Labor Day weekend brings the end of summer, the end of vacation, the end of steamy weather, the beginning of school, the beginning of memories, and the beginning of the bills that will remind us of those memories. Summer puts us in debt in a lot of ways beyond the credit card. We're in debt to family and friends for their time and enjoyment. We're in debt to those who entertain us in theaters, fairgrounds and ballparks. We're in debt to employers who bring us back to work and to customers who keep us employed. St. Paul says in his letter to the Romans that we really should pay whatever is due: taxes to whom taxes are due, revenue to whom revenue is due, respect to whom respect is due, honor to whom honor is due. Paul's advice to the Romans is "Stay out of debt."

With one exception. "Owe no one anything," he says, "except to love one another." That's not easy, of course. It would be easier to owe people a favor, to owe them \$10, to owe them an hour of your time. But to owe people love -- that's asking a lot. Many people, when you get right down to it, are just hard to love. Some are strangers we do not know at all. Some are business associates we use for brief transactions. We have deliberately shallow relationships with many people and to love them seems a bit much. Other people have offended us. They're even tougher to love. Some have hurt us on purpose and have never said they're sorry. Others have no idea that they're guilty of causing us pain. Sometimes we feel betrayed. We give our love to someone and then they turn against us and use our vulnerability for their own advantage. It's hard to love those people again. Sometimes we think we love someone, but we don't; we have infatuation and we mistake it for love. As the saying goes, "Many a man in love with a dimple has made the mistake of marrying the whole girl." Some people -- men and women -- are easier to love at the beginning of a relationship than they are later. When Paul says owe no one anything except to love, he's asking a lot.

The problem with love is that it usually happens to us; it's not something we normally cause. It comes passively, as "passion" -- we may feel we have no control over it. But love can be active, something we choose, something we decide to do. If our only experience of it is falling into it, we will always struggle to fulfill the commandment, "Love one another." If you wait to love other people until you feel like loving other people, it will be a long wait.

We have many types of relationships -- some very shallow, some very hurtful, some very deep. But all of them call for love. Not the same kind of love you give a spouse, but a decisive, active love that desires something good. All too often we approach people selfishly-- we want a quick meeting, an argument-free encounter, a non-challenging conversation, or better yet a completely automated transaction where we can avoid human contact altogether, as we can do now at ATMs and gas stations. In our desire for what's quick we are losing an opportunity to love our neighbor.

As summer ends and we wrangle ourselves free from debt, Paul reminds us to welcome a different kind of debt, the debt we owe every stranger, every friend, every day -- the debt of love.