

A friend of mine recently suggested to me that January, in light of the preceding season, is, for credit card users, a time of reckoning. I have limited experience of such things, so had never thought of that. Yet I know it to be the reality for so many people that a new year is just another step in the struggle to make ends meet - and if that becomes difficult, then the temptation to pledge oneself to indebtedness is overwhelming.

I managed to go more than 60 years without a credit card. Recently that changed; my banker made me an offer that seemed too good to be true: a credit card that, if paid off on time, would give me interest on what I had spent! I don't begin to understand how that works - but it does. It is, of course, dependant on paying up at the critical moment (I guess the lender's profit is made if that moment is missed).

Jesus' life was a loan to the world in order to get it out of the debt of sin. I could have phrased that more subtly, but we all sin - there's no getting away from it. Scripture tells us the payment for sin is death (and there are several forms of death, so interpret that how you may). There's no getting away from death, either, so we need Jesus.

The pay-back for this debt to God is simple: love one another as He has loved us. Strangely (remember, last month I wished you a strange new year!) I've never really understood how the love thing works either. But, like my credit card, it just does - and comes with interest on what is spent!

Try this, and the other stuff which may have accrued earthly debt will not seem so important and therefore won't have such a hold on us. The reassurance that love is repaid with love does puts everything else into perspective.

If your life is nonetheless being ruined by crippling debt, I hope you can at least ask for the hope of love to carry you through it until the trial is over. I'm not a money magician but I can be your sympathetic friend. God knows you may need one. Strangely, as your parish priest the debt of friendship is what I owe both you and God. (And in more practical terms, I certainly do not want a parishioner going hungry...) There is a time of reckoning for all of us; will we have had enough love for one another to make the payment? Make 2015 the year we start paying back the debt of love.