

One Debt to Pay – Romans 13:8-14

Rev. Matt Nieman

September 10, 2023

I don't do this often enough, but every once in a while, I will read obituaries. And not just obituaries of people I've had the pleasure to meet, but strangers—interesting people I've never met who've led interesting lives.

For several years, my family had a friend that lived in Naples, Florida. And we'd visit her, and she'd have the local Naples newspaper every morning. And I'd be thumbing through the paper and would get stuck in the obituaries.

Many people who live in Naples are transplants from other parts of the country who moved there to enjoy the warmer winter climate in retirement. And many end up dying there. Naples is one of the most expensive zip codes in the country, reflecting the success and wealth of its residents. And with that success has come an eagerness for these folks to share their success stories. And that often makes for some lengthy and entertaining obituaries.

This week, I went online for a bit to read some of the recent Naples obits, courtesy of legacy.com. And I learned the following in parts of two obituaries:

Joan Frances Beddow died in Naples on August 23. She was born February 4th, 1933 in Queens, New York and spent her childhood being lovingly teased by her four brothers. She proudly graduated high school a semester early from St. Michael's Academy, and embarked upon a career of upward mobility, starting in the mailroom and working her way up to be the first female claims manager in New York (for what company or industry the obit did not say).

Her first marriage to Gerry Pretsch blessed her with her two children who inherited her silly demeanor and zest for life. She married William P. Beddow on August 10th, 1980, and they traveled hand in hand after that, from trips to Europe to Alaskan cruises. Even 43 years later, their love for each other was obvious to all who knew them. It was heartwarming to see

how they treated each other with patience and tenderness, and they could always make each other laugh. She was the avocado to his toast.

Nothing brought Joan more joy than her family. When she missed her grandkids, she would joke that she was going to fly from Florida to New York on the back of a pelican to see them. She would never leave her husband Bill's side, unless it was to pet a passing dog. She was very proud of her Irish heritage, especially her family's Irish lasagna recipe. Her devotion to others even extended outside of the family, as she also volunteered as a child advocate for Guardian Ad Litem.

Her laughter is still echoing in our hearts. We will remember her "with love and laughter" each time we enjoy a bowl of ice cream or a glass of red wine. We will miss her giggle, her dance moves, her liberal use of emojis in her snapchats, and hearing her sing "Happy Birthday" on every single birthday, without fail. Joan AKA Mom AKA Grandma, we hope you are having fun up there, but not too much fun! Be happy!

Robert William Fischer died on August 19 in Naples at the age of 81. Bob was born on May 16th, 1942, in Charlotte, Michigan. He was raised on an active farm that is still owned by his family. He attended K-8th grade in a one room schoolhouse in Charlotte and then attended Charlotte High School where he was named prom king and Mayor in his Senior Year. Bob graduated with a Bachelor's in Business Administration from Albion College in 1964 and was a proud member of Sigma Chi. He received his masters degree in Hospital Administration from the University of Michigan in 1966. He remained an avid supporter of University of Michigan athletics. He didn't wear one article of clothing that did not have a blue M on the pocket and his cell phone ring tone was set to "The Victors".

Bob served in the Navy for three years as an officer in the Key West Naval Hospital. He began his career in hospital administration at Mercy Medical Center in Oshkosh, Wisconsin. His ability to transform hospitals to stability and profitability took him and his family throughout the United States, settling in nine states and the island of Antigua. Bob's longest and most fulfilling position was as President and CEO of Northwest Hospital in Randallstown, Maryland. Upon retirement, Bob settled in Fort Myers,

Florida to be closer to his parents. He most recently resided in Naples with his wife Marianne.

Bob was married to Marianne Stevens in 1965. They were divorced after 31 years of marriage and found each other again after 17 years of separation. They were remarried in 2017 and had a beautiful and unique love story to share with everyone that they met.

He was funny, yet competitive and loved nothing more than winning back the trophy at weekly card games. Through Covid and beyond, Bob looked forward to his monthly zoom calls with his High School friends from Charlotte. He enjoyed participating in events as a member of the Northside Naples Kiwanis Club. Throughout his decline with Parkinson's Disease, Bob's goldendoodle, "Sir William" remained by his side.

Bob will be remembered as a kind, giving, and loving husband and father. He instilled the values of independence, motivation, and generosity in his children. He will be greatly missed by his family and friends.

So, rest in peace, Joan and Bob. We learned a great deal about them in these obituaries.

You do get a sense of the kind of person one was from his or her obituary. It may not be an impartial view. Some people tend to be legends in their own minds or in the minds of their families. You do, though, get a fairly accurate portrayal of what or who was important to the deceased in their obituaries.

Have you written your own obituary?

Tom Vartabedian worked as a local newspaper reporter for 50 years. Over the course of his career, he wrote thousands of obituaries. In May of 2016, he wrote one about himself. (Homiletics Online, Sept. 10, 2017)

You might think that this assignment would be a downer, since "obituary" comes from the Latin word meaning "report of death." But after finishing a draft of his, Vartabedian felt a sense of relief. He said to *The Wall Street Journal* (July 20, 2016), "I had written probably the most important story of my life."

This 75-year-old columnist in Haverhill, Massachusetts, taught a senior center class that year on writing your own obituary. Looking back, he always found obits to be a chance to capture a person's essence. "If

somebody was kind to animals and rescued stray cats from the Merrimack River," he said, "I would use that as the lead for that person's obit."

In his own 875-word obituary, Vartabedian wrote that his death followed a "courageous battle" with stage-four gastrointestinal cancer. At least he *hoped* that it would be courageous. He wasn't afraid of dying, but was "really curious as to what's on the other side." He wondered about heaven and said, "Hopefully, I'll end up there."

Vartabedian wrote his obit in May of that year. In November, he died. A story in a neighboring paper said that four words come to mind when the name Tom Vartabedian is mentioned: Family, church, heritage, Haverhill.

So, how would you write your own obituary? What would you consider to be your essence? Family, church, heritage ... huge Vols fan?

In his letter to the Romans, the apostle Paul has instructions on how Christians can lead meaningful lives, ones that lead to inspirational obituaries. He challenges us to act in ways that fulfill the law of God by loving our neighbors as ourselves (v. 10). All of the commandments, from "you shall not commit adultery" to "you shall not covet" can be summed up in the word "love," according to Paul (v. 9). Love is so important that it is the only debt that Paul permits. "Owe no one anything," he insists, "except to love one another" (v. 8).

Our time to love is quickly running out. Paul tells us that "salvation is nearer to us now than when we became believers," so we should jump on every opportunity to love our neighbors as ourselves (v. 11). "Lay aside the works of darkness and put on the armor of light," urges Paul. "Live honorably as in the day, not in reveling and drunkenness, not in debauchery and licentiousness, not in quarreling and jealousy" (vv. 12-13).

Every choice we make adds a line to the story of our lives. And it would be unfortunate if our life story was dominated by hate, resentment, selfishness, and greed. Let us throw off the works of darkness, Paul said, and put on the armor of light.

Being debt-free in America is a good thing. It's rare—rising interest rates mean that our massive amount of credit card debt or auto debt or mortgage debt will not soon be eliminated. But if indeed we have paid off

all our debt, it reflects that, financially at least, we can live independently of others.

Paul, though, tells us that there is one debt that we will never pay off—the debt of loving each other. And that means we shouldn't live completely independently. We will always be dependent on each other and in community together because of our debt of loving our brothers and sisters, even those we don't care for.

Imagine, though, how a commitment to loving each other will enhance our life stories. Imagine what we could lead our obituaries with. All because of a debt that will never be paid.

Joan and Bob, who we learned about in their obituaries, had love running through their life stories: love of family and friends, love of pets, love of an alma mater, love of a spouse that was lost and found again after several years, love of dancing and emojis and singing happy birthday.

It's not the career success or all the places one lives or the money one makes that we lead with. It's the people, moments, and behavior derived from a call to "put on the armor of light."

Love...and keep loving.