What, according to Niebuhr, is "the immediate moral problem of every human life"?

"The immediate moral problem of every human life" is "the problem of arranging some kind of armistice between various contending factions and forces" (An Interpretation of Christian Ethics: 39; cf. also 59: "the problem of creating and maintaining tentative harmonies of life in the world in terms of the possibilities of the human situation"; 93: "the immediate problems of justice and equity in human relations"; 98: "the immediate social problems of human existence"; "the immediate problems of [men's] historical and social existence"; 140: "the immediate problems of social justice").

What, exactly, is "the tension between the principle of love and the impulse of egoism"?

"The tension between the principle of love and the impulse of egoism" is "the tension between the obligation to affirm the ultimate unity of life and the urge to establish the ego against all competing forms of life" (67; cf. 209: "The cleavage between them [sc. essence and existence] in the historical world is not a cleavage between impulse and reason, though it is by reason that the 'law of God' is most fully apprehended. The cleavage can only be mythically expressed as one between obedience and sin, between good will and evil will. This cleavage is ultimately overcome by love.")