

Lent 1A
March 1, 2020
St. Dunstan's
The Rev. Patricia Templeton

We Can Make A Difference

Baptisms are cause for celebration. After almost every baptism there is a special reception at church, often followed by another party at home for family and friends.

That was not the case for Jesus. He was baptized by his cousin John at age 30 in the Jordan River. As he was coming out of the water the voice of God boomed from the heavens, "This is my son, the beloved. With him I am well pleased."

A momentous occasion to be sure, but not one that led to celebration. Instead, immediately after he was baptized Jesus faced the first major test of his ministry. We hear today that Jesus was "led by the Spirit into the wilderness."

Other translations say that the Spirit propelled Jesus into the wilderness. The implication is clear. This time in the wilderness is a test, a preparation for the work ahead.

The test begins with physical hardship. For 40 days and nights Jesus fasts alone. At the end he was famished, weakened in body and spirit.

And that's when the real trials begin.

First, the tempter comes to Jesus, who is near starvation from 40 days without food, and tells him to turn stones into bread.

It seems like a logical thing for a starving man with miraculous powers to do. Why not? But Jesus rebukes the tempter with the word of God. "It is written, 'One does not live by bread alone, but by every word that comes from the mouth of God.'"

Twice more the tempter tries to entice Jesus – taking him to the pinnacle of the Temple and encouraging him to jump to prove that God will save him, then taking him to the top of a high mountain, and promising Jesus power over all the kingdoms of the world if he will just worship the devil.

Jesus refuses both offers, quoting scripture each time.

It's hard for us to think of Jesus being truly tempted, but these enticements were very real. If you had not eaten in 40 days and had the power to turn a rock into bread would you hesitate to do so?

All of these temptations have a common thread – Jesus is being tempted to use his powers to satisfy his own needs, to perform miracles on demand to prove what he can do, to compromise just a bit because the means would justify the ends.

Jesus never gives in. Every time he relies on God and God's word to give him the strength to resist the temptations to misuse his power.

We hear some version of this story every year the first Sunday in Lent, 40 days that the Church has set aside for fasting and penitence, a time to look at what temptations separate us from God.

While Jesus' temptation was to use his powers for personal gain, we face another kind of temptation. Often, we are tempted to think that we have no power, that there is nothing we can do to make a difference in the world.

Any look at the news makes it easy to give in to that temptation. The problems that face our nation and world are overwhelming. Climate change, pandemics of potentially deadly disease, staggering poverty, never ending gun violence.

What can one person, or even one group do to make a difference in the face of such intractable problems? The temptation is to turn off the news, throw up our hands, and walk away.

One of those overwhelming issues is the high cost of medical care in this country, and the staggering amount of debt it causes.

One recent study estimates that Americans owe almost \$1 trillion in unpaid medical debt. Within the last year medical costs created serious financial problems for 26 percent of American adults. Forty percent of Americans have outstanding medical debts.

Medical debt is tied to two-thirds of the bankruptcies in this country. It accounts for a fourth of all credit card debt.

One study showed that nearly 80 million Americans last year had to choose between paying medical bills or basic needs, such as food and housing.

Nearly two-thirds of adults in this country, including those with insurance, have gone without or put off needed medical care because of the costs.

It sounds like one of those problems that causes people to throw up their hands and walk away. What could anyone do in the face of such staggering numbers?

About six years ago Jerry Ashton and Craig Antico decided to try. They both had spent decades in the debt collection business, and knew how medical debt could create a downward spiral for an individual or family, leading to other kinds of debt, and what a psychological burden debt can be.

They also knew all the ins and outs of the debt collection business. So they had an idea. They formed a nonprofit business, RIP Medical Debt, with the aim of helping forgive the medical debt of millions of people.

Here's how it works: When hospitals have unpaid bills they eventually sell that debt to debt collection agencies, for pennies on the dollar. The agencies buy the debt knowing they won't be able to collect all of it, but will collect enough to make a nice profit.

RIP Medical Debt buys bundles of debt – sometimes from hospitals and sometimes from debt collection agencies. Then instead of collecting the debt, they forgive it.

How do they do that? From individuals and organizations who make donations to pay off the debt.

Who benefits from this forgiveness?

Households with income less than twice the federal poverty level, or households with medical debt that exceeds five percent of their annual income.

Since its inception six years ago, RIP has forgiven more than \$1 billion of medical debt. That debt is expunged from recipients' credit ratings, instantly improving their credit scores.

I first read about this in January in a story about St. Luke's Episcopal Church in Birmingham, which to celebrate their 70th anniversary held a fundraising campaign to pay off medical debt for those in their community.

They raised \$78,000. RIP Medical Debt used that money to pay off \$8.1 million of debt for 6,500 households in and around Birmingham. Those households all received letters saying their medical debt had been forgiven, paid off by St. Luke's.

When I read that story I got excited. Our senior warden Harriet Smith also read it and got excited.

And so at the January vestry meeting we proposed that St. Dunstan's undertake a campaign. Vestry members were interested, but as good stewards of our resources wanted to investigate to make sure RIP was a legitimate organization.

Those questions were answered and in February the vestry approved that we do a Lenten campaign to forgive medical debt.

They also took it a step further, approving \$25,000 from interest earned on our outreach endowment to use as a matching grant.

This is a modern day story of loaves and fishes – where Jesus feeds 5,000 people with five loaves of bread and two fish.

Every dollar contributed pays for \$100 of medical debt.

That means \$100 can forgive \$10,000 of debt. A thousand dollars multiplies to \$100,000.

And the matching grant doubles all of that.

Our hope is by Easter to raise \$50,000, which would forgive at least \$5 million of medical debt in the Atlanta area, a healthy chunk of the \$47.6 million of debt RIP holds here.

In Luke's gospel, the story of Jesus' temptation in the wilderness is immediately followed by his first teaching in the synagogue in Nazareth, his hometown.

In that first appearance he lets people know the purpose of his life and ministry.

He unrolls a scroll from the prophet Isaiah and reads:

"The Spirit of the Lord is upon me, because he has anointed me to bring good news to the poor. He has sent me to proclaim release to the captives and recovery of sight to the blind, to let the oppressed go free, to proclaim the year of the Lord's favor."

As followers of Jesus, as members of his body, that is also the work that we are called to do.

What better way to spend our Lent than doing just that – by sending good news to the poor, by releasing families from the oppression of debt, to make this year for them the year of the Lord's favor.

It will not solve the problem of why there is so much debt, but it will make a difference in the lives of many people.

This Lent let us not give in to the temptation that there is nothing we can do. Instead, may God bless us with enough foolishness to believe that we can make a difference in this world, so that we can do what others claim cannot be done.

Amen.