

# THE MORAL OBLIGATION TO REPAY YOUR DEBT TO THE UNIVERSE

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One of my favorite sayings is "to whom much is given, much is expected." I don't know who came up with it though. One of the definitions of the term "Debt" in Black's Law Dictionary is as follows:

"In a broad sense, any duty to respond to another in money, labor or service; it may even mean a moral or honorary obligation, unenforceable in legal action."<sup>23</sup>

Typically, we think of a debt as a sum of money borrowed, which must be paid back. If borrowed from a family member or friend, interest is normally not required. However, if borrowed from a credit card company, interest is not only required, but imposed at an immoral rate. The concept of "debt" considered as a timeline may be stated as Borrowing, Repayment and/or Forgiveness.

We borrow because we have an anticipated temporary need of something we lack. Typically, it entails temporary use of someone else's money or other "thing." However, as indicated above, the term "debt" is not limited to money. Thus, what is "borrowed" is not limited to money. For example, if a friend helps us move into a new residence, we consider ourselves to "owe" them our assistance if they should move to new residence. This concept applies to any type of "help" a friend may provide to us.

When someone helps us, we often, but not always, incur a debt to them. Sometimes the help provided is not a borrowing, but rather a gift. A good friend will often assist you in moving to a new residence without the slightest expectation of receiving any type of repayment. However, even when this occurs, we internally tend to have a sense of obligation to them. The following type of conversation, which occurs quite frequently exemplifies this premise:

Person #1 - Thank you so much for help. I owe you.

Person #2 - You don't owe me anything. I just wanted to help.

The fact that person #2 expressly disclaims any liability regarding the help provided, does not internally relieve us from our sense of moral obligation to help them in the future. Consequently, it can fairly be stated that the more we help other people, the more other people have an internal sense of owing us.

This occurs even if we expressly disclaim any right to repayment. Alternatively, the more we accept help from other people the greater is our sense of owing.

Taking these premises to the extreme let us presume the average person has a genuine belief in GOD. While not all people are in this category, and although there are a wide variety of religions, most people I've met if asked directly, would say they do believe in GOD. Assuming you do, chances are you can reflect back on your life and recall some time when you said a prayer to GOD asking for assistance. If your prayer was answered affirmatively it is my position that at that point in time you incurred a Debt to the Universe.

The Universe may have provided you with the requested assistance as a Gift. Nevertheless, internally you have a moral obligation to view it as a Debt requiring repayment. In the same manner as when a friend helps you and says there is no need to pay them back, you have to decide the best way to repay GOD. HE's not looking for repayment. But, internally you know it's the right thing to do. The manner of repayment is your decision to make. Maybe it's giving to charity, helping your friends or family, praying, attending religious services, or a wide host of other alternatives. The important point is that from a moral perspective if GOD helps you by providing the assistance you requested, then you have to repay that debt. This applies even though from GOD's perspective it was intended as a gift.

Repaying any debt, including one owed to the Universe provides you with a sense of well-being. When we make the last payment on our home mortgage and feel that we own the residence free and clear, we feel a sense of relief. Similarly, the acts we take to repay our debts to the Universe also provide us with a sense of relief. This is because we know we have given something back to repay what was given to us. It results in a sense of general belonging, rather than alienation. It makes you a part of something that is worth being a part of.

In contrast to the foregoing, in everyday life, one of the most common types of borrowing is from a credit card company. Credit card companies can fairly be characterized as implementing a loan program that is antithetical to GOD's program. The reason is as follows. GOD's program is formulated as a gift without expectation of repayment, but which gives rise to an internal sense of owing by the borrower. In contrast, a credit card company loans us money pursuant to stringent terms in a written agreement. The agreement typically provides for repayment at an exorbitant rate of interest with substantial "penalties" to be imposed, such as late charges, if payment is not made on time. Thus, the credit card company does not rely at all upon one's internal moral sense of obligation. Instead, it seeks to extract repayment by threat of punishment in the event of nonpayment.

As to the issue of motivation, the credit card company does not loan us money for the purpose of helping us. Quite to the contrary. The credit card company is motivated solely by a desire to capitalize upon our temporary need to borrow, in order to gain an unfair profit from the transaction. It is therefore not the act of a friend helping another, but rather the act of one seeking to take advantage of another's need for help. The concept is basically, "we'll give you some help now, but we want a lot more in return later." A comparison of GOD's program with its antithesis (i.e. the loan program of a credit card company) makes apparent the following principles and rules of morality related to debt:

1. The greater the amount of repayment expected, the lower is the moral obligation to make payment.
2. The lower the amount of repayment expected, the higher is the moral obligation to make payment.

These two above principles are indicative of a moral ranking regarding the obligation to repay debt. GOD has the least expectation of repayment and therefore is owed the highest moral obligation of repayment. Family and friends who tend to lend money or help without expectation of any interest upon repayment, or sometimes without any expectation of repayment at all, are owed the next highest moral obligation for repayment. Employers, financial or other institutions that require repayment with interest, but at a fair rate, are owed the next highest moral obligation of repayment. Credit card companies, which utilize the loan to extract as much as they possibly can from the borrower with substantial penalties and punishment if payment is not made, are owed at best a most minimal moral obligation of repayment.

Applying these principles to State Bar admission standards results in the following conclusion. The good moral character requirement for admission should not result in denial of admission to any State Bar Applicant based upon a failure to repay credit card debt. The reason is that at most, there is a very minimal moral obligation to repay credit card debt. The credit card company chose to adopt a written agreement containing substantial provisions to protect its interests. Most of those provisions are in small print for the purpose of keeping the debtor unaware of what they are agreeing to and allowing the credit card company to maximize its financial profit from the transaction.

The credit card companies have selected and imposed their manner of expected repayment upon unfortunate borrowers. Accordingly, that is what the transaction is limited to. Aspects of good moral character are in general for the

most part, not an appropriate subject for consideration as regards unpaid credit card debt.

So remember the following. When GOD helps you, you owe the Universe in a big way. Presented to you as a gift, it should be viewed by you internally and morally as a debt, which you have an obligation to repay. You have a moral obligation to repay the Universe and its participants when they help you.

As for the credit card companies, I'm tempted to say they should just go to Hell. However, since I only believe Heaven exists and don't believe Hell exists, I guess they should just go to Court. That's the deal they wanted. They drafted the terms and that's the deal they imposed on the debtor. So they are entitled to absolutely nothing more. Having chosen to distance themselves from morality and ethics, they are willingly alienated from the moral obligation related to repayment of debt. Such is reserved for GOD, the Universe and people who have a general sense of morality.