

All three readings this morning are really excellent, and they're all very easy to reflect on. But oddly enough it was the second reading which hooked me, because it starts out by talking about something I really hate: DEBT! Anyone in my family will tell you that I really hate DEBT. I do know what it is to be in debt, as most of us here today do. We may have a mortgage on the house, a note against the car, a Visa bill or student loans – and let's not get started on the national debt. But if these were not enough, our reading from Romans today reminds us of another debt, a different kind of debt, one we should be able to accept because it has the power to lift and enrich life. St. Paul calls it our debt of love: "Owe nothing to anyone, EXCEPT to love one another." He then uses words that are very familiar, first from the Ten Commandments and then from Jesus' words from the two great commandments, of to loving God and loving our neighbor as ourselves. But what is different in this context is that Paul is talking about love as something we owe -- and that's why I would like to focus on it today, because we might not always think of it that way.

I think the first thing I would like to point out is that the actual words used by both Jesus and St. Paul are: "Love your neighbor as yourself." *As yourself*. In other words, love is first something that we owe OURSELVES.

Now, that's not a new idea. Our culture gives us that message all the time, but it's not usually the first message we find in Church. In fact, just last week our gospel reminded us that following Jesus meant we should deny ourselves, and take up our cross. But the messages do not contradict one another. Loving ourselves does not mean loving ONLY ourselves, or pampering ourselves, or making ourselves the focus of everything. But it does mean we need to love ourselves, to treat ourselves with respect. The truth is that it is very difficult to have a solid relationship with others unless we also come to terms with ourselves.

There may be many people we might find to be unpleasant, but most of them we can manage to avoid. Sometimes we might want get away from our family, so we go to work. Or our boss is difficult, so we can't wait to go home. Sometimes we're so glad to send our children off to school – wow, a bit more space in our lives! – and believe me, sometime they're glad to go, to get away from us. We can love to go away on vacation, to get away from everyone! But there is one person in this world that we can never escape, one person we will have to live with throughout the darkest hours of the night and longest eon of eternity. Go to work, go to school, go on vacation, go to bed...that person will be there, because that one person is our self. Doesn't it just make sense for us to become the kind of person and build the kind of life that we can respect and admire and enjoy being around? If we don't, we might fool a lot of people – but we cheat ourselves.

I heard a story one time about a man who was a construction foreman for a wealthy financier. The financier furnished the money, the foreman furnished the know-how, and together they were in the building business. One day the financier called the foreman into his office. He explained that he would be out of the city for a while and that while he was gone he wanted a house built, a really good house. He said, "Here are the plans, and I have deposited in the local bank under your signature the amount needed to build

the house.” The foreman took the plans, left the office, and began to think. He said, “This is an opportunity. I know the business. I can trim some corners, save some money, and put it in my pocket, and no one will be the wiser.”

So he made up his mind, and that is what he did. When he poured the foundation, he used the cheapest labor and the cheapest materials. When he put in the plumbing, the wiring, the roof – he used the cheapest labor and cheapest materials. He cut corners everywhere, and when he had finished, he had cut the cost over a third, almost in half – and then he put that sum in his pocket and said, “No one will know.” And his boss came home; together they went to view the house. And after a few moments, the financier said, “I didn’t tell you this before you left, because I wanted it to be a surprise. You’ve served me long and well, and I want to show my appreciation. He gave the builder a key, and he said, “Here, this is YOUR house. You have built it, and now it’s your to live in.” And in the months ahead, that poorly constructed house mocked him and laughed at him, and said, “You only cheated yourself.”

You and I are both in the building business. And if we build our lives out of cheap and shabby materials, one day an empty hull of a life will look at us from the mirror and mock us, and say “You cheated yourself.” This is what the debt of love means when it says that we must first love ourselves. We must make ourselves temples for the Holy Spirit to live within!

Now there is of course a second part of the debt that St. Paul is talking about: to love our neighbor as we love ourselves. For most of us that is a sizeable order. It can be so easy for us to be wrapped up in what’s going on in our own lives that we have too little time left to go outside ourselves. I’m told that even when we retire, the hours and days can get filled up so fast just with all our own “stuff.” So...why? Why should we really care about anyone outside ourselves, or our own immediate circle?

Now I know we’re here in church, and we share a faith that provides us ways to answer that question. But our reading from Paul today invites us to think about love as a debt....

So let me ask: how many things do we enjoy today because someone else has made a contribution to our lives? Is there any one of us who can stand up and honestly say, “This is my life; I hold a clear title; I don’t owe anything to anybody”? It is not just that God has created us and loves us and sustains us and we could never repay that. A little honest reflection will tell us more: across the years there are hundreds of others, no, it’s more like thousands, people who have taken a little or a lot of themselves and invested it in us. We are who we are because other people have cared enough and given enough to help us along the way, and any achievement that is ours in life is NOT ours alone. We are living composites of the contributions of family and friends and neighbors and teachers and a thousand other people, some whose names we will never know. There’s no way to repay that debt ... but we can perhaps hope to “return the interest on that debt” – by loving God and loving others as we ourselves have been loved.

Well, it’s a lovely morning, sunny but cool, so I would just end today by inviting us all to call to mind during our Eucharist those who love us, and all that has been given to us in love.

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