

Proper 18 Romans 13:8-14 *“Owe no one anything, except to love one another.”*

To owe no one anything is at the heart of an old version of the American dream. We see in our history that many came here to free themselves of old debts and entanglements. They rented land in England or Germany and found themselves caught in rigid societies that prized lineage over merit. And then they heard of America and wide open spaces and nearly free land (if the native people would give it up). They would be the masters of their own destiny and so they came. To own their own farms (or shops or other business) was their hearts desire, and many indeed achieved that freedom from the old debts of the old world. Owe no one anything, as Paul instructed; this sounded good to them, in worldly terms.

It is a dream still held by those of a conservative financial outlook. Debt seems a necessary thing on some levels and early in life. You will find it hard to get a professional degree without some student loans and impossible to get a house without a mortgage or start a business without a loan, in that first season of adulthood. But by the time we retire, debt is a problem most think we need to have tackled. A paid-of house and car is a good way to go into retirement, many think. Owing no one anything gives you room for the unexpected and a freedom to contemplate life without the demands of timely payments. When you own no one anything, you call more of your own shots, Which is something Americans like to do.

I started thinking about debt and freedom when I was in my early 20s and realized I hadn't received much of a financial education. I was fortunate to finish college and seminary with a \$5000 student loan, a credit card balance, and \$100 per month car payment. I started hearing Dave Ramsey on the radio and found his simple message helpful. Don't finance things that lose value. Do without until you can pay cash. Build up a fund for rainy days. Owe as little as you can and then nothing, so that you can save, invest, and have the freedom to have the life you wish for. That counsel jibed with the advice I got from one of my pastoral internship supervisors. He had combined hospital chaplaincy with chaplain service in the National Guard to achieve a remarkable level of financial security. Uncle Sam had treated him to a couple of trips to Kuwait, and he'd invested his hazardous duty pay and family separation allowance in stocks and rental houses. His maxim: the key to personal finance is getting the other guy to pay you interest. Owe no one anything, and get some others to owe you something.

But St. Paul said more than “owe no one anything.”

It was owe no one anything, except love.

Speaking to the new Christians in Rome, Paul insisted on the burden, the fiduciary responsibility of love.

You owe it to one another. It is a remarkable formulation.

Freedom-loving, self-determining, ruggedly-individualistic people like us don't think of love that way.

It is a thing we decide to give, not a thing we imagine we owe.

But if Paul is right and we owe love, then we are in a quite a bind.

No matter how little financial debt we have, no matter our reserve fund, if we owe love, we are much on the hook.

And we are!

My love of my wife keeps me from other women.

My love of my children keeps me from playing more golf.

My love of the church keeps me from spending many weekends on the road.

The great debt of love shapes, disciplines, and restricts.

Love is like a big mortgage that won't let you buy a new car.

But love is the only thing that makes life worth living.

Love is what makes any community, from family to city, worth living in.

Paul remembers the words heard earlier on the lips of Lord Jesus back to the Roman church and to us, in the later verses of this passage.

“Love your neighbor as yourself.”

Such a love as this is clearly different from the pioneer wish for personal autonomy, that desire to be left alone, free of entanglement.

If we owe each other love, in church and community, we are living in deep attachment, in which my problems are yours and yours are mine, and the needs of all are continually before us.

Much of what feels stuck among us (from this parish to global problems) is the result of our resistance to the claims of love,

our unwillingness to step forward and embrace the needs of others.

We know how much danger there is in such deep love; we are wise to recoil,

to prefer the individual good that we may more easily seek, that we are more likely to achieve.

Sin is our persistent resistance to the demands of love,

our unwillingness to pay that one debt,

and we live with the consequences of our non-payment.

But in love there is also perfect freedom and great power,

for God does not make us love yet gives us enormous capacity to do so.

When we decide to love, when we recognize our debt of love,

we discover within us the remnants of the divine image and the Spirit given to us by Jesus,

by whose Spirit we are led to love.

In him, we see the perfect manifestation of love and freedom.
Jesus was famously unattached, with nowhere to lay his head, as he said, even though foxes had their holes and birds their nest.
The Gospels show us a man with no mortgage, no lease payment on some vineyard or field, no wife or children to support.
He owed no one anything.
And yet how he loved, working long hours healing and preaching and listening, relating, engaging, serving.
And how wonderfully he walked toward the Cross, loving the whole world all the way to end, to surrendering of his very life for our sake.
He did not owe us any of that, not the healing, not the preaching, not the parables, not the death.
But in love he gave it all to us, for us.

The final exhortation of the passage is Paul's memorable charge to put on the Lord Jesus Christ and make no provision for the flesh, the flesh being his short-hand for our sinful tendency to love ourselves most and seek our own way.
To put on the Lord Jesus Christ is to make his way of love our way, to let him dwell within us, that our identity be a new one, in which his sacrifice and new life shape our very being.

To put him on is to take on his way of loving; as he loved us so deeply and perfectly, we are to love our neighbors as ourselves.

He has freed us from sin and death and death and fear exactly that we might love in the full freedom of a people under no power but his, a people who owe no one anything, except the love we have been so freely given.