

A Portrait of Faith (Part 4)
Romans 4:17-22
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Well, I invite you to turn with me to Romans 4 again this morning. It's been a great journey through this fourth chapter. This week, and the next time we turn back to Romans, we'll complete our study of chapter 4 and move on to that next section of the letter. But today I want to reread for you the paragraph we've been studying, Romans 4, and I'll begin in verse 16. You follow along. Paul writes,

For this reason it [*that is, justification, a right standing before God*] is by faith, in order that it may be in accordance with grace, so that the promise will be guaranteed to all the descendants, not only to those who are of the Law, [*that is, those who are Jewish and believe*] but also to those who are of the faith of Abraham, [*that is, Gentiles who believe*] who is the father of us all, (as it is written, "A FATHER OF MANY NATIONS I HAVE MADE YOU") in the presence of Him whom he believed, even God, who gives life to the dead and calls into being that which does not exist. In hope against hope he believed, so that he might become a father of many nations according to that which had been spoken, "SO SHALL YOUR DESCENDANTS BE." Without becoming weak in faith he contemplated his own body, now as good as dead since he was about a hundred years old, and the deadness of Sarah's womb; yet, with respect to the promise of God, he did not waver in unbelief but grew strong in faith, giving glory to God, and being fully assured that what God had promised, He was able also to perform. Therefore IT WAS ALSO CREDITED TO HIM AS RIGHTEOUSNESS.

Now, this paragraph, just to remind you, occurs in the larger context of this fourth chapter and the theme of the fourth chapter is, Paul's biblical defense of justification by faith alone. His biblical defense, meaning he wants to show his readers that the gospel he taught in the first century had its roots in the soil of the Old Testament, that the same gospel was essentially taught there. He uses as his defense, a passage taken from Genesis 15:6 and the justification of Abraham. His goal is to show that in the same way that Abraham was made right with God 2,100 years before Christ, that is the same way his readers in the first century, the same way you and I today are made right with God, nothing has changed.

Now, in chapter 4 beginning in verse 13 and running down through the end of the chapter, Paul uses Abraham, in the passage he's exegeting from Genesis 15, to prove that the means of justification, that is, the means by which sinners can be made right with God, has always been by faith alone. Just to remind you of the flow of Paul's thought here, in verse 13 of chapter 4 we

see justification by faith alone, stated. He simply asserts that it is by faith alone. And then in verses 14 to 16 we see justification by faith alone, argued. He lays out a series of both negative and positive arguments to show why it must be and always has been by faith alone.

Now, today I want us to finish the third part of his argument, that we've been studying together, and that is, justification by faith alone, illustrated. It begins in the middle of verse 17 and runs down through verse 22. Justification by faith alone, illustrated. Now, the key to the paragraph that we just read together is found in verse 22. Notice his conclusion, "Therefore," in light of what I've just said, "Therefore IT WAS ALSO CREDITED TO ABRAHAM AS RIGHTEOUSNESS." In other words, the faith that Paul describes and illustrates in verses 17 to 21 was the means by which Abraham came into a right relationship with God. Now, that makes this passage absolutely critically important for every person, and certainly for every Christian, to understand. And that's true for two reasons.

First of all, because this paragraph illustrates for us what justifying faith looks like, what saving faith looks like. If you want to know if your faith is saving faith, if it's justifying faith, you can look at the mirror of Abraham's faith and see if yours measures up, if it's true saving faith. But also, it's important for a second reason and that is, for us who are believers, because you don't stop exercising faith on the day of your salvation. Paul goes on to say, "we walk by faith." Christians live by faith, "the just shall live by faith." And so, this passage then explains to us what the faith we ought to be exercising every day as Christians looks like as well. And so this is absolutely critical to our spiritual health. This is a portrait of faith. In fact, I believe this paragraph is the clearest, most complete explanation of faith anywhere in Scripture.

Now we've noted that Paul here identifies several qualities that mark justifying, saving faith. We've already looked at six of those qualities, let me just remind you of them. We've discovered that saving faith is biblical faith. We noted that Paul uses the words here that are taken from the Old Testament, from the Septuagint, the Bible of the first century, the Greek translation of the Hebrew Old Testament that Jesus and the Apostles used most of all. These words are not taken out of secular culture, they come from the root of Old Testament studies. Therefore, Paul is talking about the same kind of faith; it is a biblical faith.

Secondly, we discovered that saving faith is rooted in God's character. The reason we believe God is because of who God is, because He's trustworthy, because He's able to do whatever He promises to do; it's rooted in God's character. Thirdly, we discovered that saving faith is a certain hope in God's promise. Verse 18 says, "in hope Abraham believed." I noted for you that the English word hope has no representation of the Greek idea whatsoever. Forget the English word hope. The biblical New Testament word for hope is a word that means an eager anticipation of what I know is going to happen. We don't use the word hope in English like that at all. But Paul says, "in hope Abraham believed," he had an eager anticipation that he would, in fact, receive what God had promised; that's saving faith.

Fourthly, saving faith is contrary to human expectations. Again, verse 18 says, “in hope he believed against hope.” There the word hope is used with a slightly different nuance. He’s saying, when you look at human hope, when you look at what we expect to happen, Abraham had no reasonable expectation that what God promised him would happen. It was against hope, it was contrary to human expectations, and faith in God’s Word often is.

Number five, we saw that saving faith is a gift of God’s grace. If you’re here this morning and you have believed in Jesus Christ, it is not because you are smarter than the rest of the people on this planet. It’s because God in His goodness and grace gave you the gift of faith and the capacity to believe. Now, that’s not an excuse not to believe; the gospel is a command. Jesus said, “repent and believe.” Nevertheless, where faith is exercised, it is a gift that God has given.

The sixth quality of justifying faith that we discovered together, we noted the last time that we studied this passage together, and it is absolutely crucial, and it is that saving faith is founded on God’s Word. Listen, faith, true faith, is not confidence in something outside of God’s Word. True faith is not confidence in visions and dreams, in spiritual experiences that we’ve supposedly had, or in feelings or impressions, or subjective revelations where we think God has spoken to our minds, or our own thoughts, or our own conclusions, or extra-biblical revelations. True faith has only one legitimate foundation and that is the Word of God. In Abraham’s case, of course, there was no written Word, and so he had the verbal Word of God. Now that the Canon has been completed, God only speaks to us through His Word. That’s a different message for a different time, but this is where our faith must be, in the Word of God.

Now, what promises specifically were the foundation of Abraham’s faith? We noted that it wasn’t just about the land promises, of that land in Israel, of the land that we call Israel. Instead, it was, in fact, the spiritual aspects of the promise. He did believe that God would give him the land, I’m not saying that, I’m saying that his saving faith was rooted in the promise of spiritual blessing to him who didn’t deserve spiritual blessing, who only deserved God’s curse, like you and I do. In other words, his faith was in being declared righteous by faith and receiving the spiritual blessing of forgiveness and justification, made possible only by his coming seed, that one descendant of his who would be the Redeemer, the Messiah.

Remember, Jesus said, “Abraham saw My day, he saw it and was glad.” He looked forward to it, he anticipated it, and “he saw it and was glad.” In other words, Abraham believed, in essence, the same gospel you and I believe, just in a more basic, simplistic form. Abraham believed God’s Word. Folks, that’s how genuine faith always works. In fact, last time we defined faith this way, faith is believing God’s Word and acting on it. That’s faith. Believing God’s Word and acting on it.

Now, that’s where we left off last time. There are still, in this passage, several other qualities of true saving faith that I want us to see this morning. So let’s look at them together. First of all, I

want you to notice a seventh quality of saving faith; it's this, saving faith believes God in spite of our weaknesses and circumstances. Notice verse 19, "Without becoming weak in faith he contemplated his own body, now as good as dead since he was about a hundred years old, and the deadness of Sarah's womb." Now, first of all, let me deal with a textual issue here. If you've ever read this verse in, say, the King James Version or some similar version you'll notice that it says exactly the opposite. Here's how the King James reads, "he considered not his own body." He didn't contemplate his own body. Well, the manuscript evidence is far stronger for the reading here in the New American Standard than in the King James, but this is one of those very strange occasions when absolute opposite readings make exactly the same point. Because the point of both is that Abraham did not allow his circumstances to weaken his faith.

So let's look at what the Scripture says here. It says, "Without becoming weak in faith he contemplated." Look at that word, the word means to look with reflection on, to fix your mind on something. If you want a picture of it, it's to mentally stare at something, that's the idea, "he contemplated." The point here is faith isn't a blind leap. It doesn't close its eyes to reality. Abraham was very much aware of his circumstances and his weaknesses. Notice what "he contemplated," verse 19, "he contemplated his own body, now as good as dead since he was about a hundred years old, and the deadness of Sarah's womb."

In other words, Abraham carefully weighed the reality that at the age of 99 his ability to reproduce was as good as dead. There was a whole lot of question about whether anything would happen. And he considered at 90 years of age, as Sarah was, that Sarah's womb was dead, there was no way. And notice Paul's point, in spite of contemplating those two very clear realities, those were absolutely true, in spite of that he believed God, in spite of those overwhelming circumstances.

I mean, think about Abraham here now, he first received the promise of descendants when he was 75 years old in Genesis 12. God reiterated that promise to him when Abraham was 85 in Genesis 15. Fourteen years later when Abraham was 99 and Sarah was 90, God told them the two of them together were going to have Isaac in Genesis 17. And when Abraham was 100, Isaac was finally born.

Do you see what Paul is saying? Abraham carefully contemplated the human impossibility of accomplishing what God promised, but he did so without becoming weak in faith. Verse 19 says, "Without becoming weak in faith." Now, that expression does not refer to his initial reaction. You remember his initial reaction in Genesis 17:17, when God said, Abraham you're 99 years old, you and your 90 year old wife Sarah are going to be the ones who are going to have a child together, Abraham's response was to fall on his face and laugh. That was his initial reaction. The point here is Abraham's life as a whole, not his initial reaction, he's saying he didn't weaken in faith when you look at his life over time, when you look at how he lived day in and day out, he lived the 25 years anticipating the fulfillment of God's promise.

By the way, I love God's sense of humor. Abraham falls on his face and laughs when he's told he and Sarah are going to have a son. And guess what he has to name the child? Isaac. You know what Isaac means? He laughs. Think about that, every time Abraham called his son he was reminded of his lack of faith. But God was faithful. Twenty-five years passed between the promise and the birth of Isaac in Genesis 21. Here's Paul's point, if Abraham had only focused on himself and his circumstances and his own weaknesses it would have undermined and weakened his faith, but that isn't all Abraham considered, that isn't all he contemplated. He did contemplate his own weaknesses and his own circumstances, but he also, verse 20 says, focused on "the promise of God" and verse 21, he focused on God's power to do what He promised.

You see, focusing on God's promise and on God's power kept Abraham from becoming weak in faith, even though he kept thinking about himself and his circumstances. Listen, this is a crucial principle of faith. If all you do is focus on your weaknesses and on your circumstances, whatever they may be, I promise you, it will erode and weaken your faith. That's true when it comes to believing the gospel. Remember, here in context, Paul is using Abraham to illustrate justifying, saving faith. And when it comes to believing God's promises of forgiveness and a right standing with Him in the gospel, many hear God's promises but choose to focus only on themselves and their sinfulness and their weaknesses instead of God's promise and power.

Maybe you're here this morning and you're not a believer in Jesus Christ, and you think to yourself, look, you know, I'm too old, I have lived too many years as God's enemy, He doesn't want me. Or maybe you hear the gospel and you say, no Tom, listen, you don't understand, I'm just too bad, you don't know what I've done, you don't know the kinds of sins I've committed, you don't know what goes on in the dark halls of my mind. Or maybe you think, you know, I'm just too unworthy, I don't deserve anything from God. Listen, all those things are true. They're true of you and they're true of me. We are unworthy. We are sinners who deserve nothing from God. We have lived as rebels too long against Him. But that doesn't change the promises of God. Don't let yourself and your sin and your circumstances affect your confidence in God's promises in the gospel. Romans 10:13 is still true, "WHOEVER WILL CALL ON THE NAME OF THE LORD WILL BE SPIRITUALLY RESCUED." God is still a saving God, He still made promises that those who repent and believe in His Son will be forgiven and be declared right with Him.

John Calvin writes, "Let us also remember that the condition of us all is the same with that of Abraham. All things around us are in opposition to the promises of God. God promises immortality, we are surrounded with mortality and corruption. He declares that He counts us just, but we are covered with sins. What then must be done? We must pass by ourselves and all things connected with us, that nothing may hinder or prevent us from believing that God is true." That's faith.

By the way, let me say that for us who are believers, for us who are Christians, this principle applies to the faith with which we live out our Christian lives. If you choose in your Christian

life to solely focus on yourself and your weaknesses and your sins and your circumstances, whatever they may be, if that's where you spend all of your time and mental energy focusing, I can promise you this, it will weaken and erode your faith. You need, as Abraham did, to focus on the promises of God in His Word and on the power of God to do what He promises.

There's an eighth quality of faith and it's this, saving faith refuses to accommodate unbelief. Verse 20, he contemplated his own weaknesses and circumstances, "yet, with respect to the promise of God, he did not waver in unbelief." The Greek word translated waiver here literally means to be divided in one's mind. So, in a context like this it means to be uncertain, to be at odds with yourself over the believability of something, to doubt, or as it's translated here, to waver. Now, this doesn't mean that Abraham never struggled to believe God's promise. Again, don't forget his initial reaction. But the direction of his life, the pattern of his life, was not unbelief. Now, the point Paul is making here is so crucial for us to understand because we often excuse a lack of faith. Paul wants us to understand that the absence of faith, refusing to believe God's Word, is a sin against God. It's the serious sin of unbelief.

You see, we often excuse our lack of faith. Let me tell you, the opposite of faith is not humility. Well, you know, I don't doubt God, I just doubt myself. The absence of faith, the opposite of faith, is not commendable skepticism. Well, you know, I'm just a naturally skeptical person. The opposite of faith is not even careful inquiry and research. Some people will say, well, you know, Tom I would believe but I just need more proof that God exists and that the Bible is true before I believe. That sounds worthy, that sounds commendable, but listen, the opposite of faith is unbelief.

If you refuse to believe God's Word, let me tell you how God sees that. He sees it as if you are calling Him a liar. That's what the Scripture says. Listen to 1 John 5:10, "the one who does not believe God has made Him a liar." If you refuse to believe what God has revealed about Himself in the Scripture and in creation and in your own conscience because you say, well, you know, I just need more evidence, you might as well put your finger in the face of God and say, You are a liar. That's how God sees it.

Faith, on the other hand, refuses to accommodate unbelief. Instead, it clings tenaciously to God's promise in the gospel. Charles Hodge writes, "It is a very great error for men to suppose that to doubt is an evidence of humility. On the contrary, to doubt God's promise or His love is to dishonor Him because it is to question His Word. Multitudes refuse to accept His grace because they do not regard themselves as worthy, as though their worthiness were the ground on which that grace is offered. The thing to be believed is that God accepts the unworthy, that for Christ's sake He declares righteous the unjust." And here's how Hodge finishes, listen carefully, "The sinner honors God in trusting His grace." "The sinner honors God in trusting His grace." Saving Faith refuses to accommodate unbelief.

A ninth quality of faith found here in this text is that saving faith grows and endures, it grows and endures. Look at verse 20, “he contemplated his own body,” and “yet, with respect to the promise of God, he did not waver in unbelief but,” instead he, “grew strong in faith.” Now, there are a couple of truths about faith in that very brief statement there, “he grew strong in faith.” First of all, your faith can grow stronger. Faith grows. For believers there are degrees in the intensity of our faith. There was a time, of course, when Abraham first believed and in response to that first expression of faith that God had given him, he was justified. But after that, as a true believer, his faith could weaken or his faith could grow stronger.

You see, all true faith is anchored to the Word of God, but the faith of Christians can vary in its intensity. Look at verse 19, he speaks of “becoming weak in faith.” Verse 20, or “growing strong in faith.” Elsewhere the New Testament speaks of “little faith” or of “great faith” or of being “full of faith.” For us who are already Christians and who have already exercised saving faith, understand this, faith is not like a switch that’s either on or off. Faith is a muscle that is either weak or strong. It’s at some degree of weakness or some degree of strength. It’s a muscle we have to build.

So how does faith become stronger? What produces strong faith? Notice verse 21, “he grew strong in faith,” “being fully assured that what God had promised, He was able also to perform.” You see, strong faith grows from knowing the character of God. Notice again what he says, “being fully assured.” That means being certain, being fully convinced. That really defines strong faith. Strong faith is being fully assured or fully convinced. Fully assured of what? God’s character. Notice what Abraham was fully assured of, he was “fully assured that what God had promised, He was able to perform.”

Folks, strong faith is what it is because it focuses on the person of God, like Abraham’s faith did. I mean, look at the attributes of God that are either implied or stated in this passage. This is not all of them, just a representative sample. Clearly the whole passage is about God’s truthfulness. He can be believed. God doesn’t lie. He makes a promise. He’s trustworthy. God’s saving character in verse 5, He is the one “who justifies the ungodly.” Verse 21, God’s faithfulness, what God promises He delivers. God’s power, verse 21, “what He’s promised, He is able to perform.” In fact, verse 17 lists two expressions of His power, He “gives life to the dead” and He “calls into being that which does not exist.”

Now, don’t miss the point here. As Abraham meditated on these things that were true about God, his faith grew strong. And the same thing is true about our faith. Your faith will only grow stronger in proportion to your understanding of the truth about who God is. One of my favorite Old Testament texts is in Psalm 9:10, easy reference to remember, Psalm 9:10, and in part this is what it says, “those who know Your name,” that is, those who understand Your character, “will put their trust in You.” When you understand who God is, when you understand what’s true

about God, the more you come to grips with that, the stronger your faith in God will become. Those who know God's name, who know what He's like, they can't help but trust Him.

Now, where do we learn about God's character? Obviously, in the Word of God. That's why later in Romans 10 Paul will say, "How can you believe in someone about whom you have not heard?" You need to hear the message. And then in verse 17 of chapter 10, "faith comes from hearing, and hearing by the word of Christ." Our faith is strengthened as we see God in His Word.

This is why, believer, being regularly, faithfully, daily in the Word of God is so important to your spiritual health. Neglect the Scripture, this is an inviolable principle of God's spiritual kingdom, if you neglect to be in the Scriptures, then your faith will weaken in the same way that your body would weaken if you began to skip meals. Skip one meal and most of us would do okay without that, but continue to skip them as a pattern and it will have an effect on your physical health and strength. The same thing is true spiritually. Skip one day, a couple of days, being in the Scripture, not going to have any immediate dramatic effect, although it does have some, but you continue as a pattern to skip that time of feeding your soul in the Scripture and it will erode and weaken your faith.

Faith grows strong the more we focus on our God in His Word. Don't just check the box when you read the Bible. Don't just say, okay, I got that reading over with. Look for God. What does it say God is or God does? And learn about your God. And the more you learn about who He is, the deeper your confidence will be and the stronger your faith will grow.

Now, this point says saving faith grows, but also, secondly, it says saving faith endures. You see, Abraham didn't believe God when He was 75 and then later stopped believing God. In fact, Hebrews 11:13 says that Abraham and all of the patriarchs "died in faith." He reached the end of his life still believing, even though, the writer of Hebrews says, "without receiving all of the promises, but having seen them and having welcomed them from a distance." You see, Abraham's faith endured, it lasted, it persevered throughout his entire life.

True saving faith never stops believing God's promise of salvation and never comes to the point where it turns and walks away from Christ. If you're here this morning and at some point in your life you made a profession of Christ, you prayed a prayer, you walked in aisle, but you're not committed to Christ today, He is not your Savior and Lord, you're not walking in obedience to Him, then understand that what happened to you earlier wasn't true saving faith, you are not a Christian. True saving faith never stops believing God's promise of salvation, it never turns and walks away from Christ. Why? Because faith is a work of God and God always finishes what He starts. Philippians 1:6, "He who began a good work in you will perfect it until the day of Jesus Christ." True Faith continues to grow strong as a pattern of life and it always endures.

Strong enduring faith in the power of God to do what He has promised always results in a tenth quality of saving faith, a quality that takes us back to a little phrase at the end of verse 20. Number 10, saving faith gives God glory. Look at verse 20, “with respect to the promise of God, he did not waver in unbelief but grew strong in faith, giving glory to God.” You know, it’s interesting isn’t it, Hebrews 11 says, it pleases God when we believe His Word. And here Paul tells us why. It pleases Him because it glorifies Him. Paul says, Abraham “grew strong in faith” with the result that “it gave glory to God.” His faith glorified God. Your faith brings glory to God.

What does that mean? You know, we use that expression, glorifying God or we give God glory. What does that mean? We use it often but I’m afraid our thinking is a little vague about it. Let me just remind you, as I’ve told you before, that glory is used of God in three ways in Scripture. First of all, it’s used, glory is used, of His inherent internal weightiness of His character. This is who God is inherently, intrinsically, this is the sum of who He is, the inescapable weight of the character of God, that’s His glory. And it would be true even if there was never another being to see it, if God had never created another intelligent being to observe and praise Him for it. In fact, in John 17:5, Jesus in His great high priestly prayer said, “Father, glorify Me together with Yourself,” listen to this, “with the glory which I had with You before the world was.” There was nobody there to see it but there was still this intrinsic glory to who God was and is.

A second use of the word glory speaks of the external manifestation of the weightiness of God and His character. This is what is seen when God acts, when God puts who He is, inherently and internally, on display, when He does something. For example, in creation. Isaiah 6:3 says, “The whole earth is full of His glory.” You can see the weightiness of God and His being, and His character, by what He has made, by what He’s created. And, of course, He most demonstrated His glory in the person of Jesus Christ. John 1:14, you remember, “the Word became flesh, and dwelt among us, and we saw His glory.”

But the third usage of the word glory is the one that is used here. It is to refer to the honor and praise that intelligent beings ascribe to God, in light of who He is and in light of what He’s done. This is what we mean when we speak of giving glory to God or bringing glory to God or glorifying God. It’s not adding something to God, it is acknowledging and extolling what is already true of Him.

Now, look at that in context. Paul’s point here in context is that when we believe God’s Word, we give Him glory, we bring praise and admiration to the sum of who He is. Again, Calvin writes, “No greater honor,” listen to this, “No greater honor can be given to God than by faith to seal His truth. As on the other hand, no greater dishonor can be done to Him than to refuse His offered favor or to discredit His Word. It is hence the chief thing in honoring God, obediently to embrace His promises and true religion begins with faith.”

You see, what Paul is saying here is that believing God's Word glorifies Him. Why? Because it shows that we think God is trustworthy, we think He's honest, we think He's powerful and able to do what He said. On the other hand, refusing to believe God's Word is a slur on the glory of God for exactly the opposite reason, because it shows that we think God is not trustworthy, that He is not all powerful, and that He is not honest with us in what He says. Faith gives glory to God. Listen carefully, it honors God when you believe His bare Word.

An eleventh and final quality of faith is that saving faith is the means to receive justification. It is the means to receive justification. Look at verse 22, "Therefore," because Abraham believed God in the ways we have already seen, "IT," that is, according to verse 5, his faith, "HIS FAITH WAS CREDITED FOR RIGHTEOUSNESS." Now, that could be confusing, that could sound like faith is righteousness, but that's not what he's saying. Look back at verse 6, "God credits righteousness apart from works," but rather by faith, that's what he's saying. Or Philippians 3:9, "the righteousness which comes from God on the basis of faith."

Now, I say that because when we talk about the relationship between faith and justification there are two catastrophic dangers to be avoided. Danger number one is thinking that faith and works together are necessary for justification, to have a right standing before God, faith and works, that's what the Jews thought. In fact, that's what they thought about Abraham. They thought, yes, Abraham believed, but it wasn't just his belief, it was his obedience that made God give him the spiritual blessing. In fact, listen to one of the rabbis, this is from the Talmud, "Abraham was perfect in all his deeds with the Lord and well pleasing in righteousness all the days of his life." And then in another place this, "Abraham did not sin against you, God." That's why they believed God gave him a right standing, because he earned it. But Paul in Romans 4 is teaching that Abraham received the spiritual blessing of a right standing before God by faith alone. That's the whole point of verses 4 and 5. So there's a danger, don't you dare for a moment think that it's faith and works that are necessary for you to achieve a right standing before God. It's faith alone.

There's another catastrophic danger and that is, thinking that faith is the cause of justification. In other words, some people, they read this passage and they think, well, okay, I don't have righteousness, but God decides, instead of righteousness, to accept my faith as if it were righteousness. That is not what this passage is teaching. Instead, "ABRAHAM BELIEVED GOD" and God's promises of justification to the one who believes, and God credited actual righteousness to him as a gift. So, Abraham was justified by righteousness, just not his own, but a gift of righteousness, as we discover, the righteousness of Jesus Christ. Faith was only the means by which he received it. Scripture always speaks of justification as being by or through faith. Faith is like a hand that reaches out to receive the gift of righteousness that's found only in Jesus Christ. It's only a channel, it's an instrument, it's not the cause or the grounds.

I have a favorite quote from B.B. Warfield I've shared with you before, but I have to share it again. Listen to what B.B. Warfield wrote, "It is not faith that saves but faith in Christ. It is not, strictly speaking, even faith in Christ that saves, but Christ that saves through faith. The saving power resides exclusively not in the act of faith or the attitude of faith or the nature of faith, but in the object of faith. We could not more radically misconceive the biblical representation of faith than by transferring to faith even the smallest fraction of that saving energy which is attributed in the Scriptures solely to Christ Himself. Christ saves and His gift of salvation, His righteousness, is received by faith."

Now notice Paul adds in verse 22, "IT WAS CREDITED AS RIGHTEOUSNESS." As we have learned in our march through the first few chapters of Romans, particularly chapter 3 and the early part of chapter 4, this is justification, this is that legal decision of God as judge in which He declares the believing sinner to be righteous because He credits to him the merits of Christ's righteousness, credited by means of faith alone. Now, just to remind you of that word credit, it's a crucial word, it's a financial term that means to post to a ledger.

In justification, as we have seen, God does three things. First of all, God credits our sins to Christ. He puts our sins, every foul attitude we've ever had, every sinful thought, every wicked word, every evil deed, every sin we have ever committed, God has record of, and He takes and posts those in Christ's ledger, and on the cross for those dark hours He poured out on Christ the justice every one of those sins of everyone who would ever believe, deserved. He treated Christ as if He had committed those sins. Christ endured the cup of the wrath of God. Isaiah 53 says, "He was wounded for our transgressions."

Secondly, in justification God not only posts our sins in Christ's ledger, but He credits Christ's righteousness to us. In other words, He takes those 33 perfect years, every right thought Jesus ever had, every word He spoke that confirmed, that conformed I should say, to the law of God, which was every word He spoke, every act He performed, every time He expressed love for God and love for others, which was every moment of His life, God takes all of that righteousness and He posts it in my ledger and He treats me as if I had lived that life.

The third thing God does in justification is, on the basis of having posted my sins in Christ's ledger and treating Him on the cross as if He had committed them, and posting Christ's righteousness to my ledger and treating me as if I had lived that life, on the basis of that, God declares me to be forgiven and to be perfectly righteous before His law, not with my righteousness but Christ's righteousness. That's justification.

As you know, my favorite verse in the Bible is 2 Corinthians 5:21 where Paul summarizes this perfectly. He says, "He," that is, the Father, "made Him," that is, Christ, "who knew no sin to be sin for us, so that we might become the righteousness of God in Him." Listen, if you're a believer this morning there is great peace and comfort in this. In fact, as we will note in the next passage, Paul says, listen, God has done for you exactly what he did for Abraham. And in

chapter 5 he says, “having been justified by faith, we have peace with God.” Peace, the war is over, and we stand in the grace of justification, we live our lives under the shadow of His forgiving love. And he goes on in chapter 5 to list a variety of other benefits and blessings.

If you’re here this morning and you’re not a follower of Jesus Christ, you’re not a believer, understand that you can, this is Paul’s point in chapter 4 of Romans, he’s talking to you, the Spirit of God is talking to you, you can receive the gift of a right standing with God today, just like Abraham did, if you will put your faith in the life and the death and the resurrection of Jesus Christ as your only hope of ever being right with God. If you will turn from your sin, that’s repentance, and if you will put your confidence solely in Christ and Him alone, if you will cry out to God to apply to you what Christ did, you will be declared right before God. God will pronounce your sins in Christ’s ledger and Christ’s righteousness in yours, and He will forgive you and declare you to be forever right before His just throne. Today.

You see, Paul uses Abraham’s example here to identify seven, excuse me, 11 foundational qualities of justifying faith; we’ve seen them. Saving faith is biblical faith, it’s rooted in God’s character. We believe God because He’s God and what He’s like. It’s certain hope in God’s promise. It is contrary to human expectations. It’s a gift that God gives us, that’s why we believe. It’s founded solely on God’s Word. It believes God in spite of our weaknesses and our sins and our circumstances. We come back to the promise of God and we believe God. It refuses to accommodate unbelief and it grows throughout life and endures to the very end, believing the promises of God in the gospel and that gives glory to God. And God, in response to the faith He gives us, gives us the grace of justification. He declares us to be right with Him, by grace alone through faith alone through the work of Christ alone.

Together those principles define faith. They illustrate what faith looks like. They set a pattern for our faith. They compose what is one of the Scriptures’ greatest masterpieces, a portrait of faith. ““ABRAHAM BELIEVED GOD AND IT WAS CREDITED TO HIM FOR RIGHTEOUSNESS.”” If you have or will believe God’s promises in the gospel of Jesus Christ, it will be credited to you for righteousness. Let’s pray together.

Father, thank You for the amazing grace You have shown us in Christ. Lord, if it were up to us to make ourselves right with You it would be hopeless. But Father, we thank You that You have acted, in Christ, to reconcile us to Yourself. Lord, I pray for those of us in Christ, that You would strengthen our faith. Help us to grow in faith. Help us to open Your Word and to see You, and in seeing Your character and understanding who You are, that our faith would grow stronger in Your promises.

And Father, I pray for those here this morning who are not in Christ. Help them to see that they are living in unbelief. That they are, in effect, living lives calling You a liar. Father, may this be the day when they repent of that rebellion and they put their faith in Your Son, so freely offered, so freely given, for our sins. We pray it in Jesus’ name, amen.