

Romans (4:1-8)

Credited as Righteousness

Part 13 - October 3, 2004

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On a family trip to Disneyland (in 2000) we discovered Krispy Kreme donuts. We were so captivated by the experience that we ended up purchasing several hundred shares of stock. That was the first stock we ever bought. We got it for \$18.60 per share and it climbed and climbed to almost \$50 per share!

Q: Do you know how it feels to have other people depositing real money into your account?

Shar said to sell; I said, "What're you, like a stock expert? Long story short: I didn't sell; the carb-craze hit America; and the stock plummeted to \$13/share. So ... *yes* ... she *is* like a stock expert ... I didn't know that.

Q: Do you know how it feels to have other people withdrawing real money from your account?

At least I'm more savvy. I've decided to invest in companies where the stock *only* goes up! I've got all my money in Merck! In today's verses (4:1-8) Paul tells us there *is* just such an investment - that only deposits and never withdraws.

What then shall we say that Abraham, our forefather, discovered in this matter? If, in fact, Abraham was justified by works, he had something to boast about – but not before God. What does the Scripture say? "Abraham believed God, and it was credited to him as righteousness." Now when a man works, his wages are not credited to him as a gift, but as an obligation. However, to the man who does not work but trusts God who justifies the wicked, his faith is credited as righteousness. David says the same thing when he speaks of the blessedness of the man to whom God credits righteousness apart from works: "Blessed are they whose transgressions are forgiven, whose sins are covered. Blessed is the man whose sin the Lord will never count against him." – Romans 4:1-8

FATHER OF FAITH

So, Paul begins this section with a question:

What then shall we say that Abraham, our forefather, discovered in this matter? -
Romans 4:1 NIV

For me, that brings up two additional questions:

- A. What matter?
- B. Why Abraham?

The matter is whether or not “justification by *faith*” nullifies the law (3:28, 31). Is it scriptural to be justified by faith? And Paul calls on Abraham because if there was *anyone* who could’ve earned justification by *works*, it was him!

- Abraham is the *original Jew*; the father of faith. (Rom 4:11-12)
- He lived 430 years *before* the Law was even given. (Gal 3:17)

Both Arabs *and* Israelites trace their lineage back to Abraham:

- The Jewish people, through his son Isaac.
- The Arab people, through his son Ishmael.

So the feud in the Middle East is kinda between cousins!

When Abraham was 85 (and childless), God told him to count the stars, and said he’d end up with that many offspring. (Gen 15:5) Any 85-year-old men in here? How’d you like to settle down and start a big family? Genesis tells us this 85 year old man had an *amazing* reaction:

Abram **believed** the Lord, and [the Lord] **credited** it to him as righteousness. – Genesis 15:6 NIV

Q: What did Abraham *do*?

A: He **believed** (the Lord)

His 80 year old wife had a different reaction. Sarah laughed. She obviously didn’t believe ... or else she would’ve cried! Any 80-year-old women in here (willing to admit it)? How’d you like to ... **GIVE BIRTH?**!

Q: And what did God credit it (count it) as?

A: **Righteousness**

So you can see Paul’s point: Abraham didn’t *work* for his righteousness (forgiveness & acceptance) he *believed* for it.

If, in fact, Abraham was justified by works, he had something to boast about – but not before God. What does the Scripture say? “Abraham believed God, and it was credited to him as righteousness.” - Romans 4:2-3 NIV

BY FAITH ALONE

Many, who claim to believe in justification by faith, overlook the subtle but incredibly crucial point that Paul is making: It must be justification by faith ... *alone*. Not faith + baptism, or faith + communion; not faith + belonging to a certain church, or following dietary regulations, or even Bible reading and/or quiet times with the Lord.

- These are good-works and we’re saved *apart* from them.

Here’s why:

Now when a man works, his wages are not credited to him as a gift, but as an obligation. However, to the man who does not work but trusts God who justifies the wicked, his faith is credited as righteousness. - Romans 4:4-5 NIV

Q: When you get a paycheck, do you consider it a gift?

A: No way! You earned it! It's not a gift; it's wages.

- A wage I deserve; a gift I don't.

There's only one thing we earn on our own ... condemnation!

... the wages of sin is death, but the gift of God is eternal life in Christ Jesus our Lord. - *Romans 6:23 NIV*

There are two extremes that'll cause us to try and *earn* our grace:

1. Being overly self-loathing - finding it difficult to believe God can *really* love and accept me as I am. Therefore, unconsciously I want Him in my debt. I want to know He's obligated to give me that grace.
2. Being overly self-loving - finding a sense of status through things like Bible reading, quiet times, witnessing, ministry, and giving. I want to earn some bonus-points and bragging-rights.

Q: Know how to tell when someone's going for bonus-points?

A: They tell you! They love to list their accomplishments.

It is vital to our spiritual growth to keep two things in mind:

- A. There is nothing we can do to make God love us less.
- B. There is nothing we can do to make Him love us more.

Q: According to that last verse, who does God justify?

A: The wicked!

Q: And why would a holy God choose to justify the wicked?

A: Because that's all there is! There's no one righteous.

Paul uses the shocking word "wicked" to emphasize that faith is in *no way* a result of our own righteousness.

DEBITS AND CREDITS

To press this point, Paul turns from Abraham to King David.

The New Testament opens (Mat 1:1) by referring to Jesus as the son of David and the son of Abraham.

These are Paul's "heavy hitters," and he quotes from Psalm 32 (*vs. 1-2*) where David may well be reflecting on his affair with Bathsheba, wherein he broke three of the Ten Commandments: coveting, adultery, and murder.

David says the same thing when he speaks of the blessedness of the man to whom God **credits** righteousness apart from works: "Blessed are they whose transgressions are forgiven, whose sins are **covered**. Blessed is the man whose sin the Lord will never count against him." - Romans 4:6-8 NIV

Credit and **cover**; Paul is showing two sides of the same coin.

First he says: "The man to whom God credits righteousness". The word "credit" (that Paul keeps using) is a bookkeeping term used in ancient business documents for crediting an account.

- His holiness is literally transferred *into* us.

But that's not all, he also says: "Whose sin the Lord will never *count* against him".

- Our sin and wickedness is transferred *from* us.

Let's say you owe a bank a million dollars, and you're paying it off \$10/week. That's gonna take a while! Bill Gates stops by and not only pays off the balance, but deposits an extra billion!

Two things have happened:

- A. You're debt has been satisfied.
- B. You're rich beyond your dreams.

This is exactly what Christ has accomplished for believers:

- He's paid our debt and credited us with *His* righteousness!

Q: Remember what I said about the ultimate investment? This is it!

- Righteousness is credited; but sin isn't debited!

Comprehending this concrete truth will establish your faith on a foundation that is unshakable.

- A. Our righteousness is not our own, it is the Lord's.
- B. Our sins are not on us, but on the cross of Christ.
- C. Our duty isn't to deserve Him but to depend on Him.

Good works and obedience play no role in our salvation; but they do play a part in our spiritual growth. And we'll cover that next week.