Debt. Our country is overwhelmed by it, we are told the average consumer in society is drowning in it, and all of us – whether we have a debt on our homes, our credit cards or live in the rarified air of being debt-free – we are aware of it. Business owners will tell you that debt, managed properly, is integral to growth. Let’s face it, as a parish we took on debt not once or twice but many times, to expand facilities and grow ministries. We have a debt we must pay for air conditioning repairs…Like it or not, debt is a tenured resident in our lives and does not appear to be moving out any time soon.

This week we hear another reading from St. Paul’s Letter to the Romans. In these three verses, the Apostle reminds his friends in the Imperial City that among the followers of Jesus, we are to “owe no one anything, except to love one another.” Is it possible, nearly 2,000 years after writing these lines … Paul still speaks to us in our debt-ridden, liability-conscious world? Is it possible to owe no one anything “except
to love one another”? Paul still speaks. He believes such a debt of love is not only possible, but required. What if we believed that with him?

What **is** this debt on us whose basis is love? If you, like me, are thinking through our memory asking where we’ve heard the command to love one another before, you might find yourself staring our Lord Jesus Christ in the face. It was Jesus, as recorded in John’s Gospel, who said, “A new commandment I give you that you love one another even as I have loved you.” Our first step in managing this debt of love is to spend some time with Jesus.

Throughout his three-year ministry, our Lord showed and taught that God’s law – all of God’s law – is summarized in two sentences: Love God and love your neighbor as yourself. Paul bears witness to law’s legacy in the Ten Commandments when he quotes four of them and then embraces all of them. The four commandments Paul quotes are: You shall not commit adultery, you shall not murder, you shall not
steal, and you shall not covet. Notice all four Paul quotes have to do
with how we relate to our neighbor.

My hunch is that someone tipped Paul off to the conflict among the
Roman Christians. Paul had never been to Rome before writing his
letter, information passed back and forth between him and this church.
Say what you will, think what you want, but this debt of love we owe to
each other is rooted in community; how we relate to one another in the
bonds of Christian faith.

Paul, quoting our Lord and standing on the bedrock of faith, will
not let us claim to be God’s people, followers of Jesus Christ, members
of Christ’s body, the Church, without taking on the debt of love we owe
to one another. No matter our perceived status in this congregation or
position of leadership or how long we have belonged; no matter how
well we know faith’s tenets, all of us are expected to love each other as
Christ loves us. No “ifs”, “ands”, or “buts” about it. This is who we
are: debtors the moment baptismal waters dripped on our heads.
How is Love expressed? Simple: **By putting others before self.**

Sounding as if he may have taken a line from the Hippocratic Oath, that physicians still obey, Paul goes on to say “Love does no wrong to a neighbor.” Just as your doctor has pledged to “do no harm”, so we of faith take up the vow to never intentionally, willfully do wrong to a neighbor, your spouse or child, a brother or sister in Christ, or anyone with whom we find ourselves sharing life’s journey.

Sounds good, but how do we pull that off? Is it possible to navigate the choppy waters of daily life without causing others pain? The ideal is ever before us: No wrong to others. The reality is life and **decisions** and egos, **misunderstandings** and **conflict** show up at almost every point in life. We human beings can and do find ourselves in conflict with other human beings and, dare I say it, even our environment as we use God-given resources to sustain our lives. The “nitty gritty” nature of life makes such an ideal so tough.
If we dare read between Paul’s lines, I hear him say that we would be wise to reference the IOU of love on a regular basis. Just like you receive your credit card bill in the mail or online, God’s Word, and uniquely this passage, can become, if you please, a daily “statement” of love’s debt that refuses to wrong another. What if we rose each morning and mentally took a quick glance at love’s statement, reminding us the debt we owe each other? What if all of us did that? In this community, in your family or your business or in your neighborhood, if all of us had love’s debt etched into the frontal lobes of our mind, we might live in more loving ways and be more like the Lord we follow. It’s just a thought, but a thought worth trying.

Taking a look at this debt of love daily might have helped clean Lawrence Mississp, Ukraine, even Gaza! If we would stop on a regular basis and take a look at what we owe to love, we might remember that our Lord laid down his life for us, not because we were righteous, but as Saint Paul says, “while we were yet sinners, Christ died for us.” A quick daily review of our debts might make all of us more grateful and less
self-important. Staring love’s debt in the face is one of the most humbling things we can do day after day. And Saint Paul says: It’s not an option. **It must be done!**

Finally, this debt of love, as Paul writes, is not only “the fulfilling of the law”, but it is deeply fulfilling to our souls. Isn’t **regret** nothing more than the painful reminder that we could have made a better and more loving decision than we did. Like you, I can’t say that I have no regrets in life. There were times when I needed to be more compassionate, but I was indifferent. There were moments when I could have extended generous grace and forgiveness, but instead, I acted smug and proud.

An attorney recounted a conversation he had with a senior, retired client who was in his late 80s. The older man said to his attorney: “When I was young, I thought I would regret the things I did that I ought not to have done. Now, in these sunset years, I look back and actually have come to regret the things I didn’t do that I wish I had done.”
That is the regret **none of us need** to have going forward. Love’s debt, expressed in the extending of care, the sharing of love, the offering of forgiveness can become the most fulfilling aspect of our lives. Make it so now and in every “now” yet before you. Owe no one anything but love. Amen.