down some of the debt. His wife's wages are still being garnished.

There are thousands of cases like this and just as many stories of peoples' lives turned inside out by crushing medical debt. But there is hope. Like the story of a pregnant woman who blacked out, was brought to a hospital and delivered her child by caesarean section two months ahead of her due date. She received so many bills she stopped opening them because she knew she was not able to pay them. All she could think about was how much she owed and the impossibility of ever paying them off. One day, she received a yellow envelope which she thought was another bill. It wasn't. It was a letter from RIP Medical Debt telling her that her debt had been purchased and forgiven through donations the non-profit had received. This is what your donations to GivingTuesday will accomplish. Please give generously! As we celebrate All Saints' Day tomorrow, let God's light shine through you!

The Generosity Task force