

## A Grace Credit by Faith

Romans 3:21-4:25

Remember back in school and kids would put up their hands in the middle of the teaching time? After a while, you kind of knew what kind of question was coming, right? The girl who has to go. The guy who doesn't get it. The critic. The lawyer. Did you find sometimes...you learned from the teacher's answers?

When we're trying to understand how Paul unpacks the Gospel of God, it's like having a Jewish objector in the classroom with us. Paul pauses on each point to deal with him. It might help us to know that when Paul received the inspiration to write this letter, he had been preaching the Gospel to the Jews for 20 years. Paul knew all their objections and the answers from God. And no doubt, the Jews in Rome had already been harassing the believers there. So, Paul imbeds a 'how to deal with Jewish objectors' seminar as he unpacks the Gospel of God.

Why are the Jews so resistant?

- Historical Shame. Jesus taught, healed and gave hope with the authority of God. But their leaders ordered His executed on a Roman cross and they cheered it on.
- Pride: They must face being wrong about the Messiah and the end of the age. God sent His Son to pay

the ransom to free them from sin's power (Rom 3:9).

- Prejudice: The end is been delayed for people of all nations to be saved. Their arch enemies can be adopted into God's family.

Why doesn't Paul just avoid the Jews? God will not let the Jews forget the death of His Son. Not for revenge. Not to guilt them into giving more at the temple. But to give them the chance to be get right with Him. He has a promise to keep.

How can we make these 'Jewish interruptions' helpful today?

1. It sets an example of care for stubborn people.
2. We can learn how to answer religious people.
3. It reminds us to guard our heart from religion.

Let's get back to the idea of the Gospel being unpacked. Paul's introduction of the Gospel is **1:16-17** So the Gospel in nutshell is:

**Slide:** The saving power of God happens through His righteousness. This is available to everyone but only by faith. Why is God's saving righteousness only available by faith? We unpacked that last time:

**Slide: Gospel Truth #1: People Aren't Righteous**

No one's efforts (even a religious law keeper) can make one right before God because everyone sins (ignoring God, worshipping other gods, breaking His laws). All of us deserve God's wrath and condemnation.

### **Slide: God Rejecter, Condemner, Religious Jew**

God's written law or natural law (conscience) exposes all people for being under the power of sin. Humanity is left up the creek, in the mud, without a paddle...in need of rescue.

### **Open Suitcase – Bug Cage**

Once we begin to see how righteous God is and how unworthy we are (because we sin), we can see our desperate need for God's grace. In the presence of God, Isaiah cried, 'Woe to me! I am ruined! For I am a man of unclean lips, and my eyes have seen the King, the LORD Almighty. (Is 6:5-6) Today we unpack the second Gospel truth: God's rescue through Jesus.

### **Pray**

God, the righteous judge, is the one who has been offended by humanity and so He decides the punishment or the means to remove the offense.

### **Read 3:21-24 God's Grace in Jesus**

Are all justified through Jesus' death? Look at verse 22. Through faith, all who believe in Jesus Christ. Paul's Gospel is completely in line with what Jesus said (Mk 10:45). *"For even the Son*

*of Man did not come to be served, but to serve, and to give his life as a ransom for many."* This was predicted by the prophets (ie Is 53). Jesus preached repentance and belief. The humble, believing hearts were ready to receive the Gospel and produce a great crop for God (Mk 1:15, 4:20). Paul uncovers precisely how a person can enter the Kingdom of God. God's righteousness is given (justified freely by His grace) through faith in His Son. God's rescue plan on the cross, fulfills our need to be righteous before God.

'Justified' (v24) is a legal term, which means to declare righteous (pardoned from guilt and penalty of sin). God imputes (transfers) Christ's righteousness to the believer's account. A believer is justified only by the merits of Christ's righteousness. The kind of faith it takes to really believe the Gospel is also a gift of God (Eph 2:8). God also imputes (transfers) the sin of the believer to Christ's account on the cross. What an exchange! We have our sin transferred to Jesus on the cross and receive God's righteousness. Righteousness and eternal life for sin and death.

Paying a ransom and redemption both mean paying to free a slave or prisoner.

What are we being freed from?

The power of sin (Rom 3:9) and death.

Who is Christ making the payment to?

### **Read 3:25-26 God's Righteousness**

One of the biggest questions people have about God's righteousness is, how can a Holy God grant righteousness to anyone unrighteous...a sinner? It's the same thing that drove the Pharisees bananas. How can Jesus spend time with sinners? God is pure and righteous. Jews couldn't even touch impure things. Otherwise they had to go through special cleansing. Isn't God defiled by association? No one admires a judge who knowingly lets a child trafficker get off scot free. Somehow, God's grace and His righteousness must meet in His relationship with people. God had always provided a way for His people to face their sins. But He did not give them what they deserved, which is death. Instead an innocent animal paid the penalty of death. In case of the burnt offering (Gen 8:20, 22:2ff, Ex 18:12; 20:24; Lev 1:1-17), the offender brought his unblemished goat or lamb, rested his hands on its head (transferring his sin by faith to the animal) then he personally slayed it. The Priest sprinkled its blood on the alter (symbolizing that only death pays for sin) and then the substitute is completely burned up. The aroma satisfies God's wrath. But were sins truly atoned for - wiped out? Verse 25 plainly says no. God's righteous judgement on sin requires a far

greater price...the greatest price. The sacrifice of God's Son, demonstrates His righteousness...for all time. We are bound by time...God is not. Ever wonder how God dealt with the OT saints...who had faith but still died without Christ?

In God's forbearance, the sins of the faithful for all time were transferred to Jesus, nailed to the cross. Can you see why it had to be an infinite, blameless, beloved being...to bear the wrath of God for the sins of the past, present and future.

John MacArthur quote: "Every sin ever committed will be paid for. Either by the sinner, through eternal judgement, or by Christ." In the sacrifice of Jesus Christ, the grace and righteousness of God is on display.

Church, we're part of that display according to Jesus' prayer (Jn 17). Love God with everything you've got...and each other, so our town will know God's love through Christ.

Who questions God's grace to forgive or His justice to put His Son on the cross? The ignorant, the hardened, the spiritually blind.

Who did Jesus paid our ransom to? The Father. It was the only way to satisfy God's wrath on sin. And what did Jesus cry out? Father...forgive them! (Lk 23:34)

### **Read 3:27-31 Boasting, Faith and Law**

There's simply nothing to boast about in a rescue mission...when you're the one being rescued. The 'saving activity' for us is looking up to receive it. The green light is our faith in Jesus' sacrifice...as God's rescue plan. Faith is not so passive as Adam, in Michelangelo's painting of creation, where God is rushing toward Adam, who can barely lift his finger. It's more like Jesus' disciples sitting at his feet, trusting God every day.

The law serves as a teacher to show people their inability to be completely righteous...so they will seek God's mercy in Jesus. Later we will explore how through Christ – we can fulfill God's purpose for us. And please Him. The cross demonstrates God's righteousness AND grace. God's love is not unconditional. It was a terrible cost. The cross also reveals God's consistency. There is only one way for Jews and Gentiles to be saved - by God's grace through faith. Even the ancient faithful like Noah and Moses...were ultimately saved through Christ.

Speaking to the Jews again, Paul makes a case that the promise of God for Israel is based on God's grace by faith. Abraham is the man who stands on both sides of the Jew-Gentile issue. He's a universal example. The Jews held Abraham as their hero of righteousness by works. How could

this be, since the law had not been written yet? Rabbis taught that Abraham already had an idea of what the law would be and kept it in advance. And God was so pleased by Abraham's obedience, he earned God's blessing. The blessing to be chosen as the forefather of the Jews and that all peoples would be blessed through him (Jesus was a descendant). This is Salvation by works. Let's see how Paul turns that idea upside down.

### **Read 4:3-5 A Grace Credit by Faith**

Abraham received God's righteousness credit when God told Abraham to look at the stars and try to count them...countless right? And then God said to childless old Abraham, husband to barren Sarah, *"So shall your offspring shall be."* Yet Abraham believed the LORD<sup>(Gen 15)</sup> could do the impossible.

Credited or 'accounted to' can again be translated 'imputed'. So it's just like 'justified'. It is used in financial and legal settings to mean taking something that belongs to someone and credit it to another's account. It is a one-sided transaction. Abraham did nothing to gain it; God took His own righteousness and credited it to Abraham. When God called Abraham to leave his country, his people, his father's household and *"go to a land I will show you"*, he didn't even know where he was going. Heb 11:8<sup>v</sup> He and his family lived as nomads in tents. He

never did own land but He never gave up believing. He was looking forward by faith to the city of God (Heb 11:10). He even believed God could raise his son from the dead, when he was tested to offer Isaac as a sacrifice. What kind of faith is this? Not human faith. Saving faith is a gift of God. *For it is by grace you have been saved, through faith – and this is not from yourselves, it is the gift of God – not by works, so that no one can boast.* (Eph 2:8-9).

In vv6-8, Paul quotes David to show that God's gracious action of declaring a person righteous - apart from works is consistent with His character. And the one who receives the forgiveness (sin is never counted again) is 'blessed.'

In vv9-12, Paul delivers a great blow to his Jewish objector's argument that God would never extend His righteousness to the Gentiles.

Abraham was not even circumcised when he received God's righteousness and promise (v11-12).

In v 13-17, Paul continues to prove the case that Abraham and his offspring (Jews) received God's promises through the righteousness that comes by faith. Abraham turns out to be the faith father of us all.

### **Read 4:18-22 Abraham's Hope**

Paul finally turns to us...Christ's church...patiently listening to the objections and answers, right?

### **Read 4:23-25 Hope for the Believer**

God's radical rescue: sacrificing His Son (the only one worthy to take the wrath of God we deserve) IS GOD'S RIGHTEOUSNESS REVEALED.

Have you trusted God's rescue plan – repenting of your sin and trusting Jesus as your savior?

I changed the title of this sermon. 'The faith credit' can sound like our belief makes us righteous. I changed it to "a grace credit by faith." Because we just don't have the righteousness that God requires. He must give it to us. And we must be ready to receive it with a repentant, thankful heart.

**The Cross of Christ:** Reveals God's Righteousness; Reveals God's Grace; Reveals God's Consistency – one way for all people...for all time.

My hope and plea, is that you settle once for all that faith in Jesus is the only way to live. That you surrender all your plans and ideas about how to make it in this life...and trust God's rescue plan.

May we bring Him glory for the rest of our lives and forever. Amen.