How to deal with unpaid bills

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As I write, there is a bill lying on my desk; one of many to come, I suppose. How is one to deal with them all ?

Part of the answer is 'Deal with them promptly', even though it is easier to leave them pending or else conveniently lose them by tucking them away at the back of an almirah. The trouble with that method, of course, is that they don't go away. Just like a disease that is not promptly treated and, therefore, gets worse. I remember once having an electricity bill which did not get paid. The next bill not only had the arrears and surcharge included but it had to be paid at the Head Office, which meant a great deal of extra trouble.

Another solution which is worth considering is that of borrowing from a friend in order to pay the bill. It doesn't really help the situation, because it only transfers the debt from one person to another, and it's a sure way to reduce the number of friends you have.

The best answer is 'Make a budget'. Run a Savings Bank account and keep your spare cash (when you have any !) in the bank. It means that bills can more easily be paid by cheque—and it keeps any spare cash less available for impromptu spending.

But there are some debts that you never can pay. I think, first of all of the debt of love. When someone like a parent looks after us from our childhood onwards, it is not only the expense of food and clothing, of education and pocket money that is provided for us, it means that we are objects of someone's love, and it puts us forever in their debt. I have heard of Governments stipulating that the amount of a scholarship shall be paid back if the student fails to serve the stated period of service after qualifying, but I have never heard of a parent totalling up the cost of a child's upbringing and demanding its return ! Yet even such life-long expenses could, I suppose, be totalled up and paid off—but there would not be much 'Love' about it. The love of parent for child is never repayable—it can only be reciprocated—similar love expressed from child to parent (or from wife to husband or husband to wife, for that matter). A present, some flowers, a letter—so many things can be expressions of thoughtfulness. Not that they 'pay off' a debt of love, but these gifts show a readiness to acknowledge that 'debt'. This is also the case with God's love toward us. We can never repay it. But we can acknowledge it ; and we acknowledge it by reflecting it, by letting it reproduce in us a loving attitude to others.

And this leads us on to consider one other debt which we cannot repay—the debt involved in our personal sins and shortcomings. I can say 'I'm sorry' when I make a mistake, and it is a good thing to do. I can, to some extent, reimburse a person to whom I have caused some material loss, but I can never undo the thing that has been done. I may, indeed, be really sorry, and such sorrow and repentance will always express itself in some action. The more real this repentance is, the more likely it is to be revealed in our actions, but finally just like the 'debt of love', we can never adequately work off our debt, because it is a matter of life, of the soul and the spirit. It is a matter which involves not merely ourselves,—and not only other people but also involves God. I can never repay a debt to God. I can pay a fine for a long outstanding library book. I can pay a surcharge for late payment of an electricity bill. But I can never pay a fine which washes out an offence towards God. I can only seek that God will forgive the outstanding debt and the best way to find a positive response from God on that score is to forgive those people who are in debt to me.