



September 6, 2026 | **Debt Free** | Pastor Eddie Eddy

Romans 13:8-14 New International Version

Love Fulfills the Law

⁸ Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law. ⁹ The commandments, "You shall not commit adultery," "You shall not murder," "You shall not steal," "You shall not covet," and whatever other command there may be, are summed up in this one command: "Love your neighbor as yourself." ¹⁰ Love does no harm to a neighbor. Therefore love is the fulfillment of the law.

The Day Is Near

¹¹ And do this, understanding the present time: The hour has already come for you to wake up from your slumber, because our salvation is nearer now than when we first believed. ¹² The night is nearly over; the day is almost here. So let us put aside the deeds of darkness and put on the armor of light. ¹³ Let us behave decently, as in the daytime, not in carousing and drunkenness, not in sexual immorality and debauchery, not in dissension and jealousy. ¹⁴ Rather, clothe yourselves with the Lord Jesus Christ, and do not think about how to gratify the desires of the flesh.

The Message

8-10 Don't run up debts, except for the huge debt of love you owe each other. When you love others, you complete what the law has been after all along. The law code—don't sleep with another person's spouse, don't take someone's life, don't take what isn't yours, don't always be wanting what you don't have, and any other "don't" you can think of—finally adds up to this: Love other people as well as you do yourself. You can't go wrong when you love others. When you add up everything in the law code, the sum total is love.

11-14 But make sure that you don't get so absorbed and exhausted in taking care of all your day-by-day obligations that you lose track of the time and doze off, oblivious to God. The night is about over, dawn is about to break. Be up and awake to what God is doing! God is putting the finishing touches on the salvation work he began when we first believed. We can't afford to waste a minute, must not squander these precious daylight hours in frivolity and indulgence, in sleeping around and dissipation, in bickering and grabbing everything in sight. Get out of bed and get dressed! Don't loiter and linger, waiting until the very last minute. Dress yourselves in Christ, and be up and about!

"Debt Free"

I was reading a story the other day...and it was about an experience that the Archbishop Desmond Tutu of South Africa had when he was just a young boy. He said it was a life-changing experience. Well...this story tugged at my heart directly...especially since I also received a life changing experience in Africa. Archbishop Desmond Tutu explained that his life took on a new direction...a new value...and a new purpose because of a display of God's love flowing through another person.

Here was the situation.

You see, when he was a small boy in South Africa...if a black person and a white person were sharing the same path...the black person was not only **expected** to...but **required** to step off the path and allow the white person to walk by. And then...as the white person walked by...the black person was supposed to lower their head as a sign of respect.

Well...one day, Tutu and his mother were walking down the street when they noticed a tall white man, dressed in a black suit, walking toward them. Just before he and his mother were going to step off the path...as required...this gentleman sidestepped off and allowed Tutu and his mother to pass by.

Not just that though...but as they walked by in amazement...and probably in confusion...the man tipped his hat in a gesture of respect to Tutu's mother.

Tutu was shocked and asked his mother, "Why did the white man do that?"

His mother explained that the white man was an Anglican Priest and that he was man of God, and that's why he did what he had done.

In that moment...Tutu felt a different sense of worth...a different value...he even assumed a different kind of dept toward society and his fellow man. Tutu shared in later years... "I decided then and there that I wanted to be an Anglican Priest too. But even more than that...I wanted to be a man of God."

A follower of Christ...answered the challenge from the apostille Paul...and he overextended his credit limit...and willfully incurred the debt of loving his neighbor. Through his actions...this Priest...this man of God...show Tutu that assuming some kinds of debt...working hard to be debt free...isn't really the goal that God has in mind for us.

Love...especially the love we experience when we find this relationship with Christ...comes with a price. Because we all know...Love is never free. Yet we will do almost anything for it. We're right in the middle of the Labor Day Weekend. Think about what you did for most of your life to make a living. What did you sacrifice through the years so you could buy a car...go to the prom...get married...purchase your first house, or rent your first apartment?

Many of us have kids or have family and friends with kids. How much time and money and effort did we put into making a living so our loved ones could experience a better life. How much Debt did we incur over the years in the name of love...that if we look back with our perfect 20/20 hindsight vision...we might see that it was more self-serving love...than truly going into debt to love our neighbor.

Paul says, "Don't run up debts, except for the huge debt of love you owe each other. When you love others, you complete what the law has been after all along."

Friends...Love is powerful to say the least. Love changes us. Love transforms. It was a debt of love that saves us still today.

All of us gathered here today have heard the call of a God...who is LOVE.

I want us to think about this next question in the light of a weekend which is intended to allow us some time to rest and renew: Do you have any guarantee...that as long as you roam this world...you will ever fully comprehend the results of the love that we allow to flow...from God... through us...to others?

In all reality...we have no clue. That priest in that story earlier had no clue...that just because he treated Tutu as an equal neighbor crossing paths on a sidewalk...that Tutu would have such an impact in this world.

That's why Paul actually **encourages** us to accumulate this kind of Debt. He says it's ok for us to run this kind up. This is the one and only instance where we can overdraft our account and never...never ever have to worry about paying it back with interest.

What a blessing that is, especially in a time and a nation that seems to be trapped in consumerism and greed and status and image and self-righteousness.

I just love this passage. Just to put this scripture in some context...

Paul has been instructing the new Christians in Rome to pay their taxes. Give Caesar what's Caesars and give God what is Gods. He doesn't want anyone to end up in jail...or worse...just to protect their worldly possessions. Taxes were a debt they needed to be responsible for. We all have those debts. Those debts are a necessary part of a functional society. In order to carry our own weight...paying our debt is the right thing to do.

But Paul goes a step further. He says something pretty radical for his day. And...if we watch the news...it is still a radical concept we need to be the models of today. Paul speaks in reference to what we should give to each other: "He says that if there is anything that followers of Jesus Christ owe to another person, it must be nothing other than love."

Paul tells us that if we do this...we will fulfil the law.

Think about the ten commandments. This is the law that Paul is recalling. Those 10 commandments have 2 main components.

- The first 4 deal with our relationship with God
- The last 6 deal with our relationships with our neighbors.

If we over-extend our limit and indebt ourselves in Love actually following those 10 simple rules...we will fulfill the law.

Jesus told us in Matthew 5:17, "Do not think that I have come to abolish the Law or the Prophets; I have not come to abolish them but to fulfill them.

Now Paul is telling us that if we love one another like Christ loves us...we too are fulfilling the law of God.

Folks...it's obvious that we still struggle with that. And I think part of the reason is that a lot of us are pretty much always thinking of ourselves...We have been trained to have a mindset of "what's in it for me."

But that's not Jesus' kind of love. That's not the agape or unconditional and unmerited love of God. Think about it. We owe God everything...He loves us so much he sent his son to pay our debt. God came to earth in the form of Jesus...not to repo our stuff...but to cancel our debt completely...to forgive the debt we owe because of our selfish ways.

Here is the last point I want us to hear this morning. When we accept Jesus' gift of a clean credit history...then and only then...are we able to live as people who don't owe anything to anybody **except to love one another.**

We don't do this out of guilt or obligation...It's not a burden. It's done in gratitude for the great love that Christ has shown us. That love is waiting to be shared with others. It is an overflowing reservoir that we can draw from without fear of exhausting the supply and with no consequence of bankrupting ourselves. This is a debt that needs no forgiveness.

The only price we are expected to pay...is to share this love with others. That is the only debt Paul wants us to carry. And for that reason...and that reason alone...I hope you are never ever debt free.

To God be the Glory, Amen.

Invitation to the Table:

Friends, we spend a lot of our lives working to pay what we owe. We work to pay the mortgage, the bills, and all those obligations that come with life. And on this Labor Day weekend, we give thanks for the work of our hands and for the ability God has given us to provide for ourselves and those we love.

But there is one debt we could never work hard enough to pay—the debt created by our sin.

The good news of Jesus Christ is that we don't have to.

At this Table of grace, we remember that Christ has already done the work. Through his death and resurrection, the debt has been paid, the account has been settled, and through God's grace, our sins are forgiven.

So we don't come to this Table because we've earned a place here. We don't come because we've worked hard enough, lived well enough, or finally gotten everything right. We come because Jesus invites us.

Come, you who are tired from your labor. Come, you who are carrying burdens. Come, you who know you need grace.

Our debt has been wiped clean, but as Paul reminds us, there is one debt we are called to keep carrying: **the debt of loving one another.**

So come to the Table. Receive the grace you could never earn, and then go back into the world ready to share that grace with others.

The Table is ready. Christ invites us. Come and receive.

Invitation to the Offering:

Friends, Paul reminds us that there is one debt we should never hope to pay off—the debt of loving one another. And the love we have received from God was never meant to stop with us. It is meant to flow through us into the lives of others.

On this Labor Day weekend, we give thanks for the work of our hands and for all that God has provided through that work. Now, through our offering, we have another opportunity to put love to work. What we give supports the ministries of the church, reaches our neighbors, serves those in need, and helps others experience the grace we have already received.

So let us give today, not simply out of obligation, but out of gratitude—grateful for a Savior who paid a debt we could never pay and calls us to spend our lives sharing his love with others. Let us receive our morning offering.

Closing Prayer:

Gracious God, on this Labor Day weekend, we thank you for the work you have given us to do, for the gifts and abilities you have placed within us, and for all those whose labor serves our families, our communities, and our world.

But today you have reminded us that our greatest calling is not simply the work we do with our hands, but the love we share through our lives.

Thank you for Jesus Christ, who paid the debt we could never pay and offered us a grace we could never earn. Because of him, we leave here forgiven, restored, and free.

Lord, take the gifts we have offered today and use them for the work of your Kingdom. Multiply them so more people come to know the saving love of Jesus Christ.

And as we return to our work, our homes, our schools, our farms, our businesses, and our communities, help us remember that wherever you have placed us Lord, there is Kingdom work to be done.

Send us out willing to work for what matters, ready to serve where we are needed, and determined to keep running up the one debt you never ask us to pay off...the debt of loving one another.

We pray all of this in the name of Jesus Christ, our Savior and Lord. **Amen.**