Sunday 10 September 2017 (Trinity 13)

St Andrew's Church [8 a.m. service]

Ezekiel 33.7-11; Romans 13.8-end; Matthew 18.15-20

Christians and Debt

Today in our service we're going to be focussing on one of the social action projects the church supports, Christians Against Poverty. It's a truly excellent organization that helps people climb out the black hole of worry and despair caused by debt.

Imagine my surprise when, turning to the Bible readings for today, I saw the opening line from our extract from Paul's letter to the Romans:

'Owe no-one anything, except to love one another' (NRSV).

I wondered if by this he means that it is wrong to borrow, so I looked a bit more deeply into what the Bible says about debt.

I discovered that the Bible does not say that it is wrong to borrow. But the Bible does see incurring debt as an unfortunate necessity, a last resort, and it gives an important warning – Proverbs 22.7 says that the borrower becomes slave to the lender.

I think that anyone involved with CAP will confirm that this sense of being trapped and oppressed creates enormous problems in the lives of people, because it has a terrible effect on their relationships and their mental and emotional health.

When Paul says 'owe no-one anything', he isn't saying that it is wrong to borrow. What he <u>is</u> saying is that being trapped by debt makes it very hard to live a life in which we are free to love others. So, it is good to avoid or get rid of debt, so that we can be free to love, as Christ intended us to.

The other side of the coin is that there is no room for judgment in the work of helping people to get free from debt. As Paul says, we all have a debt to love one another, and one of the ways we can pay this debt is to help others who are in trouble, regardless of how they got there.

So without further ado, as they say, let's hear more about the work of CAP.

Amen.