

A minister wanted to speak with a congregation about the topic of debt, for the pastor owed a lot of money and was getting many questions from members of his congregation when he asked for a raise to cover his expenses. He decided to use the Lord's Prayer for his sermon on Sunday, with emphasis on the phrase, "forgive us our debts as we forgive our debtors."

As he often did, the pastor based the children's message on the same passage, so after reading the Lord's Prayer he asked, "Who knows what a debtor is," hoping to then discuss how we forgive one another when we run into money problems and have debts. One child raised her hand and said, "Debtor—that means someone who's really, really dead—deader than someone who's only a little bit dead."

When I was in my early adult years, someone once told me to discern the difference between good debt and bad debt before making a purchase. Good debt helps us purchase expensive items necessary in today's world that we cannot wait to

save money for, such as a home or a vehicle. We need a place to live, and transportation has become a necessity in today's mobile world.

Bad debt occurs when we purchase luxury items that aren't really necessary and could send one into further debt. In America last year, the average household had a debt of \$101,915,¹ and that includes more than just the good debt of necessary items to live. I imagine we could all create a list of things we don't really need but want to buy anyway, whether we can afford them or not.

When the apostle Paul wrote a letter to the church in Rome, he used the imagery of debt when he suggested "owe no one anything." But he made an exception, what we might call good debt, for when he wrote "owe no one anything," he added the comment, "except to love one another." In other words, it's ok to have a love debt, offering more love than you may get in return.

Paul then referred to familiar teachings from the Ten Commandments, especially those related to how we treat one another by not taking what

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doesn't belong to us: don't take another person's spouse, don't take someone's life away, and don't take another person's stuff—don't even desire what others have, for when you covet something, one may strive to take away a neighbor's stuff or go into debt to get it.

These commandments are summed up in one idea: "Love your neighbor as yourself." Where have you heard that phrase before? Many may remember Jesus telling his followers these words, which he learned from the first portion of the Bible in Leviticus 19:18. Jesus didn't make up the idea about loving one's neighbor, for the teaching had been a part of Judaism long before he was born. Those who received Paul's letter would have been familiar with this idea of love.

Rabbi Hillel, who was a contemporary with Jesus, once had an encounter with someone who said he would convert to Judaism if the rabbi could teach him everything while standing on one foot. The rabbi replied, "What is hateful to you, do not do

to your neighbor, that is the entire Torah, the rest is just commentary, now go and study."

That seems like such a simple idea—if you don't like to be treated with meanness, then don't treat others that way. Or said in a more positive tone, if you like being treated with kindness, then offer kindness to others.

That's an ancient idea that seems to permeate most religious traditions. Some forty years ago, Paul McKenna, a Canadian Catholic, wanted to find a way to express the common value of what we often call The Golden Rule—to love others as yourself. After five years of research and consultation with over 100 people, including artists and representatives of 13 faith traditions, he released a visual display of The Golden Rule from world traditions.² (*Ask people to read 13 statements and show on screen.*)

It appears the entire world wants to have a love debt, to love others as much as we love ourselves. That's a lot of love!

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A young woman named Stella tells about a time she experienced someone who offered love without repayment:

During my sophomore year of college, I found myself tangled up in a variety of difficulties. One particularly difficult day, I stepped out of a lecture to take a breather... which quickly turned into a “crier.” I tried to hide my tears from the public, and was somewhat successful as I watched about fifteen people glance at me, pause, hesitate, and finally walk away. After several minutes, I heard a sweet voice ask if I was alright. She stopped what she was doing, looked me in the eyes, gave me a hug, and as I thanked her for reaching out, she responded that it was an honor to be able to help me that day.

I saw that friend only once and haven’t seen her since, but the fact that somebody noticed me and had the courage to reach out to me still touches me today.

[Rabbi] Harold Kushner articulates well that the motive for kindness has nothing to do with

the recipient, but rather, with one’s individual integrity. I learned a lot about that from the girl who helped me that day. She showed me that the value of kindness is contained in itself; she gained no special reward or attention for helping me...

My difficulties didn’t all disappear after that encounter, but I felt greater valued and more empowered to move forward in the midst of them because someone demonstrated kindness without hope for reward. And from that moment forward, I have been determined to make kindness a part of who I am, too.³

The mysterious young woman who offered kindness had a love debt, which in turn inspired another person to offer kindness. This week I hope we can all go into debt—a love debt by offering kindness to anyone we meet without the expectation of receiving anything in return. And when we receive kindness and love, may we give thanks to God, the source of all loving kindness.

³ <https://thepowerofkind.org/stories/i-felt-empowered-to-move-forward/>

¹ www.fool.com/the-ascent/research/average-household-debt/

² www.scarboromissions.ca/golden-rule/the-golden-rule-poster-a-history