March 9, 2022 "Your Debt Has Been Forgiven" Brian Stahl, Director of Youth and Young Adult Ministries Romans 3:23-26 NLT

"For everyone has sinned; we all fall short of God's glorious standard. Yet God, in his grace, freely makes us right in his sight. He did this through Christ Jesus when he freed us from the penalty for our sins. For God presented Jesus as the sacrifice for sin. People are made right with God when they believe that Jesus sacrificed his life, shedding his blood. This sacrifice shows that God was being fair when he held back and did not punish those who sinned in times past, for he was looking ahead and including them in what he would do in this present time. God did this to demonstrate his righteousness, for he himself is fair and just, and he makes sinners right in his sight when they believe in Jesus.

Grace is the Hebrew word chanan or the Greek word charis, meaning "the state of kindness and favor toward someone, often with a focus on a benefit given to the object."

A few weeks ago, Pastor Markus taught our Second Year Confirmation class as we learned about Grace. We learned about the three types or stages of Grace. Did you know there are three types or stages of Grace? Does anyone know them? Prevenient, Justifying, and Sanctifying.

**I love Acrostics. Do you know what an Acrostic is? It's a poem, word puzzle, or other composition in which certain letters in each line form a word or words.

I love the acrostic for Grace: God's Riches at Christ's Expense.**

As we at First Church are seeing more families returning to Worship we are looking for ways to invite families back to Worship this Lent. You should have received a postcard in the mail inviting you to join the Lenten Journey here at First Church. I want to share what one church did. Like many churches Pathway Church in Wichita, Kansas spends money on TV ads and direct mail to promote their Easter Sunday services. But in 2019, Lead Pastor Todd Carter explained to his congregation, "We decided to do something different this year." He explained that instead of spending on Easter promotions, the church used that money (as well as money allocated to help families in need) to pay off medical debt of families in the state. Each of the 1,600 families whose debt was paid off received a note that said,

Slide - "We're Pathway Church, we may never meet you. But as an act of kindness in the name of Jesus Christ your debt has been forgiven."

The church paid the debt through a New York based non-profit called RIP Medical. As Carter explained to his congregation, "What RIP Medical does is this they go out there and they buy that medical debt, a penny to the dollar." Rip Medical uses donations to buy large bundles of medical debt and then relieve that debt with no tax consequences to donors or recipients. Every \$100 donated relieves \$10,000 in medical debt. So far the results have been spectacular \$5.6 billion in medical debts eradicated providing financial relief for over 3 million individuals and families.

In the church's case they ended up spending about \$22,000 to clear \$2.2 million in debt.Carter told the church, "I want you to imagine for a moment what those 1,600 people felt like last week when they got that letter in the mail. What was going on in those houses when they realized that their debt, the debt that had been hanging over their head had been forgiven... that's exactly what God in the person of Jesus Christ wants you to feel each and every day – that your debt has been forgiven.

I don't know about you, but this story hits home for me. Last June 15, while I was serving on the High School Mission Trip in Puerto Rico my family was hit with a medical scare and unexpected medical bills. I received a text from my wife that our oldest son Ben had told her that his chest felt achy, and after a few local stops her in the Fox Valley, they were taking Ben by ambulance to Children's Hospital in Milwaukee. Upon arrival at Children's and many tests, it was determined Our oldest son Ben was suffering with a severe case of Myocarditis following his second Covid-19 vaccination. Myocarditis is an inflammation of the heart muscle. I quickly became an expert on troponin, a globular protein complex involved in muscle contraction. The normal troponin level is 0.00 to 0.04. Ben at his highest was 16.2.

When I look at the cross, I think about what God had to go through as he watched his Son tortured, beaten and crucified. I was away, leaving my wife Sue alone. Looking back on that time I wish that I could have taken Ben's place. I would have gladly taking his place so that he didn't have to suffer. I think I can speak for all parents here tonight or those watching online, there is nothing more horrifying than watching one of your children suffer. After 4 days at Children's the bill was over 63,000.00. We ended up having to pay under \$5000. Thank God for our insurance. But there was no amount of money we wouldn't have paid to make sure Ben was ok. Fast forward, Ben has had a few follow up appointments and although he may have a few small scars on his heart there should be no lasting effects.

In our scripture tonight Paul writes that everyone falls short of God's glorious standard, but through his grace, the undeserved favor that is freely given, we are made right in his eyes. What a wonderful reminder. In 1 John 2:2, it's written, "He (Jesus) is the atoning sacrifice for our sins, and not only for ours but also for the sins of the whole world. God loves everyone and.

And as it is written in 1 John 4:10, "This is love: not that we loved God, but that he loved us and sent his Son as an atoning sacrifice for our sins."

Now when God looks at us, He doesn't see the sinful, wicked, wretched sinner any more, but He sees the righteousness of Christ. He sees a son or daughter of the King. As Paul Zahl, in his book, The Christianity Primer: Two Thousand Years of Amazing Grace puts it, "Grace is unconditional love toward a person who does not deserve it." And when we think about it, Isn't that all of us? Amen.