

Romans 13: 8-14 "Debts or Deader?" Rev. Janet Chapman 9/6/20

About 15 years ago, the Wall Street Journal reported about a church in Norfolk, Virginia, that holds a debt liquidation revivals every month. Mt. Carmel Baptist Church has a mission: to get its members out of credit card debt. At the time of the article, 56 families in the church had been "delivered" from a total of \$318,000 in debt. Once a month, everyone gets together on a Friday night for a revival but it is not what you think. You drop in whatever you can or \$300 a month if you have been one of the delivered so far; the pastor picks a family or two; and just like that someone is saved from credit card purgatory. Apparently, the pastor has developed a plan so that everyone will be free from credit card debt in two years. Asked why he began this ministry, the pastor told the Wall Street Journal, "Because you can't serve your Master and Mastercard at the same time." Unfortunately, the best plans don't always work out so well as word spread and people showed up only for the chance to be debt free by the luck of the draw. It was lotto fever in the pews. You can't serve Mastercard and your Master at the same time – a profound thing, but is it real or are people using the church for self-gain, and a pastor using people just to fill the pews? We don't know, but in a culture where even the church has been turned into a commodity and candidates add God into the equation for why they are qualified for government leadership, we must question the legitimacy of such things.

This is the way our world works, isn't it? Mark Feldmeier notes that people, like the church, are reduced to objects of value that can be bought or sold according to their usefulness to us. In the business world, we don't talk about colleagues or friends, but contacts right? We don't have lunch; we network. We don't help one another out; we invest in one's future. We don't give anything away for free – a recommendation, a chance or a raise – without at least

the unspoken understanding that one day we'll call back the favor when we need it. Now in COVID, we don't even shake hands anymore; we just input our info in someone's cell and it is all official. Maybe it is just one of the harsh consequences of living in a capitalistic society, in which human relationships, spiritual matters, and the immeasurable, invaluable things of life are dealt like currency, another sign of our deep estrangement from one another. A lawyer's dog ran into a butcher shop and stole a roast. The butcher went to the lawyer's office and asked, "If an unleashed dog steals a roast from my store, do I have the legal right to require payment for the meat that was taken from me?" The attorney answered, "Of course you do." "The dog was your dog, the meat was my meat, and – according to your advice – you owe me \$20 for the meat your dog took from me today." The lawyer agreed and wrote a check for \$20. A few days later, the butcher received an invoice from the lawyer for his \$120 consultation fee.

Realizing that this is the way of the world even back in the apostle Paul's day, Paul writes to the church in Rome which is known for being a pretty savvy church; the people are bright, educated, religious, and experienced. We have focused on some of its wisdom the past few Sundays but I daresay that if you can read this letter without giving yourself a brain cramp, you're doing better than most. It is a tough book, theologically thick and full of metaphysical labyrinths that are hard to navigate at times, until you get to chapters 12 & 13 that read more like an Ann Landers column than anything we're accustomed to from Paul. Paul gives them some practical advice saying, "Owe nothing to anyone and you'll save yourself and the people in your life a lot of pain and grief." In the context of this passage, Paul is saying that when you owe something to someone, you don't have a relationship with them – you have a deal; you are in the endless loop of give-and-take, the endless cycle of using and being used. You are an

object, not a person, and you open yourself up to a whole grab bag of sins, of missing the mark with God, when you do that. I will never forget when my ex-husband and I went through a debt consolidation program about 10 years into our marriage. We had fallen into an unhealthy cycle of spending more than we made almost from the day we were married. The Texas economy was almost as bad as it is right now and it just seemed easier to rely on credit. The strain took a toll on our relationship as we struggled to live paycheck to paycheck and our regular encounters with others were based on how they might further our bottom line income. I developed a hernia, my ex suffered from kidney stones, and our doctor prescribed expensive pills that didn't work. We received an embarrassing phone call one day from the doctor's office saying one of our checks came back and without thinking, I blurted out, "Well so did my hernia, so I guess we're even." It was not my way, but I had lost my way at that point. Dealing with debt collectors became the rue of my existence and I had lost touch with Paul's wisdom, namely that people are not objects of measurable value, but rather of immeasurable worth. Even now, I confess, that is hard to remember when I get telemarketer calls and scams – I still have to remind myself that there are people of immeasurable worth on the other end of that line.

Theologian Karl Barth noted that "love of another ought to be undertaken as the protest against the course of this world." There's a protest sign for you – don't know if anyone would get it, but "love one another... love your neighbor as yourself" just about sums up the deficit our nation is experiencing. You see Jesus undertook such a protest, using the single force of love to invert the cultural, religious distinctions between the haves and the have nots, the clean and the unclean, the found and the lost, the living and the socially dead. Sometimes it is a little

child who leads us to wisdom as one pastor shared. In his children's moment, he told the kids they would be talking about the phrase from the Lord's prayer: "Forgive us our debts as we forgive our debtors" in children's church. It is another phrasing for how we at First Christian pray, "forgive us our trespasses as we forgive those who trespass against us." So during the lesson, the teacher asked "So what is a debtor?" Five year old Rachel responded, "It's someone who is really dead. There's dead and there's really, really dead." There is some truth here – being a debtor can lead to bitterness and resentment which is death-wielding to relationships. Therefore, Paul says wake up, the time is now to put relationship building as your priority, to do what is necessary to live honorably, to put on the armor of light -to love without doing wrong but as a fulfillment of God's law. Although there are those who would disagree, such love has a place in the affairs of money.

Now I have been on both sides, as the borrower and the lender, and I can tell you that neither is a comfortable spot to be in. Yet sometimes it feels as if there is no alternative. Whether it is the mortgage, car or student loans, those pesky credit cards, or personal debts between individuals, part of the battle seems to be our attitudes, our perspectives, and if Paul has anything to say about it, our experience with unconditional love. If we approach such situations asking ourselves what we can get out of this favor we are doing, what's in it for me, then we choose the really, really dead. But if we choose instead a subversive love, that kind of love which is inspired by what God has given us when we were less worthy, less deserving of it, the relationship takes on a whole new and transforming life of its own, even within the corporate world. I have a mortgage I pay on every month, something I hadn't had in 10 years. When I sit down to write that check, I am humbled because I don't deserve the remarkably low

interest rate I received. Being a single mom with big student loans for both girls, I shouldn't have qualified, but God gave me the gift of Ken & Sherri who worked miracles and family who stepped up to help pay off some credit. I didn't deserve it and I can never fully repay it.

Subversive love is given freely to someone who is unable to repay it, but such love makes them more than they are and more than they could be without it. It requires more than the world is likely to want to give because there is nothing to gain in the giving, except the quiet revelation that it is what God requires of those God loves. Instead of making us dead, such love makes us more alive. It is steeped in relationship over repayment as Jesus said, "What good is it to you, if you love those who can repay you? I say 'love your enemies,'" for in doing so you will receive your reward in heaven." I confess I don't know how you get to this point in your life, unless you've experienced the depth of God's love in your own life in a time when you have felt less worthy, less deserving, when you've recognized there is no way to repay a debt. This truth can be preached but until it is experienced, it is lifeless. May you come to experience such love in a world where these things are rare. May your relationships take priority over your deals that you can wake from the slumber of darkness to embrace that armor of light. Amen.