

Have you checked your credit score lately? Added up your debts? Do you have a mortgage? Car payments? Student loans? Credit card payments? A home equity loan? How much do you owe, and to whom? Does God show up on a scan of your creditors? If you add it all up, are you indebted to God?

In his *Small Catechism*, Martin Luther lists the blessings God showers upon us. In his explanation of the *First Article of the Apostle's Creed*, about God the Father, the Creator, he writes: "I believe that God has created me together with all that exists. God has given me and still preserves my body and soul: eyes, ears, and all limbs and senses, reason and all mental faculties." But Luther doesn't end there; he adds: "God daily and abundantly provides shoes and clothing, food and drink, house and farm, spouse and children, fields, livestock, and all property—along with all the necessities and nourishment for this body and life. God protects me against all danger and shields and preserves me from all evil."

In his explanation of the *Second Article of the Apostles' Creed*, about Jesus, the Redeemer, Luther adds: "Jesus Christ... has redeemed me... He has purchased and freed me from all sins, from death, and from the power of the devil." And in his explanation to the *Third Article*, about God, the Holy Spirit, the Comforter, Luther writes: "The Holy Spirit has called me through the Gospel, enlightened me with his gifts, made me holy and kept me in the true faith... Daily... the Holy Spirit forgives [my] sins... and will raise me... and... give... me... everlasting life."

That's a long list of God's blessings! How have you repaid God for them? Of course you have not. None of us can repay God for God's goodness! Luther knew that the ledger is always tipped in God's favor; God gives us far more than we could ever possibly give back to God. In his explanation of the *First Article of the Creed*, he writes, "... all this is done out of... divine goodness and mercy, without any merit or worthiness of mine at all!" Through his study of Scripture and his personal struggle to find a loving God, Luther learned that God gives us all that we need, with no expectation of repayment. God cancels our debts; God offers us gracious forgiveness, and God gives us another chance when we fail.

Many of our hymns invite us to consider the enormous debt we owe to God, pointing to the preposterous unevenness of what we have received from God vs. what we have given back to God. Other hymns point out that God has already cancelled the debt we could never repay. Still others remind us that God blesses us not just for ourselves, but also for others; God gives us blessings not to hoard, but to share. Listen to these hymn verses.

As you, Lord, have lived for others, so may we for others live.
Freely have your gifts been granted; freely may your servants give.
Yours the gold and yours the silver, yours the wealth of land and sea;
We but stewards of your bounty held in solemn trust will be.
Son of God

Treasure, too, you have entrusted, gain through pow'rs your grace conferred;
Ours to use for home and kindred, and to spread the gospel word.

Open wide our hands in sharing, as we heed Christ's ageless call,
Healing, teaching, and reclaiming, serving you by loving all.
God Whose Giving Knows No Ending

Other hymns turn our attention to the gift God most desires from us in response to God's love.
Can you guess what it is? Hear these lines...

No gift have we to offer for all your love imparts.
But what you most would treasure—our humble, thankful hearts.
We Plow the Fields and Scatter (All Good Gifts from Godspell)

Your hearts lay down before him when at his feet you fall,
and with your lives adore him who gave his life for all.
Sing to the Lord of Harvest

What can I give him, poor as I am? If I were a shepherd, I would bring a lamb.
If I were a wise man, I would do my part, but what I can I give him, give my heart.
In the Bleak Midwinter

What is this gift that God treasures most? Your heart, your humble, thankful heart. Surely God expects you to share of your time and talent and treasure, but what God really desires is your heart. Have you laid down your heart before God? Have you offered your heart for all that God's love imparts? Have you given God, in addition to a lamb or gold or frankincense or myrrh, what God really desires (your heart)?

God has given you all that you have—and all that you are. God gives to you freely, no strings attached. You can never repay the debt you owe God; nor do you need to. The author of Ephesians, in our Theme Scripture for this Lenten season, insists that the credit in your account at the Bank of the Holy Trinity is not something you earn. It's not something you get by performing good deeds. It's not something that compounds when you make an offering or teach Vacation Bible School or lead the Property Team. Your credit in the Bank of the Holy Trinity is gift—all gift!

Listen again to the author of Ephesians: "For by grace you have been saved through faith, and this is not your own doing; it is the gift of God—not the result of works, so that no one may boast. For we are what [God] has made us, created in Christ Jesus for good works, which God prepared beforehand to be our way of life." Once more: "For by grace you have a balance in your account—you have been saved through faith, and this is not by your deposit; it is the gift of God—not the result of your credit, so that no one may boast. For you are what [God] has made you, created in Christ Jesus for good works, which God prepared beforehand to be your way of life."

God expects you to do good works, my friend. God wants you to do good works. God needs you to do good works, to be God's hands and feet and arms on earth. In fact, according to the author of Ephesians, God creates you for good works. But hear this: God does not require you to do good works in order to get salvation. God does not withhold mercy from you until you have piled up a requisite number of good deeds. God doesn't expect you to love others to earn God's love, or gain God's

attention, or merit God's favor. Rather, God expects you to do good works because you already have God's love! Because you already have God's attention! Because you already have God's favor!

God expects you to do good works for the good of your neighbor and to the glory of God. God expects you to receive what God gives and to use it to do good works in your family, your school, your workplace, your congregation, your community. God expects you to act as a good steward of all that God has given you. Hear Luther once more! In his explanation of the *First Article of the Apostles' Creed*, he writes, "I owe it to God to thank and praise, serve and obey." You and I owe God our thanks, our praise, our service, our obedience, not to earn God's love, but in response to it.

What has God given you? A relationship with a good friend, perhaps? A job—or retirement income that pays enough for you to live? A family, whether biologically received or consciously chosen? A keen intellect? A passion for sports? A talent for music? An ability to get along with others? A home to welcome guests? If God has given you a gift, if God has deposited a talent in your account at the Bank of the Holy Trinity, then God expects you to use that gift for others. In other words, God expects you to be a steward. What's a steward? A person put in charge of something that doesn't belong to them. For example, the apartment manager is a steward of your living quarters. The pre-school teacher is a steward of your child—or grandchild. The financial advisor is a steward of your savings. The military is a steward of a nation's safety. A steward cares for something that they do not own.

You are a steward of your family. You don't own them, but God entrusts them to you. You don't own your friends, your home, your pets, or your belongings, but God places them in your care. You are a steward of your younger brother, playing a game with him when a parent is busy. You are a steward of your spouse, offering compassion when he is sick, listening when she is upset, always having their best interests at heart. You are a steward of your mind, doing your homework and studying for tests. You are a steward of your job, showing up on time, fulfilling assignments or managing other workers or solving problems or planning ahead. You are a steward of your home, paying the mortgage, making repairs, landscaping. As a steward in charge of things that don't belong to you, you care for your stuff, your home, your work, your neighborhood, your family, your friends.

What stuff has God given you? What does God expect of you? How are you a steward of your checking account? Your credit cards? Your calendar? Your apartment? Your job? Your vacation? Your relationship with a significant other—or a neighbor or a co-worker or a childhood friend? What is God expecting of you on social media? In your homework, your medical appointments, your yard? How are you a steward of yourself—body, mind, spirit, health? While you can never repay the debt you owe to God, how can you receive what God gives you joyfully to care for yourself—and to share generously? How can you be a steward of God's blessings in your life? How can you use what belongs, not to you, but to God? How can you be a steward of all that God has entrusted to you, not to pay a debt, but to respond to God's invitation, as God, who already loves you, asks you now to bless others? AMEN