THE DEBT THAT NEVER CLOSES

Romans 13:1–10 • Ezekiel 33:7–9 • Matthew 18:1–20 • September 6, 2026

Grace, mercy, and peace be unto you from God our Father and the Lord Jesus Christ. Amen.

THE BREAK NOBODY NOTICES YET

The call comes in at two in the morning. Not for a geyser in the street, not for water climbing over a curb, just a sunken driveway, three inches lower on one side than it was last week. The crew digs down and finds it: a joint in the water main, corroded through and cracked for who knows how long, seeping so slowly that nothing showed on the surface until the ground underneath finally gave way. Nobody noticed the day the joint failed. Everybody notices the day the driveway drops. That's because corrosion opens the door, but erosion does the damage. Once the water finds the crack, it carries the soil away underneath, grain by grain, until there's nothing left to hold the surface up.

We live over our own version of that break. Not the debts we know are outstanding: those we track, worry over, lie awake about. It's the ones we filed as closed that get us. The apology we gave once, years ago, and consider fully paid. The argument we "won," so we assume the account is settled. The grudge we tell ourselves we let go of, when really we just stopped checking on it. We treat love like a loan: make the payment, get the receipt, move on. Paul will not let us file it there.

> *"Owe no one anything, except to love each other, for the one who loves another has fulfilled the law."*
>
> *Romans 13:8*

Owe no one anything, except this one debt, which by its nature can never be marked paid. Every other bill closes. This one is an assessment, and assessments don't close. They renew, quietly, on a schedule we don't get to set. We are the ones who keep trying to refinance it into something we can finish.

THE PIPES WE'D RATHER FORGET

> *"For the commandments, 'You shall not commit adultery, You shall not murder, You shall not steal, You shall not covet,' and any other commandment, are summed up in this word: 'You shall love your neighbor as yourself.' Love does no wrong to a neighbor; therefore love is the fulfilling of the law."*
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> *Romans 13:9–10*

Adultery, murder, theft, envy: we've been treating these as separate accounts, separate pipes running to separate addresses. Paul says they're all fed by the same main. Every one of them is what happens when the debt of love goes unpaid at a particular junction. We don't usually break the whole system at once. We just let one joint corrode: the coworker we quietly resent, the sibling we've stopped calling, the neighbor whose yard we complain about but never speak to. Then we act surprised, years later, when the ground finally gives way there.

God does not let a watchman make that mistake. He tells Ezekiel plainly what the job costs:

> *"If I say to the wicked, O wicked one, you shall surely die, and you do not speak to warn the wicked to turn from his way, that wicked person shall die for his iniquity, but his blood I will require at your hand."*
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> *Ezekiel 33:8*

The warning is a debt too, and it comes due whether or not we feel like paying it. Jesus lays out the exact route the payment is supposed to take: go to your brother, alone, first, before anyone else hears of it (Matthew 18:15). We know the process. We just find it expensive, so we take the cheaper route. We say nothing and call it kindness, or we skip straight to talking about him instead of to him, and call that concern. Either way, we've let the joint corrode rather than pay what confronting it would actually cost. And here is the full weight of it: if love really is owed to everyone, at every address, with no bill ever marked final, then none of us has ever once paid it in full. Not for a single day.

THE DEBT THAT DOESN'T CLOSE

No city has ever paid off its water system in advance. You inherit the pipes already old, already corroding somewhere you can't see, and you spend your whole tenure managing a debt you didn't create and can't discharge. But your debt of love was paid off in advance, in full, before you had any idea what you owed.

Christ was crucified for exactly this account. Not refinanced, not restructured into payments you could eventually make; paid outright, in blood, at a cost you were never going to be able to cover on your own. He was raised, and the empty tomb is not a notice that your payment has been deferred. It is the receipt, stamped paid in full, that death itself could not tear up. He ascended, and he did not walk away from what he purchased; he sits over the whole system now, the engineer who never clocks out, maintaining a debt he already covered so that it never again falls to you to cover it. He reigns even over the authorities Paul has just finished describing earlier in this chapter. Every power that taxes you, governs you, and demands its due answers, in the end, to the one who already paid yours. And he is coming back, to walk every foot of what he has restored and pronounce it sound.

You did not clear this account. It was cleared for you, at a cost that was never yours to pay, before you had done a single thing to deserve the maintenance.

PAYING THE ASSESSMENT

Here is what changes once a debt like that has been paid for us: love stops behaving like a loan and starts behaving like an assessment we're glad to keep current. Take something as small as a card in the mail. Someone in this congregation writes to a shut-in nearly every week, not because last month's card cleared the account, but because the assessment doesn't stop just because the last one already went out. I see the same thing in how we forgive each other's mistakes. We don't pay a wrong down to zero and close the book on it. We keep forgiving, keep praying for one another, keep accepting each other as we actually are, because the debt of love was never metered to begin with, so neither is what we owe each other on top of it.

And the watchman's warning stops feeling like an unwelcome duty once we see it this way. We go to a brother, we speak the hard word to a neighbor, not to collect what's owed us, and not to balance some private ledger, but because our account was settled by someone else, at his own expense, and the debt we're protecting in that conversation was never ours to begin with. We owe no one anything, except this: to keep loving, the way the main keeps running, the way the assessment keeps coming, not because the bill is overdue, but because it never closes. Amen.

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