

Romans, Part 19 10-23-22

Gospel Accounting

We are studying the book of Romans and we are in a very sweet portion of that wonderful letter, that affirms to us the truths which exploded across Europe in the reformation of the 16th century. Martin Luther studied Paul in Romans and saw there what we have been seeing – that salvation is entirely of grace through faith alone. He sees that our good deeds and the ordinances of the church do not equip us to be in God’s family and favor, but trust in Jesus is crucial and sufficient. Millions were set free by this rediscovery of the gospel 500 years ago, and I pray we too will be set free as we dive deeper into the teaching of Paul. When Paul finished chapter 3 he was telling us that the way of justification, of redemption, is by faith apart from moral or religious works and that, as a result all the glory must go to God. It is entirely of Him and of His grace and by the work of his redeemer, the Lord Jesus. The transition to Romans 4 does not take us into new territory, but only into another way of driving home the point being made. Romans 4: **1-8** *What then shall we say that Abraham, our forefather according to the flesh, has found? ²For if Abraham was justified by works, he has something to boast about, but not before God. ³For what does the Scripture say? “Abraham believed God, and it was credited to him as righteousness.” ⁴Now to the one who works, his wage is not credited as a favor, but as what is due. ⁵But to the one who does not work, but believes in Him who justifies the ungodly, his faith is credited as righteousness, ⁶just as David also speaks of the blessing on the man to whom God credits righteousness apart from works: ⁷“Blessed are those whose lawless deeds have been forgiven, and whose sins have been covered. ⁸Blessed is the man whose sin the Lord will not take into account.”*

On this Sunday, one week before what we call “Reformation Sunday” we are going to look at five points. Not the five points of Calvinism, but five points from our text worth pondering. First, we look at Abraham the example. Abraham had lived 2000 years or so before Christ. He is, in a sense, the father of three great religions – Judaism, Christianity and Islam. You may here these referred to as “Abrahamic” religions. He is clearly one of the most significant figures in history. For the Jew, there was no figure of equal importance in the old Testament. A few verses later, Paul will reference David who is certainly a big deal. In other places he mentions Moses, who is probably the second greatest figure of the Jewish Scriptures. But Abraham is the great father. It was to him the Lord came while he

was living in a pagan land. It was to him the Lord made vast and eternal promises. The relationship God has with Abraham preceded the giving of the law to Moses and, throughout Paul's writings, we find that he looks to Abraham's relationship with God as the standard for our own. One of the challenges Paul faced in preaching the gospel and establishing the church was that so many of his fellow-Jews dismissed his message as being new, novel, disconnected from the ancient fathers of the faith. So, Paul takes on that challenge by asserting this surprising claim, that, instead of being something new, his gospel was essentially the same as that which Abraham believed millennia prior. Essentially, what we will see that Paul shows us, is that right-standing with God is established by means of one putting faith in the promises of God, the word of God. But notice, what he calls Abraham – *our forefather according to the flesh*. This has application to the Jews, the ethnic Jews who considered Abraham to be in their bloodline. Interestingly, Paul will say in verse 16 that Abraham is also a forefather of a different sort. **4:16** (NLT) *So the promise is received by faith. It is given as a free gift. And we are all certain to receive it, whether or not we live according to the law of Moses, if we have faith like Abraham's. For Abraham is the father of all who believe.* In other words, Abraham, whose name means "the father of many nations" is father of ethnic Jews and the father of all true Christians because we share in his faith, we are his spiritual descendants. Paul is mindful of pointing not only his fleshly brothers and sisters back to Abraham's example, he also wants to point his Christian brothers and sisters back to him as well. Of course, Abraham was not a perfect example, like Jesus. He had some terrible moments of moral failure – but some of his acts of faith, rooted in a simple trust in what God said are astonishing. He left his homeland to journey to a place he did not know. He believed a promise from God that he would have descendants like the stars of the heavens in number, despite being old and childless. He believed the promise that he would father a son, despite his advanced age. And, he kept believing those things even when God told him to sacrifice the son of promise on a mountain. Abraham had real faith – and so, we who believe in sola fide, in justification by faith alone, look to him with thanksgiving. Abraham is our example.

Secondly now we note that Scripture is our authority. Not the main point of the passage here – but I would have you note the question the apostle presents in verse **3a** *For what does the Scripture say?* If you are familiar with the New Testament it is easy to skip past this because we are so accustomed to this type of saying. Jesus is always saying, *thus says the Lord* and then quoting the Bible. Paul

and Peter and John all write with this same presupposition – that the Scriptures are the word of God. They are appealed to over and over again as the authoritative voice on any issue they address. So here. How do we understand God’s means for making a sinner right before him? We look to the Scripture. We don’t quote the latest polls. We don’t reference the scholars of the day. We look past all the human opinion and check with the Lord. What does His word say? This is the great question. You remember the old bumper sticker? *God said it, I believe it, that settles it.* But that is too verbose. Really – *God said it, that settles it.* This is one of the major things that separates us who follow Jesus from those who do not. We are convinced that our God has spoken in a book and that then is our authority for faith and practice. This was also a major issue in the reformation, dividing the reformers from the Catholic priests. You have likely heard of the five Solas of the Reformation – Sola Gratia, Sola Fides, Sola Deo Gloria, Sola Christus, Sola Scriptura – Grace alone, faith alone, to God’s glory alone, through Christ alone, and all based upon the Scripture alone. Not the Scripture and the pope, or the councils, or the fathers. Luther would take his stand on the Scriptures and, in doing so he follows Jesus and Paul and Peter. Let’s be with that crowd. In our passage Paul quotes the Old Testament not once but twice to make his point. There is the quote in verse three from Genesis 15 and the quote in verse 7 from Psalm 32. We will say no more about this, except – *how firm a foundation, ye saints of the Lord, is laid for your faith in is excellent word.*

Abraham is the example. Scripture is the authority. Spiritual accounting is the subject. Spiritual accounting. Anybody here get a degree in that? We think of financial accounting of course, but there is another type that involves a different currency – the currency of heaven which is righteousness. Proverbs 11:4 *Riches do not profit in the day of wrath, but righteousness delivers from death.* American Express is not accepted on judgment day. Your VISA card will not be recognized. You need the hard currency of real righteousness. You got any of that? I fear that some of you think you do, just on your own, but you will be eternally disappointed if you make that claim at judgment. An old gospel story depicts someone (let’s call him Ned) dying and standing before Peter at the judgment desk when Peter says, *Now, why should I let you into God’s heaven?* Ned is thinking, *because I’m dead,* but he knows Peter knows this, so he starts to play back his life and he tells Peter how he had never murdered anyone, how he had been mostly faithful to his wife, how he had raised three kids into semi-responsible adults, how he had donated to charity, how he had been baptized and went to church at least twice a year. He

goes on for several minutes. Finally, he slows and Peter says, *Look, to get in here you need a thousand points—for all that you just mentioned I will give you one point.* “What!” thought Ned – “just one point for all of that?” Ned was feeling desperate so he spent another five minutes rattling off all the good things he could think of and all the bad things he had avoided. Again, he takes a pause and looks hopefully at Peter who says, “Okay, now you have two points.” At which Ned breaks and yells out, *What! Only two points for all of that? What, but for the grace of God no one would get in here.* To which Peter says, “okay – that is the other 998 points – come on in.” The point? We get into heaven by grace, not by works. It is the gift of God.

But where does the needed righteousness come from? Well, I am glad you asked. As a believer in Jesus, it turns out that you have a rich friend, who has a large store of righteousness, of spiritual treasure that he is happy to share with you – if you will only ask. John MacArthur tells of Felix Jardeo who, in 1975, was 60 years old. He lived in the Philippines, way out in a lonely place where he farmed a simple, small farm. And he saved his money for many years in order to buy an ox to help him plow. He finally saved enough and then went out to look for an ox to buy. But, you know what he found? It was worse than sticker shock or inflation. He learned that all the money he had saved was worthless because the government had ordered that all the paper money be exchanged for a new currency. But, due to his ignorance, Felix missed the memo and the window to make the exchange. Heartbroken, Felix returned home, but found a boy who could write and asked him to pen a letter to the president of the country. The boy wrote, *Mr. Jardeo is poor and can't read. Can't you please let his money be good.* They got a letter back – it read: *The law must be followed because the deadline for exchanging bills has already passed, the government cannot change the old bills for the new ones: even the president is not exempt from this rule.* But the letter did not end there. It added this: *However, because I believe that you really worked hard to save this money, I am changing your money for new money from my own personal funds and now you will be able to buy your ox.* And the letter was signed, *Your friend, Ferdinand Marcos, President.*

So, you see Felix got his ox for the same reason I got righteousness. Not because I deserved it. Not because I kept the law, but because I have a powerful friend who can transfer his wealth to me. That is how gospel accounting works. A few times in my life I have been eating at a restaurant and when it came time to pay the bill, I was told that my check had already been covered by some generous

friend who saw me there and decided to gift me my meal. Out of their own account, they covered my debt you see. On our own, we have nothing to commend us to God. We are bankrupt, we are debtors. We can't even come up with two points on a standard of a thousand. What hope is there for us? Gospel accounting which is based on grace. And is based upon a transfer of credit from one account to another. Five times in our text the Greek word *logizomai* is used. It is translated in the NAS as *credit*.. In your own Bible it may be *count* or *reckon* or *impute*. This is accounting language. It refers to the moving of funds from one to another. We have no merit. Christ has plenty. When I merge with him by faith, his merit becomes mine, his righteousness is applied to my account so that I face judgment with confidence in the grace and merit of Jesus my Savior.

So, did Abraham get justified because he was a great guy who followed God's law? By no means. Paul has taught us that all are sinners and Abraham is a part of the "all." But he is surely justified – look at what verse 5 says about how. **5** *But to the one who does not work, but believes in Him who justifies the ungodly, his faith is credited as righteousness.* Let's make that our memory verse for the month. So much there. God is called the one who justifies the ungodly. Now that sounds terrible. You don't like to hear of judges who let criminals off, but here God, we are told, justifies ungodly sinners. Yet, we celebrate this don't we? Why? Two reasons – First, because we are ungodly sinners, so this mercy touches us in the most personal way. And secondly, we know that God somehow manages to do this without compromising his justice. Remember back in chapter three we read that God is both just and the justifier of believers in Jesus. The magic is found in the doctrines of imputation and propitiation. And that magic is ignited by our faith. And when does it all happen? When are we justified? When is righteousness credited to our account? As soon as we believe in Jesus – It happens in a moment. And it happens when we are still ungodly – you see. This was the wonder of Luther's teaching – that believers are, at the same time, both sinful and righteous. John Piper says this: *The point of the word "ungodly" here is to stress that faith is not our righteousness. Faith believes in him who justifies the ungodly. When faith is born we are still ungodly. Faith will begin to overcome our ungodliness. But, in the beginning of the Christian life, where justification happens, we are all ungodly.* You should know that our Roman Catholic friends are taught differently at this point. They are taught that justification hopefully happens for you at the end of this life. But it only happens if God, by grace, makes you righteous and then you live a good life. Can you see that doesn't jive with the idea of God justifying the ungodly?

Martyn Lloyd-Jones writes: *God does not first make us godly and then justify us. What Paul says is that he justifies the ungodly, not the formerly ungodly.* Thanks be to God that he goes on to perform a transforming work in those he redeems, but that work flows out of our justification – it does not lead to it. So, we sing, *Just as I am without one plea, but that thy blood was shed for me. And that thou bidst me come to thee, O Lamb of God, I come. Just as I am and waiting not, to rid my soul of one dark blot. To thee whose blood can cleanse each spot, O Lamb of God I come.* We come expecting that He will justify the ungodly, that He will forgive our sin and cover us in His righteous robes. That He will transfer the righteousness of Jesus to our account and accept us for His sake.

Alright, we move on now to our fourth point. Abraham is the example, Scripture is the authority, spiritual accounting is the subject, and now – faith is the focus. Faith is the focus. Paul takes our eyes away from the matter of works – both moral and religious and points us to faith as the distinction of the justified. Verse 3 says Abraham believed God and thus was justified. Verse 5 tells us this is the point. It is belief. Just as Jesus taught – those who believe in him, have eternal life because those who believe in him are, at that moment, justified and reconciled with their maker. Why is that? Not because there is any intrinsic power to faith. No-no. Faith is only the instrumental cause of our justification. The source of it is grace, the source of it is the righteousness and sacrifice of Jesus. From whence comes the power to light up your house? Not from the copper wires that lead back to the power plant. The power comes from the plant – the wires are critical as conductors. They connect your home to that power. Just so, our faith, gifted to us by God, connects us to Jesus and his power.

Abraham is the father of those who believe. So, we learn from him. Verse 3 says he believed God. Notice – he believed God. It was God's word that he trusted. It was not his belief in God, but his believing God who had spoken to him. He trusted him and his promises. That is saving faith. Galatians 3 offers the same thoughts as Romans 4. So, look there. Once again Paul references Genesis 15:6. Galatians 3:**6-9** *Abraham believed God, and it was reckoned to him as righteousness.* ⁷*Therefore, be sure that it is those who are of faith who are sons of Abraham.* ⁸*The Scripture, foreseeing that God would justify the Gentiles by faith, preached the gospel beforehand to Abraham, saying, "All the nations will be blessed in you."* ⁹*So then those who are of faith are blessed with Abraham, the believer.* Wow! The apostle really pounds it home. The children of Abraham are the

believers of all ethnicities because Abraham is called what? *The believer*. Anyone who follows him by trusting God's word inherits the promises made to him.

Now clearly, the content of the message we believe is different than what Abraham heard. We have the New Testament witness. We have the whole story of the Messiah. Abraham had only a little of that, but he had something. That promise of God that Abraham would bless all nations, Paul calls "the gospel." It was good news to Abraham and he believed it even while childless. One more verse on this. Jesus speaking John 8:**56** *Your father Abraham rejoiced to see My day, and he saw it and was glad*. So, Abraham was given eyes to see the future coming of the Messiah, even as we are given eyes to see the past coming of our messiah. But, in both cases, the point is that our hearts are touched to put our trust in Jesus – however much we know and understand about him. And that gift of faith connects us with Jesus in all of his saving virtue and power. Anything else we learn as believers only grows out of that. We are not only justified by faith, we are sanctified by faith as well. That is why we should awaken every day with a prayer for faith to trust the word of the Lord more thoroughly that we might live for him more fully.

So, faith will yield greater obedience as James teaches us – but it will also yield joy. This is our fifth and final point. Paul, after pointing us to Abraham also offers the witness of King David. 3:**7-8** *Blessed are those whose lawless deeds have been forgiven, and whose sins have been covered.* ⁸*Blessed is the man whose sin the Lord will not take into account*. David offered this up after he had been forgiven his sins with Bathsheba. Who gets blessed? You wonder – why didn't David say, *blessed is the man who never sins*? That would be marketing to only one. But he tells us that there is a way for a sinner to still be blessed. Did you know that? Sinner? There is blessing, there is joy available even for you. See the key words – *forgiven, covered*. Then verse 8 is the language of accounting again. Your moral debts are blotted from the books. Replaced with the merits of Jesus. David says and Paul agrees that this is the basis for joy. This is where sinners go to find happiness – we run to the gospel, to the cross. We embrace the Savior in all of His mercy and cleansing love. We can make much of our sin, if we like. But, for every one look at your sin, take nine looks at Jesus. We can point out how severe it is, how ugly it is. We can – as long as we make more of Christ. David is saying as our hymn does – *our sins they are many, his mercy is more*. And so, when we go to pay the bill on judgment day, what do we discover. *Oh, Jim, oh Amber, oh Jeff –*

we can't find a record of your sins. But boy oh boy do you have an abundance of righteousness. Welcome home. Blessed are you.

So, we have seen Abraham the example. Scripture the authority. Spiritual accounting the subject. Faith is the focus and our joy is the goal. My friend, one of the aims of the gospel story is your joy? Are your sins forgiven? Covered? Paid for? Then here is what you do now – REJOICE!! And go from this place walking in the strength of that joy to the delight of your Father and your Savior