

Emmanuel Ev. Lutheran Church—Wisconsin Evangelical Lutheran Synod
Christmas 2
January 4, 2026
Sermon by Pastor Jon D. Buchholz
Do you know how rich you are?

—Ephesians 1:3-18

Do you know how rich you are?

Several years ago, I walked into a conference and sat down next to an older pastor. It turns out he was getting close to retirement, and our conversation went into retirement things—what do you do when you retire, where will you live, how much does it cost to retire, and so on. At the time, I was about 35 or so years old, and retirement wasn't even on my radar, but it was fun to chat with him and get his take on things. Then teasingly I said to him, "I was looking at my assets the other day, and I found out I'm a multimillionaire." He gave me a surprised look and replied, "Oh, you're doing a lot better than I am." I said, "Well, I have four kids, and they're worth well over a million bucks apiece, so it all adds up."

Now, before you chide me for having poor taste, let me be absolutely clear: it was a lighthearted conversation. We do not put a price tag on our kids, and we wouldn't sell them under any circumstances for any dollar amount. It was a joke! But it does illustrate a very important point: real wealth is not measured in dollars and cents. You are as wealthy as the things in your life that you value.

Let's expand on that thought a little bit. A big family struggles to keep the lights on and the house warm in winter, and in the eyes of the world they're as poor as church mice, but when they're all gathered around the table for dinner together, they feel richer than royalty and wouldn't trade places with anyone. A cowboy sitting on his horse doesn't have a bank account or two bits in his pocket, but he looks across his herd of cattle, and he contemplates the glorious beauty of the sunset, and he feels like the wealthiest man in the world. A refugee escapes a repressive country and finds legal asylum in the United States, and for the first time in their life they breathe the sweet air of freedom, and they have never known anything like it in the world. Real wealth is not measured in dollars and cents.

Today St. Paul the apostle says to you and me: *Blessed be the God and Father of our Lord Jesus Christ, who has blessed us in Christ with every spiritual blessing in the heavenly places.* Do you know how rich you are?

Paul wants the Christians in Ephesus to know how rich they are. He's writing this letter to the Ephesians from prison in Rome, yet his inspired words overflow with celebration. Here's a fun little fact: If you look at the Scripture verses that are printed in your bulletin, you'll see how these verses are broken out into several sentences and multiple paragraphs. But in the original Greek language that St. Paul wrote, verses 3 through 12 are all one sentence. It's like Paul gets started in his presentation of all the wonderful things that make Christians rich in Christ, and he just gushes and keeps piling one thought atop another, as he spills over with exuberance describing what we have in Jesus. This little section of God's Word that we have in front of us today is one of the most joyful, exuberant passages in all of Scripture!

Here's another little detail that we can't let go unnoticed: Over and over again in Ephesians we see the phrase "in Christ." It shows up five times here in our text today. All of these blessings Paul describes are blessings we enjoy "in Christ." They are found nowhere else. There are two kinds of people in the world: Those who are in Christ and those who through impenitence and unbelief are outside of Christ. The person outside of Christ possesses none of the things St. Paul describes here today. A person who is impenitent (that means holding onto sin and refusing to turn away from it) and unbelieving (that means trusting in someone or something other than Jesus for forgiveness, life and salvation) that person is spiritually impoverished and destitute of all the riches of God. Those who are "in Christ" have turned away from ourselves, trusting in ourselves, from confidence in ourselves, and we look only to Jesus, we trust only in Jesus, we hold onto only Jesus for the forgiveness of sins. In Christ we repent of our sins, we live in daily repentance, and in Christ we are wrapped up in Christ, clothed with Christ, covered by his forgiveness and goodness. In Christ we possess all the riches of God; apart from Christ we have spiritual nothingness.

[God the Father of our Lord Jesus Christ] *has blessed us in Christ with every spiritual blessing in the heavenly places. ⁴He did this when he chose us in Christ before the foundation of the world, so that we would be holy and blameless in his sight. In love ⁵he predestined us to be adopted as his sons through Jesus Christ. He did this in accordance with the good purpose of his will, ⁶and for the praise of his glorious grace, which he has graciously given us in the one he loves.* Paul starts by jumping right into the deep end of the pool. He says we were *predestined* to be adopted as his sons through Jesus Christ, and he continues that same thought in verse 11: *In him we have also obtained an inheritance, because we were predestined according to the plan of him who works out everything in keeping with the purpose of his will.* The Bible's teaching of predestination is one of the most sublime, beautiful, and comforting truths in all of Scripture. God chose you in Christ to be his child before the dawn of time, before the creation of the world. He didn't just *know* you; he *chose* you in Christ to be one of his elect. He did it before you were a twinkle in your mother's

eye, before you ever did anything to earn God's favor. Why? Because God is God and God is gracious and loving, and in his awesome kindness he chose you in Christ to be his very own.

Today we hear a lot about "free will." It's very popular in American religion. We Americans especially like the concept of "free will," because we Americans like choice and self-determination. In fact, we do have a free will *in matters beneath us*. But we have no free will in matters above us. Reflect on this for a moment: you can walk down the grocery store aisle and choose whether you want to buy Cheerios or Froot Loops, Wheaties or Corn Flakes; the choice is all yours. You can choose to go out for Mexican, Chinese, or Italian. In America choices abound! This is what we love, and those matters, and many others, are beneath you and in your control. But you had no free will whatsoever in deciding when and where you would be born; you had no choice. You had no free will whatsoever in deciding whether you would be a male or a female; you had no choice in those matters. Those matters are above you. Those choices were made for you. God gave them to you.

Just as you had no choice when you were born of your mother, you had no choice when you were born again of the Holy Spirit. You didn't choose Jesus; Jesus chose you (John 15:16). He didn't force you; he gently laid his choice upon you. This is God's grace, abundant grace, and more grace. God has done *everything* from start to finish to save you; you and I have done nothing. God predestined you, chose you. God gave his Son to be born, to live and to die for you. God gave you his Holy Spirit and gave you a repentant heart. God gave you the gift of faith to trust in Jesus. It's all God! The wonder of predestination is one of the riches of our inheritance in Christ that we are able to enjoy and ponder and celebrate, as we stand amazed at how out-of-this-world blessed we are to be members of God's family in Christ!

The riches continue: *In him we also have redemption through his blood, the forgiveness of sins, in keeping with the riches of his grace.* We have been redeemed, bought back from sin, death, and Satan's power. We have been bought with the blood of Jesus. That's the price God paid to make you his very own. Without Jesus and without his redemption, we would still be steeped in darkness, hopeless in the face of death, ignorant of God's mercy, stumbling and fumbling through this dark world thinking we had it all figured out, when in reality there was nothing ahead of us but death and outer darkness. But *in him*, that is *in Christ*, we have been rescued from a desperate, empty existence—live for a few years, die without hope, and spend eternity separated from God in hell because of our sins—in Christ that is not our future because we have the forgiveness of sins. God has nailed our sins to the cross with Jesus, and there on the cross our Savior and our Substitute paid the price for them with his blood. That means that in Christ you stand before God guilt-free, pardoned, forgiven. Satan can no longer accuse you because you are in Christ. Death no longer holds any fear because you are in Christ. All because of the *riches of his grace, which he lavished on us in all wisdom and insight.* Do you know how rich you are?

In Christ you have an inheritance that lasts for all eternity. And as a down payment on your inheritance, God has given you something very special: he has given you his Holy Spirit. *In him, when you heard the word of truth, the gospel of your salvation, and in him, when you also believed, you were sealed with the promised Holy Spirit. He is the down payment of our inheritance until the redemption of God's own possession, so that his glory would be praised.* If you have a repentant heart (and I pray you do!) it's because God has given you his Holy Spirit and worked repentance in your heart. If you trust in Jesus as your Savior (and I pray you do!) it's because God has given you his Holy Spirit and worked saving faith in your heart. The Holy Spirit, the third person of the Trinity, is called the Comforter or the Sanctifier. The Holy Spirit is God, who takes all of the universal things accomplished by Jesus, God the Son, and makes them yours personally. He is the one who opens our eyes to trust in Jesus. He lives in you, and your body is his temple. All of God's promises to you in Christ are anchored in the Holy Spirit, whom he has given to you, the down payment of your inheritance in heaven.

Do you know how rich you are? That's because the Holy Spirit has opened the eyes of your heart to see how rich you are in Christ. The Holy Spirit illuminates and enlightens you; he brings to light things that we cannot see when we are in darkness. When we're in darkness our lives are all about pleasure and power and prestige and profit. When our eyes are opened, we can actually see the things that Jesus teaches are completely true. It is more blessed to give than to receive. Turn the cheek instead of getting angry or seeking revenge. Weakness is strength. Poverty is wealth. A soft answer turns away wrath. God is not impressed by how much we do and how much we can achieve. This is the one I esteem, he says, the one who is lowly and contrite and trembles at his Word. Seek first his kingdom and his righteousness, and all the earthly blessings you need will be provided by your Father's gracious hand. The Holy Spirit guides us in Christ to walk in the light, in the way of all truth, in service to God and to our neighbor.

This is Paul's prayer for the Ephesians, and this is your pastors' prayer for you: *I never stop giving thanks for you, remembering you in my prayers. I keep praying that the God of our Lord Jesus Christ, the glorious Father, will give you the Spirit of wisdom and revelation in knowing Christ fully. I pray that the eyes of your heart may be enlightened, so that you may know the hope to which he has called you, just how rich his glorious inheritance among the saints is.* Do you know how rich you are? I pray that you do. Stop and reflect and ponder and wonder in amazement what you have in Jesus. Don't ever take the gifts of forgiveness and eternal life for granted! They were bought for you by the blood of Christ spilled for you on the cross, purchased for you by the Son of God himself. Don't treat them cheaply; cherish and

hold them close to your heart. Don't abuse God's grace by continuing to sin knowingly and despise God's will; don't trample underfoot the blood of Jesus that has sanctified you. Cherish the riches of his grace!

We might still think of wealth in terms of dollars and cents, assets and liabilities, bank statements and brokerage accounts. Those things are blessings. They come from God's hand, and he gives them to us to use for good purposes. But all those blessings come to an abrupt end at death. On the day they breathe their last, Elon Musk, Jeff Bezos, Bill Gates, and Warren Buffett will all have exactly the same net worth: Zero! God's election, Jesus' forgiveness, the gift of the Holy Spirit, the riches of eternal life in heaven—those gifts last forever.

Just think how much God has blessed you in Christ! Just think how rich you are in Christ! Amen.