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Mission provides Bed, Food, Treatment, Training and Christianity

Representatives of *NewsLanc* recently visited the Water Street Rescue Mission on South Prince Street.

Founded in 1905, the Mission's stated purpose is "to advance the Kingdom of God through the Gospel of Jesus Christ by providing rescue and renewal services to the needy in the City of Lancaster and other areas."

However, the staff made it clear that the immediate needs of their clients come first. "We know that not everyone in our chapel service is digging what they're hearing, but all we ask is that they respect what they're hearing," said Director of Residential Programs Steve Brubaker.

On a budget that seemed modest of roughly \$7 million a year, almost exclusively from private local contributors, they offer a wide range of services at their expansive facility, including emergency shelter, food service, life counseling, on-site medical and dental services, employment assistance, and more.

On a typical night, 220 men and women find safe shelter at the Mission. Anyone can have a bed to sleep with virtually no questions asked for up to three days before the Mission asks that you attend religious and counseling services, and attempts to match clients to appropriate resources. A common misconception is that most of the homeless are chronically unemployed or mentally ill. In fact, according to Water Street's statistics, 68% of their clients stay only a month or less.

In the Mission's computer-equipped learning and career center, counselors assist clients with finding suitable employment, provide referrals to other agencies, and even help them obtain their General Education Diplomas (GEDs).

Attention is also given to helping clients identify and cope with inappropriate actions on the client's part that led to ongoing losses of jobs.

The medical and dental facilities, new in 1993, feature "six or seven full time staff and 200-300 volunteer" medical personnel. They serve about a thousand clients a year.

Water Street Rescue Mission is part of a 300member international network of rescue missions called the Association of Gospel Rescue Missions.

According to the organization's web site, "If annual cash contributions were combined, the 300 Association member RESCUE missions would be among the ten largest nonprofit organizations in the United States."

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F&M Withdraws Charges Against Ron Harper, Jr.

What may be an attempt to reduce damages resulting from anticipated law suits by Ron Harper, Jr. and Chris Hart-Nibbrig for false arrests and premeditated assault on Harper, Franklin & Marshall College has notified Harper, Co-Publisher of the *Lancaster Post*, that the college has "withdrawn the citations issued to you on June 3, 2008. The College does not anticipate amending or re-issuing the citations unless other facts come to light that would warrant such an action." It continues "John Fry never contacted the district attorney to influence the prosecution of the Franklin & Marshall students, as you wrote. This was a false accusation."

The letter adds "Although the charges have been dropped, the defiant trespass notice remains in effect for College property. We ask you to honor it and please leave John Fry and his family alone at their home."

HEALTH: The High Cost of Medical Insurance

By Phil Starr

Edward works as a laborer for a construction company. He is married and has two pre-school children. His wife does not work. Edward's employer pays 90% of the health insurance for him and his family. The cost of the remaining 10% is too high for Edward to pay along with the deductibles for which Edward is responsible. **Therefore, Edward has decided that he can't afford both to purchase health insurance and pay for the rising cost of a car that he needs for transportation to work.**

Edward's situation is not atypical. It is estimated that 20% of all those employed in Lancaster County are in the same situation as Edward. As of April 2008, this amounts to more than 54,000 people. Most of these individuals can't afford to go to the doctor unless they are in pain. Therefore, they frequent use the emergency rooms of the local hospitals or the two federally qualified health centers that are mandated to serve the uninsured for their primary care. The two health centers are Southeast Lancaster Health Services and Welsh Mountain Medical & Dental Center.

The consequences of using ERs for primary care are as follows:

1) These individuals usually will not seek care for routine ailments but will present to the E.R. after the symptoms have become more severe and the cost of care is increased;

2) The cost of providing primary care in the emergency rooms is at least twice as expensive than

if handled in a doctor's office; and

3) The presentation of these cases in the emergency rooms may distract medical staff from providing the essential trauma care that the ERs were set up for.

Another patient case illustrates a different dimension associated with the high cost of insurance.

Ralph is covered in his employer-sponsored health care at a local service industry. Because of the cost to his business, the employer provides coverage with a deductible of \$2,500 with a policy cap for the medical benefit at \$100,000 annually. Unfortunately, Ralph had a major heart attack requiring by-pass surgery resulting in hospitalization of one week and recuperation at home for six weeks. The total cost for Ralph's incident cost \$125,000.* The employerprovided insurance paid \$97,500 of this cost leaving Ralph in debt for \$27,500; forcing Ralph to file for bankruptcy.

Edward and Ralph demonstrate the individual and family impact of the high cost of health care insurance.

*Editor's note: According to a report from the State, hospitals only collect a fraction of their "charges" from insurance companies and MediCare. But Ralph's percentage payment is based upon the bloated "charges." NewsLanc will report more on this in a forthcoming series analyzing the reasons for Lancaster General Hospital's extraordinary profitability.