

Webb Telescope Images Show Big Bang Is a Big Bust, Says Popular Science Writer

The Wired Word for the Week of August 28, 2022

In the News

Images of the cosmos captured by the new James Webb Space Telescope (JWST) are awe-inspiring, but at least one critic says they are evidence that the prevailing hypothesis of how our universe came into being -- the "Big Bang" -- is wrong.

The Big Bang theory, proposed by Catholic priest and theoretical physicist Georges Lemaitre nearly a century ago, holds that "the universe as we know it started with an infinitely hot and dense single point that inflated and stretched -- first at unimaginable speeds, and then at a more measurable rate -- over the next 13.8 billion years to the still-expanding cosmos that we know today," according to an [article from Space.com](#).

Reportedly, the JWST images show many galaxies, which are surprisingly smooth, small and old. Popular science writer Eric J. Lerner, who in 1991 authored a book titled *The Big Bang Never Happened*, and advanced instead a non-standard plasma cosmology that holds that ionized gasses and plasmas play dominant roles in the physics of the universe, claims these images support his claim that there was no Big Bang.

Few cosmologists today agree with Lerner. John Mather certainly doesn't. He is the JWST Senior Project Scientist, and he tells about the telescope's role in understanding the early history of the universe. "We can see the heat that was there at about 380,000 years after the expansion of the universe began 13.8 billion years ago. This heat covers the entire sky and fills the universe," Mather said, and explained that the heat was mapped by satellites NASA and the European Space Agency built called the Cosmic Background Explorer (COBE), the Wilkinson Microwave Anisotropy Probe (WMAP), and Planck.

COBE, WMAP, and Planck all saw farther back than JWST, Mather said, though JWST can see farther back than Hubble. "JWST was designed not to see the beginnings of the universe, but to see a period of the universe's history that we have not seen yet before," Mather said. "Specifically we want to see the first objects that formed as the universe cooled down after the Big Bang. That time period is perhaps hundreds of millions of years later than the one COBE, WMAP, and Planck were built to see."

Mather also said, "We don't know exactly when the universe made the first stars and galaxies -- or how for that matter," but added that JWST was built to help answer that.

Responding to Lerner's claim that the Big Bang didn't happen, Jackson Ryan, science editor at CNET, said, "One of the chief reasons the Big Bang theory stands up is because of the cosmic microwave background. ... CMB is the radiation leftover from the Big Bang, right when the universe began and scientists have been able to 'see' it with satellites that can detect that lingering radiation," Ryan said.

"So to bolster evidence the Big Bang theory is incorrect, you'd need to explain the CMB another way. Lerner's [is] dismissive of the CMB, and his proposal for the observation has been disproven in the past. ... It's also important to note Webb is not built to see and undertake new analyses of the CMB itself. ... it will look at an epoch a few hundred million years after the Big Bang. What it finds there will almost certainly reshape our views on the early universe, galaxies and the evolution of the cosmos," Ryan said.

Ryan maintained that science makes incremental progress in our understanding, and that so far the observations astrophysicists and cosmologists have made over decades support the Big Bang theory and "don't line up anywhere near as neatly if we use Lerner's alternative theory."

But he added, "That doesn't mean scientists won't find evidence overturning the Big Bang theory. They just might! But, for now, it remains our best theory for explaining what we see."

More on this story can be found at these links:

[James Webb Space Telescope Shows Big Bang Didn't Happen? Wait... *Mind Matters News*](#)
[No, James Webb Space Telescope Images Do Not Debunk the Big Bang. *CNET*](#)
[Webb Telescope & The Big Bang. *James Webb Space Telescope*](#)

Applying the News Story

It is not our purpose in this lesson to champion the Big Bang theory over any other -- we are not qualified to do so. But this news does remind us that many of us often believe what we want to believe and are not swayed by evidence to the contrary. (Just look at the various beliefs regarding the Covid vaccines and masks, scientific opinions notwithstanding.)

What we believe is important in many areas of life, including the Christian faith. And when it comes right down to it, it appears at least subjectively that becoming a follower of Christ is a decision. There's plenty of evidence to support belief in Christ and to justify taking the step of committing yourself to him, but if you wish, you can explain all of it some other way, or even simply refuse to consider it.

But here's the thing. For those who follow Jesus, there is often an inner confirmation that one has made the right choice.

The Big Questions

1. To what degree do you regard your *initial* receiving of Christ as a conscious decision? Explain your answer.
2. To what degree do you regard your *continuing* faith in Christ as a conscious decision? Explain your answer.
3. What are some differences between Christian faith and Christian belief? What are the differences between "the faith that believes" and "the faith that is believed"? How do you define "belief"? What role does "evidence" have in your definition?
4. For people who believe God is the creator of the heavens and the Earth, how important is it to know *how* God accomplished that? Why might it be useful to have an evidence-supported theory, nonetheless?
5. Is there anything you consider *proof* that your faith in God is not misplaced? If not, what does support your faith in God?

Confronting the News With Scripture and Hope

Here are some Bible verses to guide your discussion:

Luke 16:27-31

[The rich man] said, "Then I beg you, father, to send him to my father's house -- for I have five brothers --that he may warn them, so that they will not also come into this place of torment." Abraham replied, "They have Moses and the prophets; they should listen to them." He said, "No, father Abraham, but if someone from the dead goes to them, they will repent." He said to him, "If they do not listen to Moses and the prophets, neither will they be convinced even if someone rises from the dead." (For context, read [Luke 16:19-31](#).)

These verses are the conclusion of a parable Jesus told, usually referred to as "The Rich Man and Lazarus." It tells of a certain rich man who lived very well in a fine house and dined on sumptuous meals. Although his name does not appear in the Bible, he is sometimes called "Dives," which comes from the Latin word for "rich." Outside his gate was a desperately poor, sick man named Lazarus, covered with sores. He was so hungry that he wished he could have even the crumbs that fell from Dives' table. But Dives ignored Lazarus, and eventually the poor man died and was carried by angels to be with Abraham in paradise.

Not long afterward, Dives also died, but he went to Hades, the final destination of the unrighteous. There he was in misery. He called to Abraham to send Lazarus to him with a drop of water for his tongue. But it was not to be. Abraham spoke kindly but plainly to Dives. During your life, Abraham told him, you had a life of plenty and Lazarus had nothing. But now things have reversed and following death, said Abraham, there is an uncrossable chasm between the two men.

Dives then asked Abraham to at least let Lazarus go to Dives' five living brothers and warn them to behave more compassionately in their lives than Dives had in his.

Abraham responded, "They have Moses and the prophets [that is, the Hebrew scriptures]; they should listen to them."

Dives replied, "but if someone goes to them from the dead, they will listen." In other words, if they get real, tangible proof, they will be convinced.

But Abraham came back with "If they do not listen to the scriptures, they won't be convinced by someone rising from the dead."

Abraham was exactly right. You can always explain away so-called proof if you want to -- which, of course, is what happened with lots of people when God did send someone to them from the dead -- Jesus himself. To this day, you can hear the speculations about what "really" happened on that first Easter, how Jesus' disciples were fooled or how his body was moved, or some other theory.

Questions: What *evidence* helped you decide to follow Jesus? And if there was nothing you'd call "evidence," what did help you make that decision?

John 7:16-17

My teaching is not mine but his who sent me. Anyone who resolves to do the will of God will know whether the teaching is from God or whether I am speaking on my own. (For context, read [John 7:14-18](#).)

For those who follow Jesus, there is a kind of certainty available. Jesus referred to it in the verses above when he was challenged by some of his countrymen about where his teaching came from. His response suggests that it is only by embracing faith in God and by doing what you perceive as his will that you can gain a sense of the reality of Christ.

St. Augustine put it this way, "Believe that you may understand. ..." That is not what we usually mean when we use the word "certainty," but it is what we call "conviction," which means that we are convinced on an inner level.

Questions: What is meant by the words of the hymn "[Blessed Assurance](#)"? If one does not have such assurance, does that mean there's something defective about that person's faith? Why or why not?

Because we know that "God's thoughts are higher than our thoughts" (Isaiah 55:8-9) how do we integrate new information that contradicts current belief? Does this strengthen our faith journey or shake its foundation?

Mark 4:3-6

Listen! A sower went out to sow. And as he sowed, some seed ... fell on rocky ground, where it did not have much soil, and it sprang up quickly, since it had no depth of soil. And when the sun rose, it was scorched, and since it had no root it withered away. (For context, read [Mark 4:1-8, 13-17.](#))

For many people, their first commitment to follow Jesus is made through an emotional response to an invitation. However, an emotional commitment, unless soon bolstered by commitments in other areas of our lives, is often short-lived. That is one point Jesus made in the Parable of the Sower in the verses quoted above. Later in this passage, Jesus explains this parable to his disciples. He says that the rocky ground refers to those who, "when they hear the word, they immediately receive it with joy [clearly an emotion]. But they have no root [in themselves] and endure only for a while; then, ...they fall away" (vv. 16-17).

Jesus was not suggesting that our emotions should not be involved in our surrender to God, only that the emotional surrender alone is generally not sufficient for an enduring relationship. (That is certainly true in other areas of life. Two people may meet and fall in love. They get an emotional high out of being in each other's presence. They feel intense pleasure being together and feel blue when apart. And sometimes people rush into marriage while still in the throes of these heady emotions. Later, when reality sets in and the feelings subside, they may be disappointed in their choice of marriage partners. Marriages that last and remain healthy have to be reinforced by other things, like appreciation for who the other person really is, commitment to working at the relationship, respect for differences, and so forth.)

But many of us resist opening our lives to God. Here our emotions can serve us well by allowing our inner security system against the call of God to be temporarily breached. If the breach can be widened by getting our intellect, social relationships, will, spirituality and other aspects of our being involved, then our emotions will have done us the great service of being the first gateway for God to use to enter our hearts.

Emotions are not the first gateway that God uses for everyone. But for many of us, our emotions are the first force over the wall of our barricaded hearts, making way for belief to follow..

Questions: Considering your emotions, intellect, relationship, physicality, spiritual instincts and your will as separate aspects of your being, which one became the initial gateway to belief in and trust in Christ for you? How did the other aspects bolster that initial commitment?

Matthew 12:38-40

Then some of the scribes and Pharisees said to him, "Teacher, we wish to see a sign from you." But he answered them, "An evil and adulterous generation asks for a sign, but no sign will be given to it except the sign of the prophet Jonah. For just as Jonah was three days and three nights in the belly of the sea monster, so for three days and three nights the Son of Man will be in the heart of the earth." (For context, read [Matthew 12:38-42.](#))

In the biblical world, people were big believers in "signs," which was their word for "convincing evidence." Many people of Jesus' day wanted signs especially when it came to the claims of Jesus. In Matthew 12, some scribes and Pharisees come to Jesus and say, "we wish to see a sign from you." In other words, "Come on, give us incontrovertible evidence that you really are speaking for God. Do some miracle, perform some act so dazzling that we will be convinced."

While it's easy to poke fun at these religious leaders, we can also identify with them in some ways. Have you had to make a tough decision where you really weren't sure which choice was right and then said, "If only God would give me a sign"? That's what these opponents of Jesus were saying: "Remove the ambiguity and the doubt. Just tell us what the truth is and prove it."

We can also understand these scribes and Pharisees in that when something happens that actually seems to be a sign, it may lend itself to more than one interpretation, meaning that we can read what we want into them.

The answer Jesus gave these scribes and Pharisees who asked him for a sign was, "An evil and adulterous generation asks for a sign, but no sign will be given to it except the sign of the prophet Jonah."

This was a metaphorical way of saying that just as Jonah spent three days in the belly of the great fish, so Jesus would stay three days in the tomb, the period between his crucifixion and his re-emergence to life. So Jesus was saying that his death and resurrection would be THE sign for them. And there's a real irony that grows out of this, for when in fact Jesus did arise from the grave, instead of accepting that as a sign, some tried to hide it. After the soldiers who'd been standing guard at Jesus' tomb reported to the chief priests that Jesus was no longer there, the priests paid the guards to lie and say that someone stole his body. So even when a sign was given, some people chose not to act on it.

Questions: When, if ever, have you prayed for a sign? What, if anything, happened that you took as an answer to that prayer? How did the appearance or nonappearance of a sign affect your belief in God? Why?

For Further Discussion

1. Discuss this from TWW consultant and physicist James Gruetzner: "Many people think that science is a body of facts rather than a process. Even within the process, there can be disagreements as to facts and to conclusions. Personal friendships and animosities get involved, and, of course, funding decisions now play an enormous role. I now tend to look at things within science in terms of probability or likelihood -- e.g., that some sort of Big Bang occurred is highly likely, while the Loch Ness monster is unlikely to exist.

"But questions still remain, such as, how does one evaluate *evidence* or *data*? How does one distinguish between *fact*, *claims of fact*, and *opinion*? Philosophers argue these all the time, but, when it comes to science or important matters, I have found the following helpful in this whole area:

- *How accurate has the source or ideology been in the past?* While in high school, several major changes in government were going on. One major ideology predicted several negative results (based upon changes at the margins), while the other pooh-poohed the idea while predicting changes for the better. Over time, what we now call "the homeless problem" and the great increase in unwed mothers and fatherless children occurred. Needless to say, that made an impression on me.
- *Does the source or ideology seek to squelch or silence -- rather than debate or oppose -- other views? If so, it should be considered less reliable.* I think that any real reflection on current events would come up with several of these. This is particularly valuable when it comes to science, since the science process *requires* criticism and alternate viewpoints. Anytime one hears "*Science says*" or "*the science is settled*," it is often the case that the science is not settled and that there are significant arguments that the speaker doesn't want heard. This is especially damaging when science becomes politicized, and politicians claim "*Trust the science*" to support their own agenda.
- *Is the statement or conclusion overly simplistic or are there multiple factors considered?* A theory which makes multiple predictions that are borne out is stronger than one that makes a single prediction, no matter how often the prediction succeeds. On the other hand, when a prediction fails, then that is an indication that the theory is false or incomplete.
- *Is the evidence repeatable?* This is related to the "multiple factors" concept just mentioned. This wouldn't apply to the Big Bang theory or others of a historical nature, but does apply to many areas of research. This is currently of significant concern among scientists, especially in the medical and social sciences, since replication studies have found a low level of reproducibility -- e.g., Bayer systematically examined 67 studies in cardiovascular medicine, women's health and oncology: In only 21 (about 20%) were the reported results reproduced.
- *What are the possible biases?* Scientists are human and have biases. Some are related to ideology and expectations (a person tends to see what he thinks he should see), and some relate to career (e.g., funding), and some just relate to not wanting to stand out from the crowd in an unfavored direction."

2. Consider this story from Lee Strobel, who at the time was an award-winning journalist with the *Chicago Tribune*. And he was, quite plainly, an unbeliever. In fact, when it came to matters of faith, he identified himself

as an atheist. In one of his books, he tells of the time when his newborn daughter was rushed into intensive care because of a mysterious illness that threatened her life. The doctors weren't certain what was going on, but it was clearly serious. Strobel says that even though he was an atheist, he was so desperate that he prayed anyway, imploring God -- if he existed -- to heal his daughter. A short time later, his daughter, to everyone's surprise, did recover, completely. The doctors were left scratching their heads.

So did that convince Strobel that God was real? It did not. He thought, "What a coincidence! She must have had some bacterial infection or virus that spontaneously disappeared." He remained in his atheism. (He has since become a believer and is now a pastor and professor of Christian thought at Houston Baptist University.)

3. Respond to this, regarding signs: There's an old story of a farmer who had been asking God for a sign to tell him what he should be doing with his life. One morning he looked up in the sky and saw clouds forming perfect letters "PC." "Preach Christ!" he exclaimed. "That's what God wants me to do." And he was all set to sell the farm and go into the ministry until one of his neighbors pointed out that the letters "PC" could just as well mean "Plant corn."

4. When John wrote his gospel, he selected seven events from the life of Jesus that he took to be signs, and offered them to his readers as evidence that Jesus really was the Savior of the world. The seven include turning water into wine, healing the nobleman's son, curing the paralytic, feeding the 5,000, walking on water, giving sight to the man born blind, and raising Lazarus from the dead. Yet after all of these, John says "Although [Jesus] had performed so many signs in their presence, [many people] did not believe in him" (John 12:37).

5. This [book summary](#) is by no means easy reading if you don't have a strong science background. Nonetheless, it does provide a place to start if you wish to explore some unresolved issues related to the Big Bang theory.

6. Consider the resurrected Jesus' remark to Thomas, who had doubted Jesus could be alive: "Have you believed because you have seen me? Blessed are those who have not seen and yet have come to believe." What does it mean for followers of Jesus today, none of whom have literally seen Jesus?

Responding to the News

This might be a good time to think about convictions you've since abandoned so you may explore what made you change your mind. Was some of that a matter of maturing in faith and understanding, which caused you to leave behind inadequate views of God and Christ and replace them with more nuanced (and biblically based) views?

Prayer: Whether we are born skeptics or born believers, O Lord, direct us so that we can find and stay on the way that leads to you. In Jesus' name. Amen.

Other News This Week

Former Debt Collectors Now Paying Off Medical Bills Owed by Burdened Low-Income Debtors

The Wired Word for the Week of August 28, 2022

In the News

A few months ago, Terri Logan, a high school math teacher, received some bright yellow envelopes in the mail from RIP Medical Debt (RIP), a nonprofit group that had bought her hospital bills that she had been unable to pay for nearly 13 years after her daughter's premature birth. But instead of containing more panic-inducing, threatening letters from bill collectors, these envelopes held news that all of Logan's past medical bills had been forgiven.

Ironically, RIP was created by two former debt collectors, who had dedicated years of their lives to pursuing delinquents like Logan. But hearing the debtors' stories gave Jerry Ashton insight into their burdens, explained Allison Sesso, RIP's CEO. Then, in 2011, Occupy Wall Street activists asked Ashton to consider ways to help Americans struggling with medical debt.

"As a bill collector collecting millions of dollars in medical-associated bills in my career, now all of a sudden I'm reformed: I'm a predatory giver," Ashton said in a Freethink video.

That led, in 2014, to Ashton partnering with fellow debt collector, Craig Antico, to launch RIP to raise money from donors to buy medical debt at steep discount rates. Usually, purchasers of that kind of debt still aim to make a profit, but tax-exempt RIP's goal is to relieve low-income patients of the obligation to repay their medical bills.

"Medical debt has fairly low recovery rates and the amount of money that collectors are willing to sell this debt for is pennies on the dollar," said Neale Mahoney, a professor of economics at the University of Chicago and a Poverty Action Lab researcher.

RIP says that Americans owe about \$75 billion in medical debt. According to research conducted by [the Abdul Latif Jameel Poverty Action Lab](#), more than one in 10 Americans (44 million) has medical debt in collections, and 92.6% of that debt is never paid off. Even more (over 100 million) struggle with medical bills that have not yet been turned over to debt collection agencies.

Jim Branscome, a major donor to RIP and advocate for the poor in Appalachia, where he grew up, points to various factors that contribute to medical debt: high prices for health care, prescriptions and out-of-pocket medical expenses; job losses; inadequate insurance coverage and increasing racial inequities.

Inability to pay medical debt may lead to stress, anxiety, depression, panic attacks, avoidance of much-needed medical care, higher debt loads in the form of second mortgages and use of high-rate credit cards, depletion of life savings and retirement accounts, bankruptcy, ruined credit scores and the inability to access credit needed to secure housing or car loans.

According to a June 17, 2022, article, [How to Get Out of Medical Debt](#). *MoneyGeek*, "63% of people with medical debt report resorting to a variety of lifestyle changes to pay their bills, and 42% took on an extra job or worked more hours to pay it off."

Fair Fight, described on its website as "a network of grassroots activists working to strengthen democracy," indicates that medical debt impacts "families with children, Americans in the South, and communities of color" to a greater degree. Others point to the added medical debt burden borne by people who live in rural areas, and by seniors aged 65 and above, 85% of whom live with chronic conditions. Fair Fight explains that "medical debt is also one of the main reasons hospitals, particularly those in rural areas, close. When rural hospitals close, medical costs increase and quality of care decreases."

RIP states on its website that the nonprofit has relieved debtors of over \$7B in medical bills, impacting nearly four million families. RIP says retiring \$100 in debt costs an average of \$1.

In 2019, Indianapolis-area [Northview Church](#) channeled \$20,000 through RIP Medical Debt, which was used to erase \$2 million of medical debt for 2,500 Hoosier families. Four times a year, the church asks members to donate to its Dollar Club, to demonstrate how people can maximize their capacity to change the world when they work together. The few dollars in each person's wallet may not buy much, said Steve Poe, senior pastor, but "when everyone comes together, that gives us a lot of leverage."

That same year, Wichita's [Pathway Church](#) diverted about \$22,000 allocated for promotion of Easter services to clear \$2.2 million in medical debt of 1,600 families in their state instead. Each recipient received a note from the

church that read, "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."

Lead pastor Todd Carter told the church, "I want you to imagine for a moment what those 1,600 people felt like ... when they got that letter in the mail ... and all of a sudden they realize that their debt, this debt that has been hanging over their head has 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."

More on this story can be found at these links:

[This Group's Wiped Out \\$6.7 Billion in Medical Debt, and It's Just Getting Started. NPR](#)
[Join Our fight to End Medical Debt and Be a Source of Justice in an Unjust System. Ripmedicaldebt.org](#)
[Americans Are Suffering From Medical Debt -- and Fair Fight Is Doing Something About It. Fair Fight](#)

The Big Questions

1. Think about the largest debt you have ever owed. How did you acquire it, and how did being in debt affect how you and others saw yourself?
2. Why might a creditor refuse to release a person from their financial obligations to repay a debt owed? What might encourage a creditor to release a person from the obligation to repay a debt owed?
3. How do you view unavoidable debt, such as medical expenses, versus avoidable debt such as overspending on non-essentials? Do you expect more or less of yourself and others in debt, depending on the reason the debt was acquired? Explain.
4. How might the forgiveness of debt negatively or positively impact debtors? Creditors?
5. How is your church helping to free people from burdensome debt, or how could your church develop such a ministry?

Confronting the News With Scripture and Hope

Here are some Bible verses to guide your discussion:

Deuteronomy 15:1-2, 7-8

"Every seventh year you shall grant a remission of debts. And this is the manner of the remission: every creditor shall remit the claim that is held against a neighbor, not exacting it, because the LORD's remission has been proclaimed. ... If there is among you anyone in need, a member of your community in any of your towns within the land that the LORD your God is giving you, do not be hard-hearted or tight-fisted toward your needy neighbor. You should rather open your hand, willingly lending enough to meet the need, whatever it may be."
(For context, read [Deuteronomy 15:1-18](#).)

Various online dictionaries give these words as synonyms for the word "remission":

- the cancellation of a debt, charge or penalty
- setting aside, suspension, revocation, repeal
- a diminution of the severity or intensity of disease or pain
- a reduction of the signs and symptoms of an illness
- a temporary, partial or complete recovery or cure
- forgiveness of sins

The economy of the Hebrew people was built around the concept of the Sabbath, defined as a weekly day of rest, a cancellation of debts every seven years and a double Sabbath every 50 years (called Jubilee), when property that

had changed hands in previous years, due to financial hardship, etc., would revert back to the original owners, whether or not they had the means to repurchase it.

In *Ten Reasons to Love Leviticus*, authors Robert W. Neff and *Wired Word* team member, Frank Ramirez, write: "Jesus begins his ministry in the Gospel of Luke by reading this declaration from the prophet Isaiah: '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 acceptable year of the Lord' ([Luke 4:18-19](#)).

"This is a clear reference to the Jubilee, and [Jesus'] neighbors, though looking forward to a dog-and-pony show of miracles, healing and wonders, eventually react angrily when they realize that their wallets may be involved in the salvation God is offering to the poor, the disabled, the imprisoned, and the oppressed. My suspicion is that many Christians prefer sermons about salvation that gets folks literally off the hot seat in Hades, instead of Christ-inspired messages about putting us smack on the hot seat when it comes to proclaiming an economic jubilee to the poorest peoples and the poorest nations on the earth. But this is the game plan Jesus announces in his hometown."

Questions (posed by Neff and Ramirez): Is it the game plan preached in churches of Jesus in our country? Are we ready to bring the Jubilee?

What are your conclusions about the Jubilee? Does it sound practical or doable? How would your congregation react to a resolution at a church council calling for the Jubilee?

Which ministries of your church help to bring the Jubilee? Which actions or attitudes by your church sets up roadblocks to worldwide economic justice?

Luke 19:8-10

Zacchaeus stood there and said to the Lord, "Look, half of my possessions, Lord, I will give to the poor, and if I have defrauded anyone of anything, I will pay back four times as much." Then Jesus said to him, "Today salvation has come to this house, because he, too, is a son of Abraham. For the Son of Man came to seek out and to save the lost." (For context, read [Luke 19:1-10](#).)

As Jesus passed through Jericho, he met Zacchaeus, a rich chief tax collector. He belonged to a class of people generally despised by the populace, because tax collectors were viewed as corrupt collaborators with the Roman colonizers, who worked within the system for their own benefit, not for the common good.

But being short in stature, he had to "stoop" to climbing a tree just to catch a glimpse of Jesus. In spite of his great wealth, he must have felt humiliated and crushed to know that his own people hated him so much that they would block him from even seeing the visiting rabbi. So when Jesus invited himself to Zacchaeus' home for supper, the man happily hurried to welcome him.

Jesus restored to Zacchaeus his lost sense of identity as a beloved "son of Abraham," whom the Son of Man viewed as a precious lost person, worthy of a search-and-rescue mission, whom he desired to save, rather than to discard.

Questions: How is the story of Zacchaeus like and unlike the story of the debt collectors turned debt erasers in the news article? What produces a change of heart capable of transforming one's identity, turning people from burden-makers to blessing-creators?

Luke 10:33-35

[Jesus said,] "But a Samaritan while traveling came upon [the wounded traveler], and when he saw him he was moved with compassion. He went to him and bandaged his wounds, treating them with oil and wine. Then he put him on his own animal, brought him to an inn, and took care of him. The next day he took out two denarii, gave

them to the innkeeper, and said, 'Take care of him, and when I come back I will repay you whatever more you spend.' (For context, read [Luke 10:25-37](#).)

In this familiar parable, Jesus lifts up the Good Samaritan as a man who illustrates the kind of life God desires us to live.

Questions: What steps did the Samaritan take when he came upon the wounded man? How are the Samaritan's actions like or unlike those of Craig Antico and Jerry Ashton, creators of RIP Medical Debt, in the news section? What might have happened if the Samaritan had not paid the innkeeper and promised to repay whatever more he or she spent? What is the relationship between showing mercy (v. 37) and providing debt relief?

Philemon 1:17-21

So if you consider me your partner, welcome him as you would welcome me. If he has wronged you in any way or owes you anything, charge that to me. I, Paul, am writing this with my own hand: I will repay it. I say nothing about your owing me even your own self. Yes, brother, let me have this benefit from you in the Lord! Refresh my heart in Christ. Confident of your obedience, I am writing to you, knowing that you will do even more than I ask. (For context, read [Philemon 1](#).)

Paul appeals to his "beloved coworker" and "partner," Philemon, on behalf of Onesimus, whom he says became his son during his imprisonment (v. 10). Paul often uses this kind of language to describe a kind of spiritual kinship, rather than a literal, physical familial relationship. We really want to hear the story of how Paul and Onesimus met, and how Onesimus became Paul's son in Christ! We can only speculate about those details.

For the purposes of this discussion guide, we want to focus on what Paul says about debts. Apparently, Onesimus was Philemon's escaped slave. He may have fled with some of Philemon's possessions. According to Roman law, Philemon would most likely have had the right to punish him severely. But Paul encourages Philemon to act out of love (vv. 8-9) as well as practicality, in that Paul says that Onesimus was useful both to himself and to Philemon (vv. 11-14).

Paul did not owe Philemon anything; in fact, he seems to suggest that Philemon owes Paul his very self! Paul is not legally obligated to cover any debts Onesimus may owe Philemon. Quite the opposite! Yet Paul volunteers to repay any debts Onesimus owes to Philemon.

Questions: How would each person involved benefit by Philemon forgiving any debt Onesimus owed to him? How does Paul's offer to take on Onesimus' debt mirror what God in Christ did for us all?

For Further Discussion

1. Discuss this, from ["Politician Helps Pay Off Medical Debt for Man Who Sent Him Racist Tweets -- and They're Now Friends"](#): When 66-year-old Oz Dillon posted some "deeply hurtful anti-Muslim tweets" online in 2020, Muslim attorney Qasim Rashid, then a candidate for Congress in Virginia, refused to respond in kind. He took time to listen to Dillon's story and learned that medical bills had eaten up all the savings Dillon had put aside to support him and his wife Terri in their retirement.

When Rashid heard of Dillon's financial difficulties, he donated to the couple's GoFundMe campaign and encouraged his community of voters to do the same.

Stunned by Rashid's actions, Dillon apologized for his earlier insults and thanked him for showing such compassion.

"Mr. Rashid, You humble me sir, with your graciousness, and surprisingly kind words," he said in a message to Rashid. "Given how I have misspoken about you in posts on Facebook, I am truly shocked that you have shared my wife and my plight with your supporters.

"An amazing week of eye- and heart-opening enlightenment, that I used to always have before 9/11," he said "A Christian Muslim, Qasim Rashid, who I had previously opposed politically just because of the word Muslim, has opened my eyes that there are GOOD people in all walks of life. He shared our plight with his

followers, who in turn donated nearly \$1,000 dollars to help Terri and I get rid of this crushing debt. I owe him, and everyone in fact, a deep debt of gratitude, and pray you are all rewarded tenfold, for your generosity."

2. Respond to these accounts from *The Wired Word* team members:

"My wife Jennie and I share two sons who were both born prematurely, Francisco, three months early, 1 pound, 13 ounces, and Jacob, about to turn 40, who was seven weeks premature and an amazing 5 pounds, 1 ounce. I was a month from graduating from seminary when Francisco was born. We had a huge bill -- and Jennie's job at the park district had changed insurance coverage from next to nothing to the gold standard, so we still owed a lot of cash but nothing like the huge bill we were handed initially after two months in the neonatal ward." (Frank Ramirez)

"While I was in Alaska, our second son developed sepsis at 10 days old. We had to medivac him to Seattle, 1,000 miles away, and he spent 10 days in neonatal intensive care. When my wife and son returned we pulled the classic "Oops!" and she was pregnant again. Our third son was born three months premature, was flown to Seattle and lived 11 days. Between the two emergencies we had over \$70,000 in bills, in 1988. The Presbyterian Church Board of Pensions medical plan covered nearly all of it. It has a "Stop Loss" provision, which means once the bills pass 3% of your annual compensation the Plan covers everything. That's a blessing few other plans provide. (Jim Berger)

3. In [Matthew 18:21-35](#) is the story about a slave who was forgiven a great debt but refused to forgive another slave a much smaller debt. The master forgave the first slave, but then reinstated the debt after learning how heartlessly he had treated his fellow slave. Are there times when we should not forgive?

Responding to the News

1. If you or someone you know is dealing with burdensome medical debt, the article, [How to Get Out of Medical Debt](#), may be helpful.

2. Consider adding your voice to the conversation regarding government policies that impact millions of Americans who carry burdensome medical debt. Do your research, formulate your thoughts, and advocate for actions that might move us a little closer to the kind of equity, justice and mercy for which God designed us. Here are a couple of links to get you started:

[S.214 - Medical Debt Relief Act of 2021. Congress.gov](#)

[Fact Sheet: The Biden Administration Announces New Actions to Lessen the Burden of Medical Debt and Increase Consumer Protection. The White House](#)

3. You may wish to sing "[When You Show Up at a Dinner,](#)" a new text by Carolyn Winfrey Gillette, to a familiar hymn tune. Pay special attention to the third stanza.

Prayer suggested by [Psalm 103:1-3](#); [Matthew 6:12](#) and [Romans 13:8](#)

We bless your holy name, O God,
Calling to mind all your blessings and benefits,
Remembering that you have forgiven us all the debts we owe to you.
Give us the grace to forgive our debtors, as you have forgiven us our debts,
That your will may be done on earth as it is in heaven.
Help us to pay the debt of love we owe you by loving one another as Jesus has loved us,
By the power of your Spirit at work within and among us. Amen!