

Sept 13, 2026

God's Good News Story: The Church Alive & Growing

The Letter to Philemon

The Ties That Bind: Faith, Family, Forgiveness

Part 3: Debts Cancelled, Family Restored: The Gospel's Costly Welcome

Today we move to the 2nd of Paul's 'Prison Epistles'... The Letter to Philemon. To be accurate we don't have a 100% positive knowledge on the exact order of the Four "Prison Epistles" (Colossians, Philemon, Ephesians and Philippians). But I think we can logically deduce that Colossians and Philemon were written closely together because of the content, people involved and similar verses.

¹⁷ If then you regard me a partner, accept him as *you would* me.

¹⁸ But if he has wronged you in any way or owes you anything, charge that to my account;

¹⁹ I, Paul, am writing this with my own hand, I will repay it (not to mention to you that you owe to me even your own self as well).

²⁰ Yes, brother, let me benefit from you in the Lord; refresh my heart in Christ.

²¹ Having confidence in your obedience, I write to you, since I know that you will do even more than what I say.

¹⁷ So if you consider me your partner, welcome him as you would welcome me.

¹⁸ If he has wronged you in any way or owes you anything, charge it to me.

¹⁹ I, PAUL, WRITE THIS WITH MY OWN HAND: I WILL REPAY IT. AND I WON'T MENTION THAT YOU OWE ME YOUR VERY SOUL!

²⁰ Yes, my brother, please do me this favor for the Lord's sake. Give me this encouragement in Christ.

²¹ I am confident as I write this letter that you will do what I ask and even more!

²² At the same time also prepare me a lodging, for I hope that through your prayers I will be given to you.

²³ Epaphras, my fellow prisoner in Christ Jesus, greets you,

²⁴ as Mark, Aristarchus, Demas, Luke, my fellow workers.

²⁵ The grace of the Lord Jesus Christ be with your spirit. NASB

²² One more thing—please prepare a guest room for me, for I am hoping that God will answer your prayers and let me return to you soon.

²³ Epaphras, my fellow prisoner in Christ Jesus, sends you his greetings.

²⁴ So do Mark, Aristarchus, Demas, and Luke, my co-workers.

²⁵ May the grace of the Lord Jesus Christ be with your spirit. NLT

1. The Principle of Substitution (v. 17)

- Paul offers to stand in Onesimus's place.
- Substitution is at the heart of the gospel: Christ stood in our place.

2. The Principle of Imputation (vv. 18–19)

- Paul says, "If he owes you anything, charge it to me."
- Our debt is credited to Christ; His righteousness is credited to us.

3. The Principle of Encouragement (vv. 20–22)

- Paul urges Philemon to refresh his heart in Christ.
- Encouragement is the glue that holds the faith family together.

4. The Principle of Mutual Fellowship (vv. 23–25)

- Paul closes with greetings from fellow believers.
- The gospel creates a new family, bound by grace and shared mission.

Have you ever had a debt you couldn't pay? Maybe it was financial, maybe it was a relational rift, or maybe it was the weight of guilt you just couldn't shake. In Philemon, Paul paints a picture of a debt cancelled and a family restored—a costly welcome that echoes the very heart of the gospel.

1. The Principle of Substitution (v. 17)

Paul writes, *“¹⁷ So if you consider me your partner, welcome him as you would welcome me.*

Paul is saying, “Philemon, treat Onesimus as if he were me. Let my relationship with you cover his shortcomings.” This is the principle of substitution.

And isn't this exactly what Jesus did for us? Christ stood in our place. He took our shame, our sin, our debt, and said to the Father, “Welcome them as you would welcome me.” The cost was real—His own life. But the welcome is even more real: we are received as beloved children.

Application: Who do you need to welcome as Christ has welcomed you? Who needs to experience grace through your substitutionary love?

2. The Principle of Imputation (vv. 18–19)

Paul continues, *“¹⁸ If he has wronged you in any way or owes you anything, charge it to me. ¹⁹ I, PAUL, WRITE THIS WITH MY OWN HAND: I WILL REPAY IT. AND I WON'T MENTION THAT YOU OWE ME YOUR VERY SOUL!*

Imputation means “to reckon, to credit, or to count something to someone's account.” In the gospel, imputation is the act by which God credits the righteousness of Jesus Christ to the believer and credits the believer's sin to Christ.

- **Our Sin Imputed to Christ:**

On the cross, Jesus willingly bore the full weight and penalty of our sin. He stood in our place, offering Himself as the perfect substitute, so that the debt we owed—death—was paid in full by His sacrifice (see 2 Corinthians 5:21). In His love, Christ took responsibility for our guilt, making possible our forgiveness and reconciliation with God.

- **Christ's Righteousness Imputed to Us:**

When we trust in Christ, God graciously counts us as righteous because of Jesus. Our acceptance, forgiveness, and welcome into God's family are not based on our own merit or goodness, but entirely on what Christ has accomplished for us. Through faith, we stand before God clothed in the righteousness of Christ—fully pardoned, fully loved, and fully received as His own.

In short: Imputation means my sin goes to Jesus, and His righteousness comes to me. My debt is paid, and my account is filled with His goodness. It's like having a bank account hopelessly in debt. Jesus comes, pays off everything you owe, and then deposits His infinite riches into your account. Now, when God looks at your “spiritual balance,” He sees only Christ's righteousness.

In this passage we see where Paul is willing to take Onesimus's debt onto himself. This is a practical example of the principle of imputation—to reckon, to credit. In the gospel, our sin is credited to Christ, and His righteousness is credited to us. Our spiritual account, once hopelessly overdrawn, is now overflowing with grace. Grace & Mercy says, *“Whatever they owe, put it on my tab. I will pay it in full.”* **Application:** Are you holding someone's debt against them? What would it look like to release that debt, knowing Christ has released your

3. The Principle of Encouragement (vv. 20–22)

Paul says, *“²⁰ Yes, my brother, please do me this favor for the Lord's sake. Give me this encouragement in Christ. ²¹ I am confident as I write this letter that you will do what I ask and even more! ²² One more thing—please prepare a guest room for me, for I am hoping that God will answer your prayers and let me return to you soon.*

Paul is not just settling accounts—he's building up the body. He believes Philemon will do even more than he asks. He's confident in the power of encouragement. Encouragement is the glue that holds the faith family together. When we speak life, hope, and affirmation, we help each other live out the gospel's costly welcome. Paul even asks Philemon to prepare a guest room, showing his expectation of restored fellowship.

Application: Who can you encourage this week? Who needs a word of hope, a reminder that they are part of God's restored family?

4. The Principle of Mutual Fellowship (vv. 23–25)

Paul closes with greetings ²³ *Epaphras, my fellow prisoner in Christ Jesus, sends you his greetings. ²⁴ So do Mark, Aristarchus, Demas, and Luke, my co-workers. ²⁵ May the grace of the Lord Jesus Christ be with your spirit.* —reminding us that we are not alone. The gospel creates a new family, bound not by blood, but by grace and shared mission. *This mutual fellowship is the fruit of debts cancelled and hearts restored.* We are a family because Christ paid the price for all of us. Our unity is costly, but it is also beautiful—a testimony to the world of what grace can do.

- How are you investing in the fellowship of the faith family?
- Are you building bridges, sharing burdens, and celebrating the costly welcome we have in Christ?
- Who in your life needs to experience the gospel's costly welcome through you this week?
- Will you stand in the gap, release the debt, offer encouragement, and invest in the fellowship of God's family?

The Gospel's Costly Welcome:

*(The Setting: A dusty road leading to Colossae. A man is walking, his head down, a letter clutched in a trembling hand.)
(Adapted from WA Criswell "For Love's Sake")*

Let's picture this in our hearts and minds. Onesimus. He's walking a road he never thought he'd see again. Every step is heavy with the weight of what he owes. Along the way as he leaves the city of Rome, he passes the reminders of what his reality could and should be—two or three crosses standing like jagged teeth against the sky. He sees the vultures circling. He hears the beat of their wings. He knows that, by the law of the land, one of those crosses has his name on it. He is a runaway. He is a thief. He is a man with a debt he can never, ever pay.

As Onesimus boards the ship bound toward home, the constant sway and rocking of the ship causes his stomach to churn just as his heart and soul churns in uncertainty.

As he finally reaches his former house, his heart is a beating drum in his chest—trepidation, anxiety, a soul-deep trembling. He stands before Philemon, the master he robbed. He falls at his feet, tear-stained and broken. But in his hand, he holds a piece of parchment. A letter. And as Philemon breaks the seal, the atmosphere shifts from a courtroom to a sanctuary.

Here we see the Principle of Substitution. Paul writes: *"If you consider me a partner, welcome him as you would welcome me."* Do you see it? Paul is standing in the gap. He's saying, "Philemon, let my status cover his shame. Let my reputation shield his life." Does that remind you of anyone? Does it remind you of *you*? We are that runaway.

We are the ones standing before a Holy God with nothing but "filthy rags" to offer. We have fallen short in a thousand ways, in a thousand days. We have nothing wherewithal to pay. But then, Christ steps in. He says to the Father, "Welcome them as You welcome Me. I will take the cross; give them the crown."

Then we experience the Principle of Imputation. Paul's pen moves across the page: *"If he has wronged you or owes you anything, put that on my account. I will repay it."* Think of the ledger of your life. The debt is astronomical. ***The wages of sin is death***—that's the bill we can't settle. But Jesus looks at the Father and says, "I have paid that debt." Our debt is credited to Christ; His perfection is credited to us. The account is settled, not because the debt didn't matter, but because the Payment was so massive it swallowed the debt whole. It reminds me of the verse from the old hymn "Rock of Ages" ... *"Nothing in my hand I bring, simply to His cross I cling."*

Then we see the Principle of Encouragement. I can see Philemon's eyes soften as he reads Paul's heart. Paul isn't just settling a bill; he's refreshing a soul. He's saying, "Brother, give me this joy. Let this restoration refresh my heart." Reconciliation isn't just about legalities; it's about the breath of life returning to a dying relationship. It's the encouragement that says, "You are more than your past. You are more than your mistakes." It's the guest room being prepared because we expect a homecoming, not a funeral.

Lastly is the Principle of Mutual Fellowship.

Even though we don't have the final outcome written in this letter, tradition gives us hope to imagine Philemon looking down at the man at his feet. He doesn't see a slave anymore. He doesn't see a thief. He sees a brother. He reaches down, and I can hear him say, "Onesimus, for Paul's sake... stand up. Arise. You are forgiven."

My friends one of these days, Praise be to God, when we are prostrate in the presence of the King, Confessed sinners, poor and lost, Our Father will look at us and say, *"For Jesus' sake—for the love and the tears, for the cross and the blood—stand up. You are home. You are family."*

Let's reflect and assure ourselves of this....

The vultures are gone. The crosses are empty. The debt is cancelled. The family is restored. This is the gospel message we preach. The gospel's welcome is costly—paid in full by Christ.

Our debts are cancelled, our family is restored, and our lives are forever changed. Let's live as people who know the price that was paid, and who extend that same costly welcome to others.

Will you come?

Will you accept the costly welcome?

Will you step into the fellowship of the forgiven?

**The Father is waiting.
The price is paid.
Come home.**